

Transitioning Into Retirement



By Greg Patterson

As people retire healthier and better educated than ever before, the traditional picture of retirement is changing. Today, many retirees aren't ready to settle for an unstructured life full of Sundays. Instead, they're busy pursuing their passions—going back to school, joining the Peace Corps, starting new businesses, traveling to exotic places, reconnecting with far-flung friends and family, tackling athletic challenges and sharing their talents and skills with others.

But a full, rewarding retirement life doesn't happen overnight or without some thought. As you plan for retirement financially, it's also important to visualize your next stage of life. The following questions and exercises will help you get started.

Imagine what your retirement will look like. Consider essential questions such as:

- What will a typical day consist of? How will you spend your time? What will you and your spouse or partner do together?
- Where will you be living? Will you stay where you are now or move to another location?
- What's on your bucket list? Are there things you've always wanted to do but haven't had the time? How can you make them happen? What small, manageable steps can you take toward checking those items off your list?
- Would you like to give back? Do you have professional skills that could benefit others outside of your working life? Would you like to share your expertise? Is there a charitable organization that interests you? How might you contribute to its mission?
- Would you like to keep working—for yourself? Have you ever wanted to turn a hobby into a business? What would your new venture be?
- How would your spouse or partner answer these questions? Are you on the same page when it comes to retirement? Do you have a plan to balance any conflicting needs or visions?

Take a "practice retirement" vacation. Before you retire, it can be helpful to take a temporary break from work and go for a retirement test drive. Take as much time off for this break as you can. If possible, it should be at least three weeks; optimally, take a three- or four-month sabbatical or leave of absence. Use this time to try out the retirement lifestyle you've envisioned and see how it feels.

After the novelty wears off, ask yourself if there's anything you miss about your work life—for example, the camaraderie and teamwork, the challenge of new projects or maybe the feeling of being valued. How will you replace these intangible benefits once you're retired?

Make a plan to get there. Once you have a clear vision for your retirement, it's time to start working toward it. As you move forward, consider these questions:

- What steps have you taken to transfer your job responsibilities to others? What else needs to be done? Have you shared your plan with your boss, coworkers, friends and family?
- What is left to do from a financial planning standpoint to prepare for retirement?
- What, if any, skills or degrees would be useful to you in this next phase of life? Does it make more sense to get them now or after you retire?
- Are there any roadblocks that might prevent you from achieving your vision? Are you concerned about taking care of elderly parents or other family members? Do you have any medical problems or hereditary health conditions that might affect your retirement?

Remember, making a plan to achieve your goals is the key to enjoying the productive, fulfilling retirement you've envisioned.

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Open Meetings in Pine Knoll Shores

By Scott Sherrill

Nothing on TV? Video streaming got you down? Looking for a new way to spend your second and fourth Wednesday nights? Try the Pine Knoll Shores Board of Commissioners' meetings—from home.

With the town's webinar technology and online edition of agenda packets, you attend meetings from home. From your home in Raleigh, Wake Forest, New York, Pennsylvania or even Pine Knoll Shores, you can listen to your mayor and commissioners talk about things that matter to you: your taxes, the town's budget, purchasing new equipment, major capital projects, sidewalks and more.

How it works. The Friday before the board meeting, we'll send out an all-hands email that details the link for the agenda packet, the webinar and the regular agenda. Between that point and the meeting, you can read the agenda packet to have an idea of what the mayor and commissioners will be discussing and register for the webinar. The night of the meeting, around 5:50 p.m., log in to the webinar software and wait for the meeting to begin.

Once we make some final improvements to our broadcast system, you should be able to see the PowerPoint presentation and even see the mayor and commissioners as they discuss the evening's business. If you don't see the all-hands email or aren't on our list, you can always check the town website, townofpks.com, where we'll have a calendar item that includes links to all of the materials already referenced.

If you have questions or have issues downloading packets or opening webinars, don't hesitate to email me at admin@townofpks.com. We are very excited about the possibilities.

Two nights a month not enough for you? Make sure to check out our fourth Tuesday night lineup, featuring the Pine Knoll Shores Planning Board at 5 p.m.

Coming next fiscal year: multiple microphones.

TOWN OF

Pine Knoll Shores

100 Municipal Circle • Main – 247-4353 • Fax – 247-4355 • Mon-Fri 8 a.m. to 4:30 p.m.

ELECTED OFFICIALS

MAYOR

Ken Jones – 247-4353, ext. 17 – Two-year term – elected in 2013
mayorjones@townofpks.com

COMMISSIONERS

John Brodman – 726-7643 – elected in 2013 – admin@townofpks.com
Larry Corsello – 247-0262 – elected in 2013 – admin@townofpks.com
Robert Danehy – 240-2945 – (Mayor pro tempore) elected in 2011 – admin@townofpks.com
Clark Edwards – 726-7429 – elected in 2011 – admin@townofpks.com
Fred Fulcher – 808-2569 – elected in 2013 – admin@townofpks.com

TOWN OFFICIALS

TOWN MANAGER: Brian Kramer – 247-4353, ext. 16 – manager@townofpks.com
TOWN CLERK: Scott Sherrill – 247-4353, ext. 11 – admin@townofpks.com
FIN & ADMIN: Julie Anderson – 247-4353, ext. 14 – janderson@townofpks.com
PLANNING & INSPECTIONS: Chris Jones – 247-4353, ext. 18 – biceo@townofpks.com
PUBLIC SERVICES: Ernie Rudolph – 247-4353, ext. 27 – psd@townofpks.com

PUBLIC SAFETY BUILDING – 314 Salter Path Road – 247-2268; Fax – 247-2897
POLICE: Interim Chief Ryan Thompson – 247-2474 – rthompson@townofpks.com
FIRE & EMS: Fire Chief Jason Baker – 247-2268 – jbaker@townofpks.com

Emergency: Call 911

Emergency Communications Center (ECC) – 726-1911; Public Safety – 247-2474