

# NOW WHAT?



BY RICHARD B. CRIDLEBAUGH, SR/WA

**T**here was a time in my career when retirement seemed so far away, so remote and so immaterial to what I was doing that day. But on December 31, 1991, I found myself walking out of the Illinois Department of Transportation (IDOT) as a full-time employee for the very last time.

Since then, I've reflected on these past 60 years. I spent 35 of them dedicated to working on my career and 25 years went to retirement experience. During my career, I was a middle manager and I supervised an appraisal staff and fee appraisers. Unlike many professionals today, I worked without changing my job, my career path or my employer every few years. And upon retiring

soon after my 57<sup>th</sup> birthday, my loyalty continued. For years, I took part in IDOT's volunteer program. With this experience, I hope to provide a few insights for people still working, as well as those who have retired and are wondering what's next.

### What Retirement Means to You

Retirement is a rather subjective concept, as well as a very relative idea. As a relative concept, it matters whether you retire *from* the organization or if you as an individual *are* the organization. You may be retired, semi-retired or any variation thereof. My general disclaimer is that we all have different paths and no single path is the "right" approach. We all have our own definition of retirement and it is a different environment for each of us.

The day you walk out the door for the last time, you are thrust into a new dilemma and faced with new challenges. Your decisions become based on what you want and like to do as opposed to things you must do. Time becomes (perhaps) not as governing a factor as when gainfully employed. Aside from obligations such as health, safety, family and home, you are now the boss (unless your life partner has other ideas).

### Tips for Retirement

Just because we retire in some form does not mean we are obligated to retire our brain—nor should we. The following are my main observations from my experience with retirement:

#### A) Get involved while working and stay involved at retirement.

Become involved in community, church or volunteer organizations. As an appraiser, engineer, attorney, negotiator, environmental specialist or IRWA member, you have skills which society needs. I started Scouting in 1947. I served in many capacities and now serve on the Council Executive Board. I have also been the chairperson of a local planning commission since 1968.

You may also want to stay connected with your professional organizations. I let my PE license lapse on a cost/benefit basis, but I have kept my IRWA membership and SR/WA designation alive. Although these designations have never benefitted me in later endeavors, they serve in personal satisfaction.

#### B) Develop and expand your hobbies.

I once sadly observed a friend who thought retirement meant sitting with a can of beer, feet on a footstool, with the TV on for hours. He passed away in two years. Just as sad was an attorney friend who once told me that his work was all he knew, so he could not retire—he would not know what to do with himself since he had no hobbies or other interests.

Both of these examples serve as a warning of what *not* to do. Instead, I encourage you to embrace your current hobbies or embark on new ones. In addition to photography, train chasing, model railroading, puttering and CD production, my partner and I have enjoyed birding, hiking, driving and local exploring.

#### C) Expand your horizons.

Become involved in things you never dreamed of doing. Run for office. Become a museum volunteer. Do church volunteer work. Go to a railway museum and learn to operate a steam locomotive. Read to kids. Do local NPR/PBS fund drives. Get an adjunct job at the junior college. Become a zoo assistant. Follow Route 66.

My personal example of this expansion was a desire to explore my church denomination's program of education toward licensed lay ministry. It was done on





a five-year cycle on weekends about two to three times a year. You could jump in at any time and take whatever subject was of interest. Long story short, I completed it and have been a supply pastor for quite a few years, having my own ministry for some time. It was amazing to me how I could use my engineering/appraiser analytical mindset in this endeavor.

#### D) Use your developed skills if you still want to.

You spent a lot of years doing what you did! You will need to decide what (if any) career-related involvement you desire after you actually leave. I worked at a time when we only had the state's retirement system. I needed to build up social security credits. My job-related experiences included working as a "leg man" for an appraiser and working on the payroll for Scouting as the council representative during facility construction of a new Scout camp. I also did some fee consulting with local public agencies on specific right of way policy matters, as well as actual appraisals and appraisal reviews for those agencies. Many of us have gone to work at least part-time for another entity in a related professional environment.

Of course, all of our collective skills can be put to good use as instructors, course coordinators and arrangers for our IRWA courses.

#### For Those Still Working

Retirement preparation should begin the first day you start work and continue as the working career unfolds. Investigate and act on some form of investment regimen. It is also important to **save**. Thankfully, most employers have some form of program which you can take advantage of. I had a healthy investment in pre-divestiture AT&T stock while I was working. I kept the stock and have never sold one share. As a result, dividends have paid for several trips abroad.

I also advise you to look ahead. As retirement gets closer, open doors a crack for future reference. I found that to live in my accustomed manner, my wife and I needed a reserve of at least twice our combined annual salaries.

Finally, travel when you are young. Tighten your belt and take your kids. Take AMTRAK. Fly across the pond to somewhere. Get a taste so when you do retire, you can go back and spend more time.

#### Final Thoughts

My observations go back 60 years. I have been extremely lucky to have stayed relatively healthy and able to enjoy these years since December 1991. This is how retirement has looked like for me. I do not have a smart phone. The area of our home in which we entertain does not have a television or a stereo system. As a result, my wife and I still communicate verbally with people sitting directly across from us in the same room. I can show you pictures of Budapest, Prague, Paris, Rome and Normandy. And my story continues.

It is impossible to develop a universal "formula" for what's next after you retire. There is no one size that fits all. The common thread is our diversity, our professional ethic and our thought process. So the next time you see a right of way person with a little gray hair, you may not know till you ask them if they have retired. Their response may be to ask, "From what?" ✪



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