

# Priceless Advice for New Retiree's

The following advice comes from my good friend Dr. Tom Hubbell. I met Tom and the "Senior Varsity" while swimming at the YMCA in Delaware. The Senior Varsity is a group of friends that enjoy exercising and socializing with each other, while supporting one another through life's highs and lows. The Senior Varsity motto is "Friends Training for Life." While chatting with them in the locker room one morning, they invited me to join them for a Saturday morning swim followed by coffee at Tim Horton's. The decision to join them has led to many wonderful times, stories, and words of wisdom being shared.

In March of 2021, a few months after his retirement, Tom sent the Senior Varsity an email. It contained his advice for new retirees. I found his insight to be humorous and enlightening. I asked Tom for his permission to share his advice with clients. So, it is with his permission that I share this wisdom and my hope you find it as humorous and enlightening as I did.

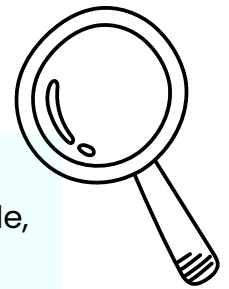
To give you a little insight into who Tom is, he is an avid sailor who would rather spend time on the deck of his sail boats than have his feet on dry land. He loves reading, jazz music, telling humorous stories, giving to his community, spending time with his children and grandchildren, and long weekends with his wife Pat on Chautauqua Lake in New York. He was a major influencer in getting the Delaware YMCA built and still contributes to the YMCA and community by heading up the Delaware YMCA Member Advisory Board. While retired from his medical practice, he continues to give back to the medical community by assisting doctors in residency at Ohio Health.

**Dan Phillips,**  
*Financial Advisor*  
Viva Financial

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## Priceless Advice for New Retiree's

Do you know that dream that you, and everyone in the “first world” has? It’s the one where you’ve just discovered that you have a final exam in a college class that you forgot you signed up to take, in fact, you’ve never been to class and you can’t find the building where the class and test will happen, and you’re late? That one. That dream takes us to the first requirement for retirees:



1. You need a wristwatch that reliably gives not only the time in 24-hour mode, but the day of the week and the date. You’re going to be surprised at how often you need to check what day it is, sometimes what month it is.
2. You need to subscribe to a Sunday newspaper, ideally, The New York Times. Sure, it’s nice to get a high-quality news-feed and insightful editorials. But you also need the physical milepost, as in, “hey buddy, this week is over, a new one starts tomorrow.” The fat paper on Sunday is that milepost.
3. You need an electronic, i.e., computerized calendar. Since you can’t remember anything and aren’t sure what day or month it is, those little reminders pop up in your email.

### Another critical piece of equipment that leads to the life transcending experiences:

4. Get at least one boat and use it! *Multae naves meliores*, or “the more boats, the better.”



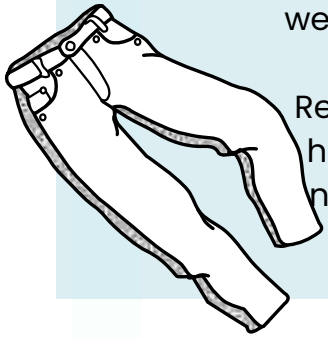
## Next, we turn to clothes.

For forty-plus years you’ve been looking good, just about every day; maybe a little grungy on the weekend but even then, you cleaned up a bit to go to the grocery or hardware store, right? In my case, I wore a nice dress shirt at least six days a week to make rounds or see patients in the office. For decades, I wore either a necktie or a sweater or a jacket

(inappropriately also known as a “sports coat.”) Open collar? Other than on the weekend, no. Really. After about thirty years, I went for the open collar on Fridays, Saturdays, and Sundays, even without a sweater. What would my mother say about that? We’ll never know but we can guess: disapproval. Attire for the hardware store? I allowed myself to wear jeans sometime in the eighties; Mom always made Dad put on better pants and he was not allowed to wear his old army dress shirt – even to the hardware store. There is obviously a parallel tale for professional women that I know my wife has navigated, but you get the idea. So, what now?



5. One muted plaid shirt, blue or red, in a nice soft material, no-iron. You wear this at least four out of every five days. You need one alternate shirt so you can wash the main one. Anything will do. Mind you, the Retirement Plaid Shirt is an essential and identifying garment. Your grey hair and 'purposeful but I'm-in-no-hurry' demeanor compliments this nicely and sets you apart from People Who Are Still Working. This is an important distinction.



6. Now we come to jeans, formerly known as blue jeans. You need two, ok, three pairs. First, you have your 'blue jeans,' those are your everyday go-to pants for everything but two situations. Second, you have your date jeans. These are the ones your spouse selected, if you're a dude, to wear to the hip wine bar downtown, back in the days when you could go to a bar downtown. Date jeans, I'm told, are darker bordering on black. You don't do chores in them, so the knees aren't stretched out and scuffed. They are for "dates," back when we had them. Maybe we will again have dates at the wine bar if we all get our shots, etc. Third, you have your project jeans. These are the ones that have already had a good life. They are now the proper attire for cleaning the garage, applying epoxy or paint to your boat, digging ditches for your sump pump and other important tasks. No matter how ripped up and threadbare they get, if it's not getting a PG-13 rating, you can wear them to get the messy stuff done. Important note: you may not wear them in the living room, no matter if you just put them on clean.

***Shirts and pants: an important subject, and it took a lot of space, so nota bene.***

7. Socks. Now this is an area of great freedom of expression. You can let caution go to the wind. All those weird, cute, and/or ugly socks people started giving as gifts... they finally have a purpose. You can wear whatever the hell socks you want! Go for it. Nobody cares and if they ask, you just smile and say, 'yeah, they were a present.' I've got them with loud polka dots (bequeathed in a friend's will,) Captain America's logo, bright green ones with microchip schematics, Harley-Davidsons, and more.

8. Shoes. Well, you should wear them when you go out; otherwise, people will talk. It's a good time to get a few more miles on your old sneakers, boots, old boat shoes that are too slippery for the boat now, and by all means spend the money and get a new pair of flip-flops in season.



***What the hell to do with all that free time? Here are your assignments, since you're used to being bossed around – no matter what work you did.***

9. Your daily routine should still begin with exercise, after which you must join your friends for coffee. This is when you get up to date on sports news, whether or not you care about sports, because everyone must be fluent in such issues. You can also discuss politics, boats, news, and if all else runs dry – local gossip. We, the Senior Varsity, recommend the deal at Panera for \$8.99 per month for all the coffee you can drink, while socially distanced of course. (We migrated from Tim Horton's after fifteen years because of the deal and the décor is much nicer.)

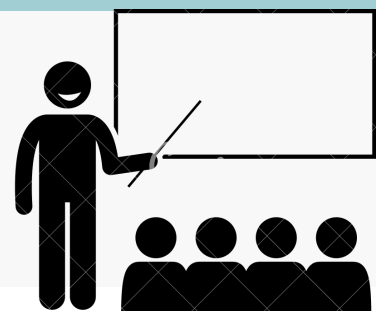


10. After exercise and coffee: check your email – hint: delete, delete, delete, and check your investments – maybe once a month. Also plan to play the piano (guitar, sitar, ukulele, trombone...,) and read those great books that you never got around to in your twenties. Yes, War and Peace is really that good.

11. Go through stuff. This is a spousal duty that is, sorry to say, unavoidable. Just do it.



12. Don't retire completely! This is a big mistake. Keep your toe in water of your career interest; I recommend teaching or mentoring. By trial and error, you have learned a lot and it's time to share that wisdom; don't take it with you. Teaching puts you in contact with young people who are not your family and that is invigorating and fun.

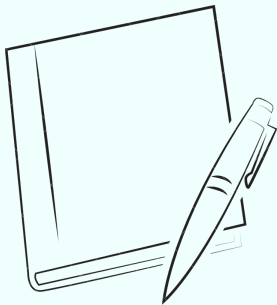




13. Don't say no to requests to volunteer, not all of them, but as my friend advised his kids long ago, find something important and make it better. At this point in life, finally, you actually do know more than you think you do. Put it to use.



14. Spend time with your spouse and rediscover or renew the magic that brought you together back before the internet, cell phones, and hockey teams based in almost-tropical cities.



15. Keep a journal of what you have done everyday after retiring. You really don't want to wake up a year later and wonder, 'how did I waste a year doing nothing?' Do something and make a note of it.

16. You could even write about your life which the grandkids will find interesting sometime after you're gone. We can hope that they will find our lives worth discovering, socks and all.

- Tom Hubbell 03/25/2021

