

WEEK NINE

Your Retirement Dream: Is the Grass Really Greener?



Week Nine challenges you to take a serious look at your tendency to think “life will be better when....” Rather than looking ahead to your retirement party to really start enjoying your life, you will have found a way to access “true retirement” right now. Your Authentic Money Guide is updated with financial decisions that facilitate your focus on life’s journey rather than an illusive destination. Quicken®’s planner allows you to identify the trade-offs you have for getting the retirement you want, starting today.

“... You know we’ll have a good time then...”

—Harry and Sandy Chapin, from the song “The Cat’s in the Cradle”

It was finally Friday. Wally and I had migrated across the valley from his shop to my office deck for happy hour, our weekly ritual. A fall breeze drifting down from La Plata Peak took the edge off the hot afternoon sun.

“I’d sure love to hike into Crater Lake this weekend, Wally.”

“What’s stopping you?”

“The usual...Monday morning clients that I’m not prepared for.”

“You seem to work pretty well under pressure, Paul. Not me.” Unintentionally, my comment about my clients had hooked Wally into a discussion about time, something that had been on my mind a lot and something for which I appreciated Wally’s insight.

“I know you’ve put in your *salt mine* time, Wally,” I said. “But I am getting tired of this constant work grind. From my perspective, you have it made. I can hardly wait to retire.”

“Before I retired, the 10-hour days were getting to me,” explained Wally. “I’d come home so exhausted I could hardly finish dinner. And then, the company gave me what I wanted, early retirement. But it’s not what it appears to be, Paul. I wasn’t prepared for

making the jump from having life revolve around a career to trying to figure out the meaning of life.”

“Sorry, Wally, I didn’t mean to stir up a painful subject,” I said. “Actually, I’ve got a near perfect situation set up here.”

Wally continued, “I need to be reminded that my life is a journey and not a destination. Sometimes I forget, though, so I think of this quotation to help remind me:

*“Whether drifting through life on a boat
or climbing toward old age leading a horse,
each day is a journey and the journey itself is home.”*

*(From Basho’s Ghost, by Sam Hamill, translator;
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“I have trouble with the ‘journey being home’ concept,” I admitted. “I know I find it difficult to appreciate whatever unfolds each day rather than fantasize about how good life will be when something special happens.”

“That little saying seems to catch all of us,” remarked Wally. “Whether we tend to be more laid back and drift, or we get off and lead our horse because he’s not climbing fast enough, we all tend to be focused on something other than where we are right now.”

Wally smiled and walked over to the edge of the deck, gazing back toward his cabin, tucked in the trees across the valley. “Just like I thought: My grass looks a lot greener from your place than it does from mine. I can’t even see the dandelions.”

LIFE RIGHT NOW—AS GOOD AS IT GETS

“As long as we have some definite idea about or some hope in the future, we cannot really be serious with the moment that exists right now.”

—Suzuki Roshi

Wally’s comment about the grass got me thinking about all the ways that my monkey mind tricked me into thinking that “the good life” was still ahead, waiting for me. My *fantasy du jour* happened to be retirement, but there were a host of other anticipations that frequently distracted me from the ordinariness of my daily existence.

When I paused to reflect on my life, I noticed that it seemed to be strung between the big events, sort of like cranberries threaded on

a piece of string for the Christmas tree. Whether it was moving from junior high to high school, finally being able to drive, leaving home, getting married, making a name at work, being a dad, getting divorced, selling the business, moving to a new home, getting over my grief, finishing this book...there was always an event on the horizon that kept me moving on. “Won’t life be grand, when...”

“Our destination is never a place, but rather a new way of looking at things.”

—Henry Miller

In Week One we talked about our tendency to be “there” rather than “here.” I labeled that mindset “Top of the Hill.” We discussed the feelings of disappointment from working so hard to get to a summit only to realize that the summit wasn’t what we had hoped for at all.

Years ago, I dragged two of my daughters and one of their unsuspecting friends on a backpacking adventure. Our goal was to hike 55 miles on the Continental Divide Trail over a period of seven days. If we stuck to our schedule the reward would be meeting Katherine at the end of our goal and getting a ride back home.

Our journey was, of course, full of surprises, including a life-threatening storm at 12,000-foot elevation that covered the trail with seven inches of hail. Somehow we managed to reach Lake El Dorado, where we had scheduled to spend the last night of the trip. The lake was nestled on a ridge overlooking a seemingly endless expanse of lime-green meadows that dissolved into a horizon of jagged mountain peaks and...the wonder of it all! The view overwhelmed me, and I wept.

The next day, our journey ended in the real world. However, I entered it inspired. I had begun to see that life was more than one event on the horizon after another. In an attempt to share my revelation with others, I penned these words to express to clients what I hoped the financial planning process could do for them:





LIFE AFTER...?

A MESSAGE FROM A FELLOW TRAVELER

At 13,000 feet on the Continental Divide Trail, rest captures my spirit. Gazing at the grandeur of the surrounding peaks from a field of wildflowers, I am overcome with the sense that I can simply “rest.” Surely a Supreme Being that can orchestrate such beauty and order can manage to provide for me.

Yet, descending to my reality, the burdens of my financial obligations and those of my financial planning practice resettle with easy familiarity. The serenity that calms my fears and sees the beauty of the moment falls victim to a treadmill of false summits.

Each time I seek permission to relax and live, to have and be “enough,” money issues loom large, and “enjoying life” falls just over the next hill. If money can’t buy happiness, then why pay any attention to it?

The troubling issues are common to all of us: curbing our spending, enslavement to plastic cards, balancing our work with nurturing our children and friendships.... Surely, at the end of our quest for financial security we will find happiness and the permission to enjoy what we have worked so hard to obtain.

But there is nothing sure about it. Too often we see the scripts with empty plots and unhappy endings. The serenity that calms our fears and allows us to rest and experience the beauty of the moment eludes us in the frantic pace of the treadmill.

We want desperately to make wise financial decisions so the quality of life we covet can be obtained. But in running to the pace instead of the purpose of money, we choose to ignore crucial financial issues, justified by the certain knowledge that financial success (whatever that might mean) cannot guarantee happiness.

Is it possible that our lack of attentiveness to financial issues actually fetters us to the concept that money holds the key to true enjoyment of life?

In Money and The Meaning of Life, Jacob Needleman writes, “...in order to obtain the most serious good of life it is necessary to give exactly the right amount of attention to the aspect of life represented by money. For, if we do not give sufficient attention to what is secondary in life, then sooner or later, what is secondary will take all our attention and leave us no energy or time to pursue what is most essential.”

As a CPA and CFP, I counsel my clients about money issues every day. I believe that paying proper attention to our money needs and issues allows us to focus on those aspects of life that truly offer meaning and joy.

This is not to say that completing a financial plan and implementing it will result in such. Rather, such attentiveness creates feasible space to pay attention to our own spirituality and the aspects of our lives that do indeed occupy “the top of the hill.”

A financial plan zeroes in on reality, charts a course and sets the autopilot. Freed, our minds can center on the things we love, awake to the universe.

It is easy to love money—or at least the concept that money can solve all our problems. But I want more. I want to be mindful of the wonder of the sunrise, the gift of a smile, the lessons from the painful experiences.... I, as well as most of my clients, want to see more to life than an increasing net worth.

I am a slow learner, however. Despite my insight manifested from the wilderness, I, unknowingly, made the financial planning process a stepping-stone to something better. There was something more important out there—a *genuine* top of the hill. The process of paying close attention became just another means to an end of achieving that magical, illusive destination.

In categorizing life experience, I had perpetuated my obsession with finding my life somewhere other than in the ordinary, common, everyday details of existence. It is ingrained deeply within me that the day-to-day details are distractions, unwanted annoyances. The middle of life has become the target of my efficiency, but not my attention. The more tasks I can complete in an allotted amount of time, the sooner I can move on to something more important or pleasurable. I had forgotten the essence of what had happened on that ridge where I had stopped and entered into the moment and was touched to the core.

“We live extremely busy lives. Even though we do not have to do as much manual labor as people in former times, we never seem to have enough time for ourselves. I know people who say they do not have enough time to eat or breathe, and it appears to me to be true. What can we do about this? Can we take hold of time with both hands and slow it down?”



“First, let us light the torch of our awareness and learn again how to drink tea, eat, wash dishes, walk, sit, drive, and work in awareness. We do not have to be swept along by circumstances. We are not just a leaf or a log in a rushing river. With awareness, each of our daily acts takes on a new meaning, and we discover that we are more than machines, that our activities are not just mindless repetition. We find that life is a miracle, the universe is a miracle, and we too are a miracle.”

—*Thich Nhat Hanh, Ordinary Magic*

Rather than scrambling for the top of the hill—whether that is retirement or not—what if we cultivated this kind of awareness of the wonder and sacredness of each detail? Buddhists, like Thich Nhat Hanh, are not the only ones who practice disciplines of noticing the miraculous.

“The Celtic Christians learned prayers to accompany getting up in the morning, for dressing, for starting the morning fire, for bathing or washing clothes or dishes, for ‘smoothing’ the fire at days end, and for going to bed at night. One for starting the morning fire begins:”

*I will kindle my fire this morning
In the presence of the holy angels of heaven,
God, kindle Thou in my heart within
A flame of love to my neighbor,
To my foe, to my friend, to my kindred all,
To the brave, to the knave, to the thrall...’*

—*The Celtic Way of Evangelism, by George G. Hunter III*

There are more hindrances to enjoying life one day at a time than just the Top of the Hill syndrome, however. Let’s pause and take a look at the Retirement Expectation Circuit to see if there are other “shorts” preventing the free-flow of present-moment energy into our lives.