



Retirement - Can our marriages survive it?

A Workshop
For
Retirees and those thinking about it

With
Roger F Peters PhD

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FOREWORD

This booklet has been produced by my brother, Dr Roger Peters, who has extensive experience as a psychologist, both in private practice and in serving the NSW Police and Australian Armed Forces. Roger has already provided over 100 workshops for retirees, and many associated with those workshops thought that a booklet such as this was long overdue.

I have recently retired myself, and both my wife and I can relate to much of what Roger has to say here.

The reason for agreeing to write this preface is that, until just over a year ago I was involved in the Superannuation Industry since compulsory superannuation came into force. Throughout many years of working with people who were planning their retirement, and more particularly since my own attempts at retirement, I have noted that retirement requires a significant period of adjustment for both men and women. Many couples find the adjustment more difficult than others, and some are surprised by the relationship challenges retirement presents. These are the folk for whom this booklet is intended.

Roger's style is conversational, easy to read and, being an older person, he can relate specifically to the "Baby Boomer" generation. You will note that a number of examples are from his experiences with police, but his knowledge – and applications – are very definitely considerably broader.

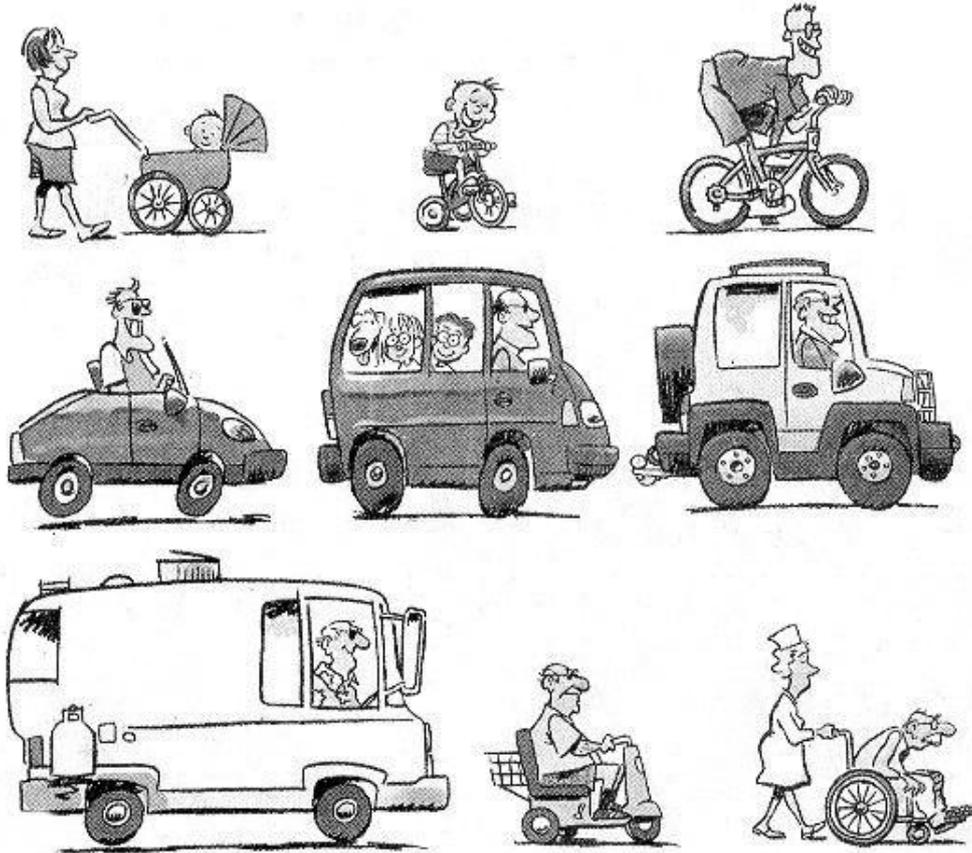
I recommend this book to you on its own, or even better in conjunction with Roger's workshop. I believe it is a valuable contribution to assisting older Australians as they arrive at this significant phase of their life.

It is Roger's and my plan to arrange and conduct workshops in different locations at which Roger will work through the issues covered in the booklet with a limited audience. Each attendee will be provided with a copy of the booklet at least 7 days prior to the workshop. An opportunity will be introduced for one-to-one sessions with Dr Peters or one of his qualified staff for those who believe they will benefit from such sessions.

Ken Peters
Sydney NSW
January 2009

For details on dates and locations for workshops please contact:
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The Wheels of Life



Marriage - Can it Survive Retirement!

This course originally stemmed from a concept, and later a workshop, that I conducted in the 1980's, "The Bliss of retirement". A corny title, but that course was aimed at assisting many folk who were attracted to take a redundancy from their workplaces, during the major re-organisation of industry that occurred in that decade and the next. Many of these were people in their early or late fifties, who thought the offers were very attractive and provided an opportunity for what seemed, at the time, a financial bonanza.

This, in itself, has proven to be, in the longer term, for some, an ill judged assessment and it was taken when interest rates were high and the return sound. Of course the last 5 years have proven difficult for the self funded retiree and in many ways we have a new underclass i.e., those who are above the poverty line, but living anything than what they thought would be the lap of luxury. In fact recent economic trends have adversely impacted on self funded retirees with many losing 20% of their net worth. With some experts predicting that it will take 18 months to recover and 2-3 years before it will return to June 2007 levels!

In addition, I think many people had romanticized the idea of retirement, of putting one's feet up and "doing all the things I really want to do, like travelling around Australia". In the end, all of us have to accept the more mundane aspects of life and the perpetual holiday proved to be a bit of a furfie, and money buying happiness is likewise only partly true, if at all.

Husbands and wives often commented that after retirement they had become more like cell mates than soul mates, a point I will refer to later. Many wives complained that their stay-at-home husbands encroached on their space, and they found each others constant presence caused erosion or wearing down to their relationship. For some there was the shock realization that they didn't love one another, but were at best, tolerating each other. "I married you for better or worse, but not for lunch!" is a recent addition to the phrase book.

Thus the earlier workshop was to point out some of the realities of retirement and explore how to replace some aspects that were available while working but following retirement go missing.

The second, and a more recent insight for me, came from a conversation with my wife, (we have been married for over 40 years). We were discussing several friends who had retired, but one in particular, where the male partner had accepted an early retirement, but now clearly experiencing a sense of loss, some significant depression and, an over dependency on his partner. He has, (in the clinical sense), almost certainly an "adjustment disorder".

We discussed several aspects of how couples like this could be helped and the outcome is this 3 hour workshop based on those ideas. Incidentally I still work full time and Michele is retired, only fully retired from this year, but she has been winding down slowly over the previous 5 years, perhaps there is a lesson in that alone.

First some theory

Firstly the idea that we should retire is a rather new idea in human existence. It surprises some people that we as humans have nearly always worked until we dropped. Older people in many cultures are valued for their wisdom and experience. Obviously in those other cultures this remains true and we are reminded of that in our annual pilgrimage to Bali.

It was Otto Von Bismarck, the Chancellor of Germany, who at the end of the 19th and beginning of the 20th century, concerned about the rising tide of Marxism, thought of a "carrot", suggesting that those that made it to "retirement age" would receive a pension, an entitlement that is reflected in most western countries even today. Yet two important aspects have changed. The first is that there has been a change in the way Baby Boomers, who are now retiring, think about the aged pension. I doubt that there is the sense of entitlement that our parents had. A mother of a friend of our ours (born in the early 1900s) was so fixated on getting her pension; she invested her money with a building society, received an appallingly low interest rate, just to avoid the interest adversely affecting her pension. She didn't realise that in a managed fund she could have earned more than her pension. I suspect even if this had been pointed out to her, she would say "I worked hard for my pension and deserve it".

Another change in perception is that "Baby Boomers", (and certainly those born afterwards) realise that perhaps in time there will be no pension. Moreover people are accessing their retirement funds earlier, (because they can) while others are waiting until 60 to benefit from a significant saving in taxation.

However with the average male living to 79 and females to 83, in the next ten years we will undoubtedly see more and more people living on well into their 80's. In addition this will be for many the enjoyment of many years of good health. Those that are reasonably wealthy will have access to health care, the likes of which we have never seen. Advances in prevention and the treatment of many diseases like Alzheimer's, Parkinson's and many illnesses that caused our parents' deaths will render the illness preventable, and if not, then fixable. So the question that stands out is what to do with these 20 or so years when you will be bright, articulate, and probably fitter than any of the previous generations?

Therefore laying a strong foundation and planning for retirement is important. I still believe that aside from an income, we need to know what else our work provided us, because without work we face the reality that there may be a "big hole" left. Retirement may cause not just a radical but negative change, as it did for my friend I mentioned above.

Abraham Maslow was a motivational theorist who wrote in the 1950's. He is most remembered for his "Hierarchy of Needs" theory. I use this particular model because those of you who have worked in management and or industry will have been exposed to this theory as part of training in motivation and how it works in any workforce.

Below I have included the basic diagram, which indicates how Maslow saw motivation. He indicated that in order to be "the best we can be" and meet our potential (he called this "self actualization"), we need to ensure that each of these needs are met in an order or hierarchy. Some criticism of his model is that it makes an assumption that everyone can become self actualized, which is theoretically possible but in a practical sense not universal. I will explain this a little later.



Imagine if you will, that you have a full bladder and here I am prattling on about Maslow, most of which you have ignored because it's now become painful and ultimately, despite your social reluctance to do so and draw attention to yourself, you up and leave to go to the WC. This is perhaps a crass but simple way of understanding the importance that our basic needs such as health, warmth; food, water etc are being met. Another example you have all had is the distraction when an air conditioning system in a classroom is either too hot or too cold.

You might see that this is the first need our work provides, as the saying goes, a roof over our head and food on the table. For most of you the satisfaction of this need continues after retirement. In our country people who retire do not generally live in poverty. In fact none of you here will ever experience that. So leaving work generally doesn't put us at risk. However later I am going to suggest that this need is also about health needs of diet, exercise, relaxation and sleep and I will ask some questions about how you see those being best achieved in retirement.

Maslow said "that having satisfied these basic needs we can then move on to satisfying the next level in our hierarchy of needs, this is security, routine and order". Work certainly provides that and humans love routine. In fact, we see ourselves and laugh at sitcoms on television because of the predictability routine brings. The show "Kingswood Country" that was on television years ago was able to identify with the mundane and predictable lives of people. Seinfeld more recently was another where the ordinariness of our lives was reflected in a show that wasn't about very much else.

This sense of order is, more or less, important to people. There are those for instance that have caught the 8.15 bus to work for 40 years, although whether this will be possible in the future is questionable. Some joined, say the public service for just that routine, predictability and no risk sense of life.

My own parents said to me I should join the public service for "security". Of course, that was understandable because they had lived through two world wars and a depression; and security for them was the key. The fact that they gave me security, in abundance, probably meant that security wasn't as important to me and I took risks, including going to university (much to the angst of my father in law, especially as at that stage we had three children).

For some, it's not a choice: Retirement is thrust upon them by way of a redundancy and retrenchment. In such circumstances there can be bitterness and embarrassment. I have found this especially among our police, who are often medically retired with little choice in the matter. They leave an organisation which emphasizes loyalty only to be discarded themselves. In the 1980's when people were forced into such circumstances, there were a number of cases I heard about where the person continued to dress and leave for work each day, wandering the city until returning home, too embarrassed to tell their family and friends.

In addition of course an early retirement may mean that the goals set for retirement can not be financially achieved, and this can mean great disappointment and even blame. A member of my family who had just retired immediately upon the 2008 financial collapse, said "well I will just have to die earlier", as my mother said there is a little seriousness in all humour. So for those reading this who are looking forward to retirement, remember there are many who deep down are not. Others may say that they are looking forward to retirement, but harbour a deep fear of loss and isolation.

You might see already how retirement might affect some people more than others. By taking away the very routine and order that made them secure this may well create uncertainty and stress. Obviously for them to establish a new routine becomes important in making the adjustment to a retired life. In fact, let me go back one step and suggest that Maslow's progression through these needs is not simply universal, instead some people do become fixated at one level or other. When assisting people to motivate themselves, I take into account that not everyone wants to become "self actualized".

The other issue about security is tied in with the first rung of this needs analysis. Money provides health, warmth and food. Thus retirement can be a period of great conflict, leaving a "well paid" job to being in the hands of fund managers or Social Security may cause us doubting in our sense of insecurity. How many of you now follow the stock market reports where previously you didn't. Not receiving weekly payments, even monthly payments but instead yearly plans and forecasts.

All of which are subject to the rise and fall of markets, and seeing in every financial murmur around the world, for the first time, the implications for your own fund.

The third level according to Maslow is a sense of belongingness. All organisations try to embed a sense of morale or esprit d'corps among its members. Thus, the corporate uniform, the shared vision and mission statements, even the footy tipping competition, and of course, the fishing club, all create a sense of belonging. These are all an effort to ensure people belong. Sometimes this is more obvious e.g. police and armed forces. The imposition of the company on employees and their families is constant, with employee assistance programs on offer, training and education programs, all to draw out a sense of attachment and being cared for.

Indeed the sense of belonging is yet another point of retention for many. I have seen people work for next to nothing for years, for even professional football clubs just to get a spray jacket.

This is where it gets serious for retirees. The matter is, that love or hate their workplace, it does nonetheless provide a sense of camaraderie and sense of belonging. Indeed it's like within families where we may moan about each other, but let no one else do that or there would be trouble! In addition the relationships we have with our peers can be enduring, for example an old friend from the ATO, (I left there 34 years ago), remains dear to me. Thus leaving there he had a sense of grief. I suppose those most critical of their employer are members of the NSW Police, but rarely have I seen such problems of adjustment than when they retire, forced or otherwise.

I mentioned a few paragraphs earlier, how difficult retirement can be for some - especially if forced. For many, including those who have looked forward to retirement, there can be a loss of self worth, feeling that they are no longer called upon to contribute to society, while this has some commonsense logic, later in this booklet you will find this is far from the truth. However, for a person who has been an active member of the community, retirement can be lonely especially if their partner is insensitive to the issues I have raised here and elsewhere in this booklet. Perhaps aside from sending each other up the wall, you may find any lack of understanding injures a couple's relationship.

It is crucial at this point that the retiree needs to understand that a new "community of reference" has to be found. Note that I use that phrase to denote that it's not just a matter of finding another job! Most retirees take retirement because it's financially sensible to do so. Thus, for the first time in their life, work can in fact be outside the normal square, i.e., not necessarily paid work, but something that gives a sense of belonging and self esteem. We will discuss later some examples of what people have found to do to achieve this and, of course improve their sense of self esteem.

Self esteem you will note from the diagram was next on Maslow's hierarchy. Having been well nourished, secure and a sense of belonging achieved, the individual now seeks to resolve the problem of attaining self esteem, or self love. Work is a primary source of this for all of us. We take great pleasure in being skilled and having a sense of self efficacy. My own work brings me that joy, and as I write these notes I am pleased with the way the knowledge flows without much thought to the sources from where such knowledge comes. I gain great joy from seeing a troubled soul move on, or a marriage resolve its tension.

2. Do you have parents, grandparents, or great-grandparents who lived to 85 plus? Add 2 for each 85 plus relative. = ____

[FACT: Research demonstrates that long lived parents tend to produce long living children].

3. Do you volunteer on a weekly basis, eg local sporting teams, Rotary, Lions, Rural Fire Brigade, etc ? Add 2. = ____

[FACT: Studies confirm that volunteering focuses attention away from us and onto others].

4. Do you live alone? Yes - minus 3 = ____

[FACT: Adults who live alone tend to be less well-nourished, more isolated and less nurtured].

5. Are you able to laugh at and learn from your mistakes? Yes add 1
No - minus 3 = ____

[FACT: Laughter, humility and a positive outlook are linked to an Increase in life expectancy].

6. Do you have a confidant who listens to your most intimate concerns?
Yes - add 1
No - minus 2 = ____

[FACT: Confidants offer emotional catharsis and a sense of personal worth to those in crisis].

7. Do you engage daily in mental exercises such as puzzles, games, learning or problem solving?
Yes - add 4 = ____

[FACT: Individuals that continually challenge their minds suffer fewer cognitive disorders].

8. Do you engage in some form of daily aerobic exercise such as swimming, biking or jogging? Yes - add 2. = ____

[FACT: Exercising at one's target heart rate strengthens the heart and boosts metabolism.]

9. Do you eat a balanced diet, including fresh fruit, vegetables and whole grains?
Yes - add 2: No - minus 3 = ____

[FACT: Balanced dieters experience lower risk of both genetic and culturally related diseases].

10. Do you smoke a pack of cigarettes daily?

Yes - minus 5 for men, minus 10 for women = ____
[FACT: Smoking causes nearly all lung disease deaths every year].

11. Does your body weight "yo-yo" as you go on and off diet fads?
Yes - minus 5 = ____
[FACT: Unorthodox dietary regimens stress the heart and immune system, increasing the risk of disease].

12. Do you own a pet? Yes - add 2 = ____
[FACT: Peer reviewed scientific journals substantially support longevity benefits of pet companionship. (Note - avoid exotic pets such as parrots, monkeys reptiles or rodents. These animals have been known to carry diseases that can be transmitted to humans.)]

13. How tall are you?
For every cm your height exceeds 1.72 metres, subtract 6 months. = ____
[FACT: Size does matter, but not in the way you think. Short people live longer].

14. Do you belong to any religious group and do you practise your faith?
Yes - add 2. = ____
[FACT: Attending to both physical and spiritual needs lowers morbidity and mortality].

15. Do you have two or more daughters? Yes - Add 3 = ____
[FACT: Daughters provide the bulk of eldercare. Even daughters-in-law provide more care than do sons].

16. Do you use stress management techniques such as meditation, quiet time or visiting a spa? Yes - add 4 No - minus 3 = ____
[FACT: Because there is no escape from stress in modern society, stress management is the best response].

17. Do you fear the uncertainties of growing old? Yes - minus 1 = ____
[FACT: Fear of aging increases your risk of emotional illnesses such as self hatred, denial and depression].

18. Do you routinely use cannabis? Yes - minus 4 = ____
[FACT: Scientific studies claim that frequent cannabis use increases the risk of physical and mental disorders - such as lung and heart disease as well as psychosis].

19. Are you engaged in a long term relationship of trust and mutual respect? Yes - add 5 = ____

[FACT: A relationship of this nature fulfils emotional, social and physical needs and lowers morbidity and mortality risks].

20. Do you have a family (blood relatives) history of cardiovascular disease or cancer prior to age 50? Yes - minus 2 per occurrence = ____

[FACT: Family history demonstrates just how many cultural risks are increased by genetic predisposition. Culture (lifestyle) and genetics (inherited conditions) moderate the aging process. For example, some ethnic groups share a history of longevity, as do the children of long lived parents]

21. Do you have a family history of obesity, diabetes or chronic depression? Yes - minus 2 per occurrence = ____

[FACT: Family history demonstrates how many cultural risks are enhanced by genetic predisposition].

22. Do you take a once daily dose (physician approved) of an anti-inflammatory agent? Yes - add 4 = ____

[FACT: Scientific studies on anti-inflammatory drugs such as aspirin and statins show a reduced risk of cardio-vascular diseases such as heart attack and stroke].

23. Do you have one daily serving of oatmeal or oatbran? Yes - add 1 No - minus 1 = ____

[FACT: The fibre in oatmeal enhances cardiovascular health by flushing cholesterol from the arteries].

24. Do you eat or drink more than two daily servings of caffeinated food products? (tea, coffee, cola, chocolate) Yes - minus 2 = ____

[FACT: Caffeine helps headache pain, but its toxic affect elsewhere elevates the risk of cancer and heart disease].

25. Humans require 8 hours of sleep each 24 hour day. Do you get more than 9 hours or less than 5 hours? Yes - minus 7 = ____

FACT: Peer reviewed research documents that sleep deprivation and excess sleep nearly doubles the risk of premature death.

26. WOMEN ONLY. Can you list breast cancer symptoms? Yes - add 2 No - minus 3 = ____

[FACT: Preventative measures such as breast self examination and mammography remain under utilised].

27. MEN ONLY. Can you list prostate cancer symptoms?

Yes - add 2 No - minus 2 = _____

FACT: After 50, your doctor should monitor prostate health by reliable digital or PSA testing.

28. Can you list heart attack symptoms?

Yes - add 1 No - minus 2 = _____

[Fact: Knowing the symptoms and acting on them can save 50% of future cases]

YOUR Score (Life Expectancy) = _____

Endnote.

This Questionnaire is based on Dr David Denko's "Deathcalculator" 2007.

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**“I’m going to order a broiled skinless chicken breast,
but I want you to bring me lasagna and
garlic bread by mistake.”**

You might see that many of the questions pertain to diet, exercise, relaxation and sleep. You might want to look up a paper on my website www.heas.com.au "Stress Management - which bit don't you know". In that course I suggest that before you can successfully manage stress in your life, you must be committed to excellence in these four domains. I argue, (in that paper), that for the last 30 years we have promoted stress management courses, yet little has changed and people seem to be getting more stressed every day.

Four million people are overweight, i.e. 20% of the population of this country. Shortly I am going to reintroduce Maslow's hierarchy of needs to express some particular points about this. Do you really think a Krispy Crème is better for you than an apple? You don't think so? Thus you do understand about diet? In a recent survey on the web 80,000 Australians responded to the question, 'as a nation do you think we are sleep deprived?' The response was that 74,000 said "yes" and 6,000 said "no"! Sleep is not just important but crucial to sound mental and physical health, again you knew that didn't you? So how come you are not getting enough and/or good quality sleep.

Exercise, every GP tells you the virtues of it and that you should be doing it. It's estimated that just 24% of Australians exercise 3-4 times a week for 30-40 mins, so I guess that means that 76% don't. Relaxation, Tai Chi, meditation, prayer does that sound like it might be good for you? Remember you can not be stressed and relaxed at the same time! Just 6% of Australians do something like that 3-4 times a week. After 30 years of preaching this stuff, 24% of people exercise, most think they are sleep deprived, barely anyone uses relaxation as a counter to stress and that 1:2 people are over or underweight.

So this problem doesn't relate to knowledge, most of which you could have probably told me when you came in this room. The shortfall it seems to me is in the execution, even the commitment by people to take these four principles seriously. In retirement you lose all the excuses for not getting these four pillars well and truly established as part of your daily routine.

Exercise.

I will be committed to change one aspect of my behaviour for

Sleep (name it)

Diet (name it)

Exercise (name it)

Relaxation (name it)

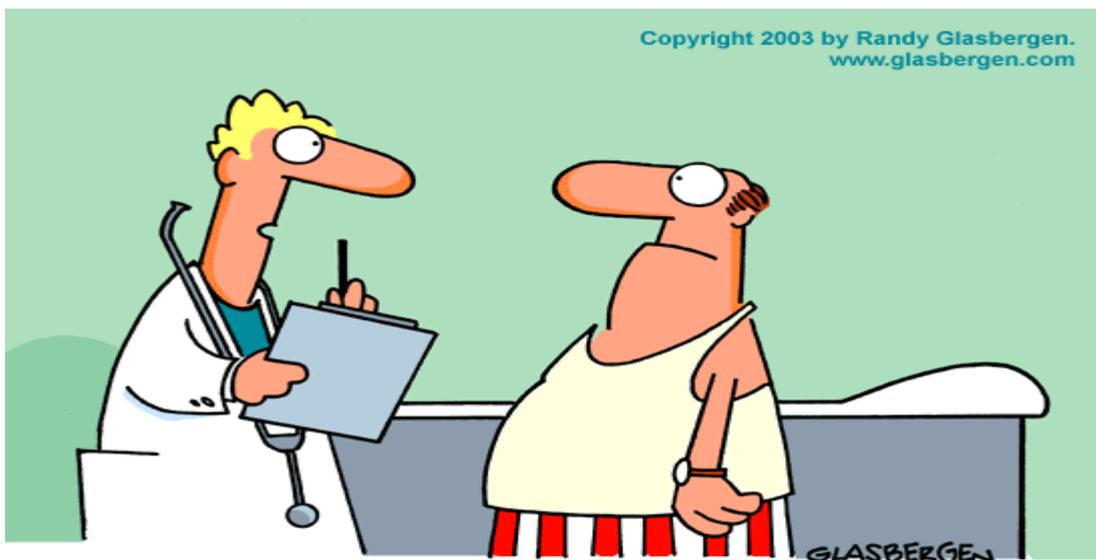
Finally, if you are true believer in a totally fatalistic world, i.e. that nothing you can do can change the ultimate outcome (there is a silver bullet waiting for me), don't bother putting your seat belt on when going home, because it cannot make any difference, correct?

Maslow and Retirement

Self evidently, if our work provides us with the ability to live, belong, and help develop a sense of self esteem and purpose, it's fairly obvious that in retirement there is, at least, the possibility a substantial hole will be left in our life. As indicated earlier it might be said that you are "dead for a long time", next to that comes retirement, perhaps more than 30 years.

Health

Here's a question, do you know why or if your metabolism slows down? The fact is, for every decade after 20 years, our metabolism slows down by 3%. So a 60 year old metabolism is probably 12% slower than what it was at aged 20. The outcome? Weight gain. The reason why this might occur is an evolutionary adaptation, i.e., being older and less able, you slip in priority of receiving food from your tribe. Thus slowing down the metabolism makes sense as you adapt to getting less food. However if your food intake stays the same or increases this can also mean weight gain.



“What fits your busy schedule better, exercising one hour a day or being dead 24 hours a day?”

There are so many reasons that we are gaining weight, but the chief culprit is our love of complex carbohydrates.

There is, considerable evidence that the obesity epidemic is caused by a hormonal phenomenon. Specifically, the consumption of refined carbohydrates, starches and sugars, all of which, sooner or later, prompt excessive insulin secretion. Insulin is the primary regulator of fat storage. So when insulin levels rise we store fat, insulin also increases hunger, our metabolism is slower, etc. Well I am sure you now get the picture. The simple message: reduce carbohydrate intake, eat more protein which will make you feel more satisfied and thus your daily intake of calories will be better controlled.

I was once asked about carbohydrate modified beer, and based on the principle outlined above, it should cause weight loss. That may be true if it were not for one thing, that alcohol is misread as a complex carbohydrate and again stimulates insulin production and so you know the story from there.

People consume alcohol when they are happy, sad and bored. Consequently there is almost not an occasion when the consumption of it cannot be justified. The difficulty for retired folk is that they have much more opportunity to do what they previously did, at worse, at the end of the day and for most of us on the weekend. So retirement is danger time, in fact, as we become older we become more affected by large amounts of alcohol and the damage is almost inevitable.

People often tell me that they know so and so and he has about 12 schooners and can hold a coherent conversation. Well you are not supposed to. What has happened to their friend is that he has become habituated to alcohol to the extent that he now needs much more to get the effect of what a few drinks used to provide. Being .08 BAL, is the measure of intoxication. Imagine the work the liver has to do when a level of .25 is attained on a regular basis. (Incidentally the lethal dose is .5%). So as we get older our alcohol intake should decline not increase! Incidentally the recommended maximum consumption of alcohol is no more than 6 standard drinks in a day for males and 3 standard drinks for females. The latter is due to substantially different biological attributes between the two genders. The average male drinker consumes 7.6 standard drinks.

You will note that one of the pillars of basic stress management is good diet and, with that, exercise. Our brains shrink after 60 years of age but that seems to be offset by exercise. In addition the hormone that we produce that causes a sense of anxiety (17Hydroxycorticosteroid) is utilised during aerobic exercise, similarly osteoporosis can be reduced by exercise. Finally regular exercise has been shown to be twice as efficacious as antidepressants in treating some forms of depression. Get the message? If you purchase a pedometer, you will soon see how you measure up, it's not a matter of becoming a gym junkie or a marathoner, just 10,000 steps a day will be enough.

Security and the Home.

Do you clean rooms that no one goes into? Chances are you are in a house that is too big for you. Many think by keeping their home their kids will have a place to come home to. Is that what would be best, for your kids to come home? We have had a policy for all of our kids that they can all come home if they are in difficulty, maximum period 6 weeks. Some people having decided to sell up choose some great locations, especially places they visited on holidays. Is this the best? A friend of mine retired and moved to Byron, his kids lived in Sydney and Newcastle, visits started being plentiful but ultimately he and his wife were doing the traveling.

A lack of friends, other than some new ones made meant they were also a little isolated. Then his wife Jean got sick and needed specialist treatment. It was a long drive and with accommodation overnight became very expensive. The home they had built was great, if the kids stayed, otherwise it was too large, and with Jean now sick she wasn't able to help with the chores so these fell on Ian.

Was this a case of an experiment gone wrong? Yes, but it made sense, perhaps though they should have let the holiday memories be just that. Instead thinking about the pragmatics, they moved back to Newcastle some 3 years later, when Ian decided to go back to work (part time). He said to me, it's terrific walking along a lovely beach but not all day every day.

We have often thought too we wouldn't mind living in our beloved Bali, but our friends and relations are here. We have (despite our moaning about it) the best health care in the world and right next door. We have a house we can grow old in and are able to maintain that, rather than have to "crisis sell" because one of us becomes infirm. Importantly, as Maslow suggests, this is an issue of security.

Belonging Self esteem and Work



Probably damaged the most, is our sense of belonging after leaving work. Some do very poorly as they perhaps overly identified themselves with the job, and police are classics for doing this. Thus, some, then, with no job, no identity, are a pretty sad scenario and are why I want to introduce some ideas about finding a purpose through work.

The people I have found to struggle the most with "early" retirement are the police. I have treated police officers over the past 25 years, in fact over 3000 of them. As the most stressful job I can think of, it is easy to understand why less than 5% even make it to 58 years of age, when (for many) their pension kicks in. When 20% of those who make it to retirement will have some form of psychological damage, retirement isn't just about "cashing in" their superannuation. The purpose of writing this section of the presentation is to examine the possibility of an active, involved post retirement working life.

The fact that you are here indicated to me that there is a chance you have, or will not find, retirement a straight forward part of your life's journey. I would like to explore some options with you and I am going to use an occupational group, that frequently find themselves in retirement 10-20 years before the rest of us, i.e. the police.

The police represent the most complex group of people I work with in terms of what to do next. There are two features that make issues of a life after retirement more difficult.

The first I have already mentioned, i.e. that many are damaged psychologically and of course physically. Second is the fact that policing is a vocation not just a job. This has itself two factors involved: The first is their identity, i.e. who they are intricately bound up with what they did.

Being a police officer, once out of the NSW police force leaves no possibility of replication. Unlike the situation if you worked for a council or a bank, where working with another bank, council or similar agency is possible. Many retirees in professions return as "consultants". As many police (and teachers for that matter) are burned out, (which includes the idea of being emotionally exhausted) even the idea of returning to the profession is out of the question.

In fact the police represent the most challenging group. If they were recruited before 1988 they have no access to rehabilitation. They over identify with their work and they see society as a "them and us". They see their skills as very limited plus they might be battling with (as I said) physical and psychological demons that proved to be the very basis of their retirement and often say the words "who would want me?"

Let me start with the group that make no attempt, are de-motivated and/or overwhelmed by their injuries. These are thankfully a small group of officers. Some of whom even continue in counselling years after retirement and their life focus is on their physical and/or psychological damage. They can be painful to be around because they have little to add to conversations, other than to talk about themselves and the past, especially how badly they have been done by. They are financially well looked after by their pension and for many their partners still work. Thus the need to gain any kind of work is minimal and few volunteer for anything else. The value of even a voluntary position would be enormous in delivering them from the self absorption that they seem to be immersed in.

The second group is comprised of those that appreciate being retired, but realise it's just a "line in the sand", that their retirement day is just that, a day. They then seek a new direction in life as the saying goes. Maybe having even planned what they are going to do during the long drawn out period of detachment, (for some police this can take up to two years after the decision is made). Many complete courses during this time. One police officer started and completed training for his commercial pilot's licence! The pension leaves these officers in a sound financial position where they don't have to work, a first for many and perhaps this is what it represents for you.

If this is the case, there is probably a wonderful opportunity to be more choosy as to what you do next. The financial rewards are not much of an incentive later in life, rather other types of rewards. One officer became a tour guide taking groups overseas and at the time of writing this I think he has been to every country on the planet. Oddly enough he still was not happy, which may be a discussion for another time. Simply though he was certainly happier than just sitting at home.

The world of volunteer work is another that's not difficult to access. I don't know of any large public organisation that can not use volunteers. One ex police officer teaches scripture at public schools, another remedial reading. Voluntary work can be very satisfying. Local councils have a band of people that act as tourist guides, providing information to visitors; the police have volunteers in policing, there are hundreds of charities desperately seeking more volunteers, the list is endless.

The Australian National University in 2008 quizzed a thousand people over 60 and they found that those who are volunteering up to 15 hours report a better sense of wellbeing, than those that did not work at all. Yet beware, they also found that those who worked more than 15 hours had a sharp decrease in mental health and psychological wellbeing. Thus there is a danger in over committing, a view supported by Volunteering CEO in ACT. Lorraine Higgins emphasized that it was important that any volunteering should be less than 15 hours a week. She added "a lot of people retire because of the stress of their work life and then end up back at that same mindset of just becoming what they do rather than who they are".

The other area many find engaging and enjoyable is starting a small business. For police there is the obvious, however I strongly recommend against parallel work e.g. security and private investigation. There are some success stories, but relatively few against the enormous number who start off in that industry! I believe that moving on should mean just that. For most I recommend that they think a little outside the square and try and align a love or even passion they have and work either in that or peripheral to it. For instance you may have always had a dream to be a drummer in a band. While that's possible, perhaps its too specific and a little out of reach. However that fits into an entire industry, the music industry, so that's at least the more general scope of where you could look.

One officer has a love of horses and the country. His business involves horse transportation; do you see what I mean? Another has a love of trucks and his business involves picking up trucks and delivering them inter-state and flying home.

Buying a business can be risky but another area is of course self employment. One client installs vending machines; another went all the way and bought a Subway franchise. I suppose the danger in becoming over committed in respect to time is that it defeats the purpose of retirement and can replace one very stressful working life with another. Certainly caution needs to be shown here.

The purpose of this part of the session is not to provide an exhaustive account of what you could do. If you still say you want to "just put up your feet" for the next 30 years I think you are missing my point and that is you simply don't have to. In the next session on relationships I am going to discuss various aspects of getting older together and respecting your relationship. Part of that is certainly based on having an identity together and as individuals. Work gives us a sense of meaning and identity, and it's through having a sense of purpose we can better share our lives with others. I recall a social gathering with friends. In a typical situation the men and women talked separately for a while (I think we have got over the men around the keg syndrome). My friend who doesn't work, the rest of us do, said looking at the three of us words to the effect, "well you have all been working so I don't have much to say". It struck me that this was quite sad.

Relationships

One of the core reasons I developed this course was to help couples develop a strategy of living and loving together, which is the title of a course I conducted some years ago. That developed into "Reinventing Relationships", which has been presented many times.

Today in this short period I think I need to take a little of each and focus on what I consider the core theme's of those courses.

I suppose I should first explain what I mean by reinventing relationships, because this is certainly a core issue for retirees. Let me start with a quote from many clients who see me in response to their marriage. "Roger we just want to be like we were?" My response is "like you were got you here". I emphasis the need to reinvent their relationship to fit the "era" that their relationship is in. For many of us who were married early (the average ages were 19 for women and 21 for men), there is a period of about 40 years to retirement.

The first ten years is taken up with what I call the "building phase", the romantic and even lustful relationship that plunge you head on into your relationship (the hormone that's most responsible is oxytocin - I call it the "horny and happy" hormone). The first house is usually bought or built in this decade, the children are born and life is about as hectic as it can be. One partner will be striving to get ahead, these days probably both. Study at night and making ends meet, dealing with the demands of in-laws, sleep deprivation etc all of which adds up to stress, and some couples don't make it.

The next decade is characterized by consolidation and growth. A better house and making it up the tree a little, even some indulgences, for him a jet ski, for her a second car and maybe a regular visit to a beautician, maybe these days a "boob" job. This is also a dangerous time for other relationships, perhaps as a "diversion" against a stressful life, perhaps the "zing" has gone from the marriage. Opportunities to gain some self esteem. In our day it was the period when open marriages were often experimented with. I am not embarrassed to say that I love my wife, I am not too happy about soul mate (I have seen too many soul mates divorce), for me Michele is the only girl for me! But is she really, for instance what if I hadn't met Michele? Would I have thus remained a celibate bachelor? Not likely, I would have probably met someone else and eventually married someone else if Michele hadn't existed.

The hormone oxytocin is clever because not only does it help us protect our young and cause the "ah" reflex when we see something nice, but it is the chemical most connected with falling in love. That falling in love feeling is important to our biological evolution i.e. to make sure we will mate, and we need to mate with those who have different DNAs to make the species survive and become stronger. So yes opposites do attract, but we also marry those that look like our siblings and parents. The shelf life of that oxytocin as its causes the "in love feeling" is about 2 years. Thus if you want to sustain your relationship you have to grow with it.

In that decade especially, it's a time to reinvent. It's a time to make sure that your relationship is maturing and you are not having "hallway sex", a joke I will leave out of these notes. It's a time you should be making sure you are making love (because that's what it does). It's a time you should certainly if you haven't before get away together from the kids. Not whole holidays just some days. You remember when you got married you said you wanted to be together the rest of your life, well kids come and stay, and you are not a double act, but a triple, quadruple, etc.

The third decade is interesting because you have first managed to recover from a number of setbacks.

Perhaps your own parent's death, a serious illness, a kid on drugs, a loss of a job, starting another, but again opportunities for a little indulgences, e.g. taking the family to Disneyland. You may have drifted away from Church, if you ever went. The kitchen renovation done. Life is pretty good. The children are more difficult as they phase through their teenage years and early adulthood. You have made it to the end, they are getting married, and you are now almost uninsurable in respect to your cars, though never having an accident. The weight has been piling on as dinner parties and going out become more attractive than running around an oval. So what does your relationship look like, what shape is it in? Have you in fact lost something, is something missing because here comes the next decade.

The fourth is usually the retirement decade, somewhere between 56 and 66 years. Women may retire earlier than men but again this trend may change a little in the years to come. Are you ready for retirement? So this may be a good time to introduce you to the aspects of a course of mine "Living and Loving Together". To remind you, the past isn't going to get any better and poor decisions made in the past do not have to be repeated in the present.

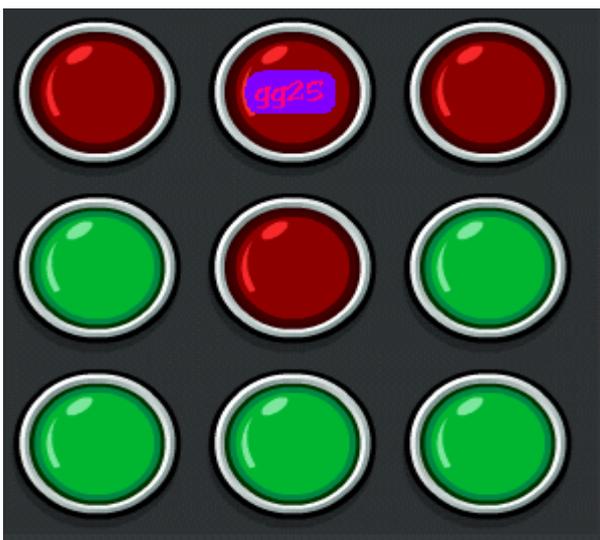
In the 'Reinventing Relationships' sessions noted earlier, I point out that there are four hallmarks in any sound relationship. These are: a) feeling safe; b) shared responsibility; c) intimacy; and d) planning. These four hallmarks are critical if a relationship is to survive.

It is strange (but true) that almost all of those who tell you how to face retirement have never actually experienced it! However, I am reliably informed that retirement after three, four or even five decades of being in the workforce brings some new challenges. Understanding is needed by both husband and wife: For the one who has been at home for most of the time, an acceptance and willingness to share her/his "territory" (the home) with another person 24/7 and not just at weekends. For the other - who has probably spent less than 25% of his/her waking hours in the home, an acceptance/tolerance of the way things work at home. It is also for both to respect the other's feelings as we will see later. For now the retiree's feeling of self worth is most fragile (as noted earlier), feeling not wanted as a contributor to the workforce, or even society. It is key to move to a voluntary or similar role early in the retirement phase to help this feeling.

In the short time I have with you I want to emphasis just 3 areas that will provide a sure fire way to improve your relationship (with anyone).

- a) Push Green Buttons (that empower) not Red buttons that enrage.
- b) The keys to a good relationship are not communication, but affection and affirmation.
- c) The key to solving conflicts in a marriage is to be situationally specific.

Green vs. red Buttons.



You know I can set you an impossible task, i.e., for one 24 hour period you have to first not offer criticism or give a direction to your partner. You may not think you do this but how's this for an example of both.

Question: "Where is your bath towel?" Is generally not a question, firstly the person asking the question knows where it is i.e. on the bathroom floor! Which suggests that first it's a direction, i.e. "get it down here"? Now knowing where it is also means it's a criticism, because it shouldn't be. The implied criticism runs something like this. You would think after I wash it hang it up ready for you to use you could at least have the decency to bring it down to the drier, all probably true but a criticism none the less. Remember even animals can be trained to do most things by positive and negative reinforcement, not by nagging.

Red buttons I have a few. Push my honesty or loyalty buttons and you will be sure to get a response. My wife of four decades sometimes pushes my red buttons as I hers. We can safely assume that we had a purpose, maybe instead of reacting we should respond, trying to see what the actual issue is. What is beneath the surface language to the Meta language?

A good example is farting. Now I come from a family of farters. I had two brothers; likewise my wife came from a large family. Men think farts are funny, they have been known to have competitions, even strike the odd match or two. Most women get incensed by it, it's a red button (By the way if you don't, that's cool). However men often don't get it, and react to their wife's chastisement with inane comments, "it's just a fart". Well its not in fact, women aren't even talking about farting, they are talking about respect.

So understanding the different way language is used and the different types of language is the key to better communication.

Affirmation and affection

While I just finished on the virtues of communication! It's not the key; the key is affection and affirmation. When you come to see me I ask a question. Do you love each other, my bottom line is "I think so", "No" gets a different direction in counselling, remembering I can counsel people for separation or reconciliation! The second question I ask is: on a scale of 1-10 with 10 being "the best ever", how do describe the amount of affection you receive, "0" obviously being none at all. I then do the same for the other partner and the question, how much affirmation and or acknowledgement do you receive. In marriages that are struggling, it's always poor (sometimes you might understand just one of the partners, and it is that partner that is reacting to the absence of this critical features of any good relationship).



Yvonne and Darryl are actually well-known to you. The Kerrigan family? Still nothing? I am referring to Yvonne and Darryl from the film "The Castle" - now you remember! As crazy as Darryl was, his wife Yvonne loved and supported him. In the workshop I suppose a picture tells a thousand stories so let's see that again. If you are just reading these notes, go and hire out "The Castle" again unless you are one of the millions of viewers that own a copy.

Just simply count the times and the way in which they affirm each other and show affection.

Dealing with Conflict

Probably marriage more than any other relationship we have produces the most conflict, especially "living on top of one another" as may happen in retirement (especially in that smaller home). It's important you recognize each other's space so to speak, and make sure this is something you both agree upon. We get a taste of retirement for about 15 days a Christmas. We rarely go away but set the time aside for just being at home. Certainly I think we are glad to get back into the routine of work when that time is over. Unlike being on holidays at other times, when we are away and enjoying where we are, we are caught in perhaps some boredom. Christmas has always been a bit of a strain. All the jobs I promise myself I will do never get done. We certainly eat and drink more than we normally do and need to. We try each year to put in structure as we notice the potential for conflict increases especially over matters that are not really important.

Probably the issue with conflict in the family is that there is a high emotional level involved. For instance, some ideas I am going to share with you come from a conflict course we run for work places. The principles are sound enough and work well, especially for people you are not in love with. It's this being in love that raises the difficulty for most. You can generally only get angry about something you care about or you are attached to. Incidentally people who are just angry all the time, have in all probability a deep seated anxiety and their anger is used to manipulate others. Before they manipulate them they show a deep sense of insecurity as to who they are and how vulnerable they feel. For the rest of us it is a response to conflict. You want your partner to be on time, if they are not; there is conflict! You want your partner to remember your anniversary, conflict. You want your kids to show respect by cleaning their room, conflict. In each of those situations (which we can all relate to), it's the conflict for us not for others that causes emotion.

So how do we deal with conflict?

Avoidance
Accommodate
Competition
Compromise
Collaboration

Avoidance

Is avoidance good? Well that depends on the situation. For instance, if you are in a circumstance where there is conflict and the other person is intoxicated, then it is very good to avoid those topics that are going to cause further conflict. Arguing with a drunk; we have all had that experience and it is pointless. Not only that, even if you won the argument, they wouldn't remember you had an argument anyway. Additionally, when people are drunk, their frontal lobe becomes dis-inhibited and they're more likely to become feisty and fight. Now if you ask cops when most domestic violence occurs, they will tell you under the influence of drugs or alcohol.

So avoidance is a very useful way of dealing with a conflict to prevent harm. However, if you are an "avoider" and you constantly don't resolve conflict, the conflict will continue. An angry and resentful wife might say "this has been coming for a long time, you don't listen." It just so happens that men tend to avoid. The reason they tend to avoid is because they hate conflict.



You remember in the film "A Few Good Men", Tom Cruise asks Jack Nicholson in their roles, "so why didn't you tell the truth", and Jack Nicholson replies "you can't handle the truth". I wonder how often that happens in families where there is a conflict and nothing ever gets said. It just gets ignored because of one person's fear of talking about it or trying to resolve it with the other. So being frightened of the consequences of speaking one's mind, walking on eggshells are reasons people avoid conflict. Avoidance is not a good way to resolve conflict at all. I think you will see that as self evident, but I give you a warning; it is quite often the most frequent way that men deal with conflict in intimate relationships.

I think it was John Grey in "Men Are from Mars and Women Are from Venus" who said that men like to go to their cave and welcome any woman that comes in. You know, it's ok to go to your cave (or these days a shed or garage) sometimes, but you can't go there all the time. Ultimately, you've got to try and deal with the problem, if you don't want the conflict to accumulate and escalate.

Accommodation

Let's look at accommodation. Obviously accommodation is important. This is usually when the stakes aren't high. You might ask, "Do you want to go to the club or pub?" They say "whatever" as it doesn't really make any difference. So accommodation is quite a useful tool when the outcome is not that important to either of you. I mean why argue over something that is really not important. That seems to be wasted energy to me. However, accommodation is a problem as it can lead to door-matting. If you say yes all the time and lack the assertive skills to say no when you mean it, then you are so busy accommodating that you don't assert yourself.

I recently heard of a couple who said they didn't have an argument in their 40 years of marriage. All I have to say is that one of those partners was submissive because it's natural for human beings to be somewhat argumentative when they are trying to resolve conflict. I don't mean a slanging match with name calling and threats, I just mean raised voices as one person makes a statement that they hold valuable and the other person challenges that. So accommodation has a negative side to it.



Also be careful with accommodation that you don't sound disinterested, thus "whatever" when said can seem like a rebuke and may suggest that the other person's idea is unimportant.

Competition

What about competition? A lot of relationships are based on competition. We have the natural competition that exists between males and females. Today with females being told so many things about what they can be, and asserting their rights, and so forth, it is quite often we see that males become offended or threatened, and so we see a battle of wills. If it is a win-lose situation, which is what competition is about, the saying "winners are gridders and losers can please themselves" comes to mind. That's what competition is about.

However, I want you to think about the importance in a relationship where competition can get in the way. For instance, it is natural for a man to lead a woman on the dance floor. That's if you are engaging in traditional dance. In reality the best dance you will have is the one

where the roles are quite clear cut; the man leads and the woman follows. This is not a subservient role for woman but a way of enjoying a pleasurable activity.

The word father, or in German, "fuehrer", in fact means leader. Not in the autocratic sense, but that the father will lead the family. This is done as a reciprocal relationship with the mother doing the mothering and the father doing the fathering duties. It is not a competition, it's a collaborative venture, but more on that later.

In short, competition can be very useful when it's used to improve the skill base of say a football team or getting two working groups together. By working in teams you could actually set up a competition which would be very helpful. Competition is team against team and the way in which you resolve a conflict, i.e. you want to win, is in fact using competition in a creative way.

Compromise

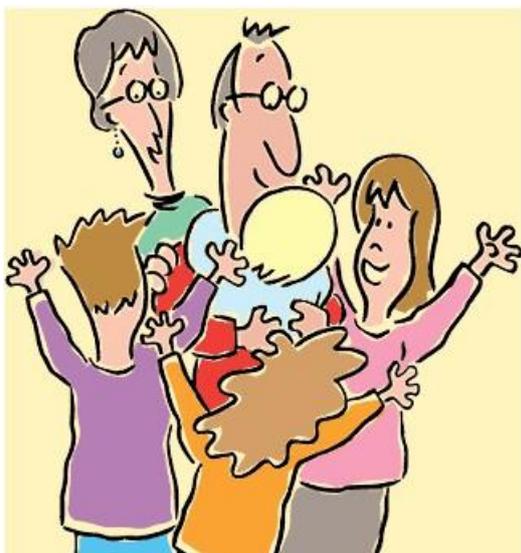
The next way in which people resolve conflict is by way of compromise. You were probably told at the time of your wedding that the secret to a good marriage is compromise. There could be nothing wrong with this approach to conflict resolution or problem solving. Well, unfortunately it's only partly true. So how could you end up with something bad out of being a compromising person? However by compromising you can actually end up doing things that neither of you want. For instance, if your wife wants to go to Brisbane for holidays and you want to go to Melbourne, you might compromise and end up in Sydney. In other words, the fact of the matter is that by compromising, neither of you will get quite what you want.

Collaboration

The answer is found in the final way in which we can resolve conflict and that is through collaboration. This means sharing your energy side by side and working forward to a solution. You might ask is there anything bad about collaboration? The only time I think collaboration would be bad is when instant leadership is required, for example in the case of an emergency. While we'd all collaborate in such a situation, ultimately someone has to take control. As is said, "you don't bother counting the deck chairs when the Titanic is sinking".

Ultimately I think that collaboration probably, out of all the others, has the least vulnerability. In this period of retirement, you are going to need better skills to manage your relationship. Maybe you could discuss when you get home how you resolve conflict. Remember each has its merit, but used best when situationally appropriate, and not by using the one method every time.

Some final words on.....



Grand parenting

I now want to say something that probably you adult children with kids are not going to like very much at all. But first let me say something that feminists are not going to like either. I once wrote in a workshop, "reinventing relationships" that "a woman's place may not be in the home, but if a mother's place is not in the home just where is it?" Chauvinistic, old world, perhaps, but my experience in meeting with most mothers in my practice and within my family is they want to at least have a balance of work and enjoy their family.

Some mothers are just happy to be at home, to do tuckshop, much to the ire of some of their sisters. Unpaid work is not respected as it should be in this country and none less than the role of stay-at-home mum. It's a pity, because most women who work don't have careers but simply work to pay the mortgage, which incidentally has been made almost unreachable, substantially by my generation's greed. Women have careers but while women remain the only gender to conceive (although science is working on that!); something has to give when a couple decides to have a child. It's important that this be a time of joy not stress. A study in 2007 measuring a hormone cortisol (a known biological marker of stress) found that among two groups of women, one group experiencing psychological distress the other not, one third more of the first group spontaneously aborted in the first trimester compared to the non stressed second group.

Both women in careers and those in jobs they would prefer not to be but had to do to pay the mortgage, represent a vast number of our own children's generation simply known as "X". We had some of the "Y" generation, who incidentally are really precious as they are the smallest in number of any generation (per capita) in our history.

Recent research indicates that while we find some differences with generation "X" compared to us, generation "Y" are different and we don't like them much. Generation "X" actually relate to us the "Baby Boomers" generation better than they do to their "Y" generation brothers and sisters!. X's, in the main married later, thus stayed at home longer and were cashed up earlier. Generation X'rs had done an overseas trip in their early 20's unlike us and have been less likely to marry than our generation, instead co-habiting. 60% if they do marry choose not to get married in a church. They have fewer kids, and because they had them mostly later and will be much older than us when their children become adults.

I suppose I could write pages on this, but any work by social commentator Hugh McKay is always a good read.

What has this got to do with retirement? Well, this is the bit the kids will not like. As children in probably all cultures, to varying degrees, ours have been dependent on grandparents as a source of support. Today more than ever with the need for both parents to work, that demand has increased and I suspect that good quality child care can give way to "kid dumping". The worst case I heard was of a couple who left their baby for two years with the grandparents arriving on Monday night and a pick up on Saturday morning, the child was so confused he referred to his grandfather as "Dad".

Certainly I am not suggesting that grandparents don't have a role to play in their grandchildren's development, quite the contrary. There is a new trend caused (often by drugs) for grandparents to be given custody. I take my hat off to those that step up to the mark in this regard.

So back to the feminists hating me, I have found that there are substantial differences as to how mothers and fathers face retirement. If being a mother is a primary occupation (which I think it is and should be recognized as such) then retiring from a workplace for them, means retiring from a secondary job. I have never seen fathering in the same light, perhaps the phrase always available but not always there is a way of looking at fathering. Day to day activities in our house was the province of mother and mothering. Serious stuff was my domain and thankfully that didn't require my attention too often. It wasn't that we didn't have a division of labour or sharing the chores, it was simply the principle way in which we cared for our children - go ask your mother! Thus my wife's retirement came as just a further opportunity to care for her family, along with then "having a life", which at times I think our children forget. Therefore for a grandmother there is traditionally a role of helping raise children and grandchildren, especially in communities where there is an extended family.

I think about the need for mothers to work as much as possible and for them to do as much by their husbands. Childcare is expensive and for some, especially those in relatively low paying work, paying excessive fees simply defeats the purpose of working. I realise we can say they want too much, we had to make do, etc but we simply will not solve the problem by being critical.

Grandparents, I say feel stuck between guilt and anger, i.e., if they don't provide an almost carte blanche offer they feel guilty, but feel angry about the sense of exploitation, "I didn't retire to be a child minding centre". This becomes more difficult if you have multiple children all with young infants. Thus it's important to remember two things.

Our children live their lives through us not us through them. Secondly, children are to enrich our lives not consume them.

I have found the best way to avoid conflict is to plan ahead. That is if the expectation is in place and met, it reduces any conflict. An old adage is that our happiness depends on our success over expectation. The corollary of this is that when our expectations are not met, the unhappier we are. Clear this up before baby comes along. Michele has 5 children, 4 of whom have 8 kids between them and they all live with in 10k, obviously a wonderful closeness but also the potential for conflicting demands on everyone. My wife Michele has deemed Thursdays as her contribution to child minding and at other times by prior arrangement. There are a couple of reasons for this. We want our grandchildren to enthusiastically embrace coming over than remember it as a less than happy experience.

I think we all have seen that our children as parents are far more lenient than we were and certainly our parents. That's not surprising because discipline was important to get through two world wars and a depression. Things were ordered and in place, children especially, were to be seen and not heard. We became a little bit alternative according to our parents. The boundaries were still there and schools enforced this with discipline, even until 1980 with corporal punishment. On the other hand, our kids seem to live their lives through kid's activities and as there are fewer, they are often treated as Hugh McKay says "as little emperors". The only advice I have is "bite" your tongue but by all means have some very well determined rules you expect from the children. You will find that they will comply as children have before them, even if they get away with it at home.

Conclusion

As I indicated earlier in this workshop, the previous course I conducted said that retirement is what you make it, it can be "Bliss", or it can be a time of treading water before death and simply filling it up with enough diversions until your number is up. The adage "it is in the giving you receive", is never truer than in retirement. For many retirement will span more years than they may have actually worked so it is especially important to use your time productively. I have suggested that for many people work was their main source of self fulfillment. These people often not just lose their identity but their purpose upon retirement. It is not a matter of working for the sake of it, or for that matter doing work that demeans you. Rather it is thinking outside of the employee-employer square and examining the amazing possibilities there are when not restricted by financial constraints such as those you had during your children's growing up.

I suspect the second and important issue I have tried to stress in this workshop is the important role work can have in defining a marriage. It enables two people maintain their identities as individuals by the work that they do, but merging as a couple through their shared affection. So when the formal connection to a workplace is severed through retirement it's important that the relationship is re-invented. That is you re-shape it so as to meet the demands of the time and place you find your self in. Yearning for how things used to be is counter productive. Instead you need to honour your lives together and recognize that it's a history worth preserving, but you need to plan a future together, exciting isn't it?

Exercise

Each participant is to write down on a piece of paper during the break, one aspect of their partner's behaviour they find irritating and Roger will help you try and make molehills out of those mountains. In addition a side from some short answers given in the course, all of these irritating behaviours will be addressed in a longer response and in a printed format which will be posted on his website shortly after the course. In order to access that you will need a password, which you can obtain by sending an email to info@heas.com.au

The Building Blocks of Emotional Connection

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I sometimes get ignored when I need attention the most.	<input type="checkbox"/>				
2. My partner usually doesn't have a clue as to what I am feeling.	<input type="checkbox"/>				
3. I often have difficulty getting a meaningful conversation going with my partner.	<input type="checkbox"/>				
4. I get mad when I don't get the attention I need from my partner.	<input type="checkbox"/>				
5. I often find myself becoming irritable with my partner.	<input type="checkbox"/>				
6. I often feel irritated that my partner seems not to be on my side.	<input type="checkbox"/>				
7. I have trouble getting my partner to listen to me.	<input type="checkbox"/>				
8. I find it difficult to get my partner to open up to me.	<input type="checkbox"/>				
9. I have trouble getting my partner to talk to me.	<input type="checkbox"/>				

**Scoring: Strongly Disagree: 0 Disagree: 1 Neutral: 2 Agree: 3
Strongly Agree: 4**

Your score for questions 1-3: _____

Scores below 8 mean that you are direct in your relationship. This is great news for your relationship, because you have the ability to state clearly what you need from this person. If your score is 8 or higher, you may be too reticent in bidding. The other person in your relationship may feel as if they have to be a mind reader to understand what you are after.

Your scores for questions 4-6: _____

Scores below 8 mean that you are not overly forceful in expressing what you need from this person. Your relationship benefits from this quality of yours because it's easier for the other person to hear and understand what you need. If your score is 8 or higher, you may be expressing so much anger in your bidding that you are turning this person away. Maybe this is because of past frustrations, or maybe it is the way your personality is.

Your score for questions 7-9: _____

If your score is below 8, this means you have a high level of trust in your relationship. If your score is 8 or higher, this reflects a problem with the level of trust in your relationship. You may need to do more to win this person's trust. Some people accomplish this by concentrating more on responding to the other person's bids rather than trying to get the other person to respond to you.

RESILIENCE QUESTIONNAIRE

	<i>Almost never</i>	<i>Rarely</i>	<i>Sometimes</i>	<i>Quite often</i>	<i>Most of the time</i>
1. Very resilient. Adapt quickly. Good at bouncing back from difficulties	①	②	③	④	⑤
2. Optimistic, see difficulties as temporary, expect to overcome them and have things turn out well.	①	②	③	④	⑤
3. In a crisis, I calm myself and focus on taking useful actions.	①	②	③	④	⑤
4. Good at solving problems logically.	①	②	③	④	⑤
5. Can think up creative solutions to challenges. Trust intuition.	①	②	③	④	⑤
6. Playful, find the humour, laugh at self, chuckle.	①	②	③	④	⑤
7. Curious, ask questions, want to know how things work, experiment.	①	②	③	④	⑤
8. Constantly learn from experience and from the experiences of others.	①	②	③	④	⑤
9. Very flexible. Feel comfortable with inner complexity (trusting and cautious, unselfish and selfish, optimistic and pessimistic, etc).	①	②	③	④	⑤
10. Anticipate problems to avoid them and expect the unexpected.	①	②	③	④	⑤
11. Able to tolerate ambiguity and uncertainty about situations.	①	②	③	④	⑤
12. Feel self-confident, enjoy healthy self-esteem, and have an attitude of professionalism about work.	①	②	③	④	⑤
13. Good listener. Good empathy skills. "Read" people well. Can adapt to various personality styles. Non-judgmental (even with difficult people).	①	②	③	④	⑤
14. Able to recover emotionally from losses and setbacks. Can express feelings to others, let go of anger, overcome discouragement, and ask for help.	①	②	③	④	⑤
15. Very durable, keep on going during tough times. Independent spirit.	①	②	③	④	⑤
16. Have been made stronger and better by difficult experiences.	①	②	③	④	⑤
17. Convert misfortune into good fortune. Discover the unexpected benefit.	①	②	③	④	⑤

Now add up your score.

15-39 points: Talk to some one

50-59 points: Just adequate

70-85 points: Very resilient!

40-49 points: You're struggling

60-69 points: Better than most

AUDIT (ALCOHOL USAGE) QUESTIONNAIRE

1. How often do you have a drink containing alcohol?
 - (0) Never
 - (1) Monthly
 - (2) 2-4 times a week
 - (3) 2-3 times a week
 - (4) 4 or more times a week

2. How many units of alcohol do you drink on a typical day when you are drinking?
 - (0) 1 or 2
 - (1) 3 or 4
 - (2) 5 or 6
 - (3) 7,8 or 9
 - (4) 10 or more

3. How often do you have six or more units of alcohol on one occasion?
 - (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily

4. How often during the last year have you found that you were not able to stop drinking once you had started?
 - (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily

5. How often during the last year have you failed to do what was normally expected of you because of drinking?
 - (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily

6. How often during the last year have you needed a first drink in the morning to get you yourself going after a heavy drinking?
 - (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily

7. How often during the last year have you had a feeling of guilt or remorse after drinking?
- (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily
8. How often during the last year have you been unable to remember what happened the night before because you had been drinking?
- (0) Never
 - (1) Less than monthly
 - (2) Monthly
 - (3) Weekly
 - (4) Daily or almost daily
9. Have you or someone else been injured as a result of your drinking?
- (0) No
 - (2) Yes but not in the last year
 - (4) Yes, during the last year
10. Has a relative or friend or doctor or another health worker been concerned about your drinking or suggested you cut down?
- (0) No
 - (2) Yes but not in the last year
 - (4) Yes, during the last year

HOW TO SCORE: The shaded numbers contain the score for the response to its right.

Maximum score = 40

One regular question I am asked is: why do some widows and widowers quickly follow their spouses to the grave?

Ewen Callaway (2010)¹ says that it seems the so-called widowhood effect could be caused by the combined effects of stress and age-related changes in the immune system.

Previous studies found that among elderly men and women the risk of dying within three months of being widowed increases between 30 and 90 percent. It had been suggested that this might be connected with changes in the immune system, yet exactly how was unclear.

Now new research has identified some of those changes, and shown that increased cortisol levels caused by stressful events such as bereavement worsen the situation.

Dehydroepiandrosterone sulphate, or DHEAS, is best known as an intermediary of sex hormones like testosterone and oestrogen, yet it also has a role in the immune system. While cortisol dampens immune responses, DHEAS boosts them. Levels of DHEAS usually peak and begin declining when people are in their thirties.

Janet Lord, an immunologist at the University of Birmingham, UK, has previously found that people over the age of 66 who had a hip fracture had higher blood cortisol to DHEAS ratios than similarly aged people without fractures. Those with the largest disparities were most likely to develop bacterial infections, and Lord's team showed that in these people, white blood cells called neutrophils - a first line of defence against pathogenic bacteria were less potent (*Aging Cell*, DOI: 10.1111/j.1474-9726.2005.00178.x).

When activated, neutrophils unleash a range of toxic molecules that kill pathogens.

Now Lord's team has demonstrated that the presence of DHEAS causes neutrophils to produce one of their more lethal compounds, superoxide (*Molecular Endocrinology*, DOI:10.1210/me.2009-0390).

In another ongoing but as yet unpublished study, Lord studied widows and widowers aged 65 and over who had been bereaved during the previous two months. Preliminary results suggest they have higher cortisol to DHEAS ratios and lower neutrophil function than people who have not recently lost their partner. "When your cortisol is high, when you're in a stressed situation, that's when the lack of DHEAS will be important," she says. Lord's team plans to give supplements of a chemical closely related to DHEAS to people for three months after hip fractures to see if it increases neutrophil function.

Peter Hornsby, at the University of Texas Health Science Center in San Antonio, says the new work is the "clearest, cleanest" proof that DHEAS can have a direct immune system effect. However, he is yet to be convinced that its drop in old age compromises the immune system, even under stress.

¹ Callaway, E. (2010). *New Scientist Weekly*, 26 June 2010, No 2766, Pg 13.

Finally, research² shows men with younger wives live longer. However guys who married older women had no such luck. The study of two million couples found that a man who married a woman seven to nine years younger than him had an 11 percent reduction in death risk compared with a man whose spouse was the same age. Having an older spouse was linked to a shorter life, while marrying a toy boy was even more detrimental, the study in the journal *Demography* found.

² Drefahl, S. (2010). *Demography*, 47:313-326