

# How to be **Physically** and **Emotionally** Prepared When You Retire

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Dennis V. Damp is an author, retired federal manager, business owner, career counselor and veteran. He retired in 2005 at age 55 with 35 years and 7 months of government service. Dennis is the author of 25 books including *The Book of U.S. Government Jobs* 11<sup>th</sup> edition, and has been a guest on hundreds of radio talk shows, CNN's "Your Money" shows, lectured at universities and colleges, produced Internet web sites and training videos, and has written hundreds of articles for national magazines, newspapers and Web sites. His books have been featured in the *Wall Street Journal*, *Washington Post*, *New York Times* and *U.S. News & World Report*.

Dennis joined the Air Force in 1968 and spent over three years and four months on active duty and an additional seven years with the Air National Guard. He was hired by the Department of Defense (DOD) after leaving active duty and transferred to the Federal Aviation Administration (FAA) in 1975. He spent the remainder of his career in various positions with the FAA where he worked as an electronics technician, training instructor, project engineer, computer-based instruction administrator, training program manager, program support manager, and environmental health and safety program manager. His last government position was technical operations manager at the Pittsburgh International Airport's air traffic control tower.

This report and the web site [www.federalretirement.net](http://www.federalretirement.net) was developed by Dennis Damp to help federal employees and retirees find the information they need to make informed decisions about their retirement and benefits. Books by Dennis Damp:

[The Book of U.S. Government Jobs](#) - 11th edition

[Take Charge of Your Federal Career](#) - 2nd edition

[Post Office Jobs](#) - 6th edition

Health Care Job Explosion - 4<sup>th</sup> edition (out of print)

Dollars & Sense: Safe Investment Strategies for Small Investors (out of print)

Web sites developed and hosted by the author:

[www.bookhavenpress.com](http://www.bookhavenpress.com)

[www.federalretirement.net](http://www.federalretirement.net)

[www.fedretire.net](http://www.fedretire.net)

[www.federaljobs.net](http://www.federaljobs.net)

[www.fedcareerinfo.com](http://www.fedcareerinfo.com)

[www.ehsjobs.org](http://www.ehsjobs.org)

[www.nukejob.net](http://www.nukejob.net)

[www.postalwork.net](http://www.postalwork.net)

[www.searchfedjobs.com](http://www.searchfedjobs.com)

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## Are You Physically Prepared to Retire

Many tend to ignore one of the most important aspects of not only retirement but day-to-day life, your physical well being. When you walk out that door you want to be up to the tasks at hand—whatever they might be. When I knew I was going to leave I scheduled a complete physical, blood work, colonoscopy, and my doctor insisted on a nuclear stress test because of my heart arrhythmia problem. I passed all tests with flying colors and thought I was ready to take on the world when I retired. I highly recommend you do the same to ease your mind and get a handle on where you are at physically before you leave. Another more practical reason I did this was to confirm that it was ok to reduce my FEGLI coverage when I left. If you discover that you have major health problems or as they say, have one foot on a banana peel and the other foot wherever....., when you go out the door it may be best to keep all of the coverage you have?

What I neglected to take into consideration was that my level of activity while I was still working was far less than what retirement had in store for me. I went from a desk jockey to constantly on-the-go, exercising, running my business, starting home projects that I had put off for years, and was on my feet all day working on anything and everything imaginable. I unfortunately treated each day like I treated weekends while working; running here and there and always on the go. Well....., if you read my early journal entries online you know where that got me. I was off my feet for some time with back, knee and feet problems after just one month and it took about six months to get back on track.

Retirement is like opening pandora's box. You see all of the possibilities and don't realize you aren't a teenager anymore or have the stamina you had in youth. It didn't take long for the reality to catch up with me. Hopefully, those reading my column will learn from my mistakes. It's also interesting to note that you can't plan for everything. You simply don't know what's around the corner or like me didn't think realistically about your physical condition at age 55. The quote "*The best-laid plans of mice and men oft go astray*" makes so much more sense to me today. I don't care how well you prepare and plan..... things can and do happen.

Retirement today is nothing like it was in the past. Most are active, healthy, and able to take on new challenges. To do that you must be in shape, able, willing and ready for the rigors of your new life style. I suggest scheduling the following check-ups before you leave and for retirees who neglected to do this before they left call and make the appointments NOW:

- Complete physical
- Colonoscopy
- Blood work for cholesterol, Sugar, PSI levels, etc.
- Consider other tests recommended by your physician

I obsessed about the colonoscopy exam for 5 years, from the date my doctor first recommended this test at age 50. I decided to go forward with it and to my surprise it was not the nightmare I anticipated.

If your job isn't physically challenging or you are a desk jockey now, I suggest starting an exercise routine long before you leave. Start walking at lunch and on weekends, cut out the junk food, and consider less strenuous exercise programs like Tai Chi or Pilates along with light weights. I was walking on weekends before I retired but that was only two days a week and I did little else. After I made adjustments to my exercise routing after retiring things got back to normal and believe I'm in the best shape I've been in for years.

The key is to find an exercise program that you enjoy, exercise in moderation, and eat well and take supplements to insure you are getting enough of what you need to function when exercising. I now walk every day, practice Pilates, and lift hand weights.

Now you have my story. What will yours be.....? Only time will tell. However, if you take the time now to evaluate your situation — maybe look in the mirror after taking a shower, pause to consider if you are out of breath when you climb the stairs, and just sit back a moment and think about what you are feeling, you may be spurred to action. Then, make that phone call to schedule a physical and start an exercise routine in moderation. It can only help and if you start exercising make sure you have your physician's blessing.

## NOTES

## Are You Emotionally Prepared to Retire

If you are an emotional wreck before retirement there is a distinct possibility that you will remain that way after you leave if you don't make changes **NOW!** You are who you are..... **RIGHT?** To a degree this is correct, we are the by-product of our gene pool and the environment we live in. However, the good news is that we have the ability to make significant changes in how we deal with life in general and there is hope even for a workaholic like me: It's Sunday morning and I'm writing this column and working on deadline for a new book. The key to being emotionally prepared is to plan for your departure well in advance of leaving. You can't, or I should say it isn't wise to leave what you will do in retirement to chance. Some do, and it works out fine, and others are left adrift without oars in a sea of adversity. Leaving a stressful job doesn't mean that you will leave that stress behind. It tends to ride right with you wherever you go unless you learn how to let it go and get on with your life.

I suppose what I'm trying to say is that retirement in and of itself will not solve your perceived problems unless you take action to relieve the stress, whatever it is. By the way, I'm not a philosopher either, just a fellow retiree who has experienced this first hand and now feels fairly comfortable with his new life style. All change is stressful and when you retire the stress - change - is there and you have to deal with it and make some serious decisions. I suggest making a short list here to address these basic questions long before you leave. Take a few minutes to answer these questions::

1. Why am I retiring?
2. Can I afford to leave? (Request our FREE report "*How to be Financially Prepared When You Leave*")
3. Am I physically prepared for the rigors of retirement? (Read the section on how to be physically prepared in this report)
4. Is my will, estate, and directives in order? (Visit <http://federalretirement.net/estate.htm> for information)
5. What will I do with my time?
6. How will my life change when I leave?

7. What are my significant other's expectations?

8. Do I want to work in retirement and if so doing what? (Visit our job center at <http://federalretirement.net/jobs.htm>)

9. What do I need to do before I retire to enhance my retirement goals?

The last question will be formulated after you address the first 8. If you decide that you want to start a small business now is the time to explore that option part time while you are working full time for Uncle Sam. No matter what you aspire to do; work, pursue hobbies, golf, travel more, volunteer at your local church, NOW is the time to put those plans into action so when you leave it isn't all left to chance. If you take action now and start the process you won't be stressed out when you leave and you will know what direction you are heading when you walk out the door.

I know this is a simple concept however many don't take it far enough. So..... in closing, if you are preparing to retire ask yourself these questions, put pencil to paper, make a plan, have meaningful discussions with your loved ones and make it happen.

## NOTES

The above discussion should get you thinking about where you need to go from here. There are additional services and software available that can assist you with your personal situation:

- Visit [http://federalretirement.net/estate\\_planning.htm](http://federalretirement.net/estate_planning.htm) for detailed retirement and estate planning guidance. This 11 part series will help you prepare for retirement, understand basic estate planning techniques, and compile a "*Survivor's Guide*" for your spouse.