# Retirement Experiences of Psychologists

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Edited by

Rodney R. Baker and Patrick H. DeLeon

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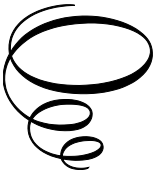

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# FOREWORD

## ELLEN COLE

I'm guessing that many of you are picking up this book because you are getting ready to retire or have retired recently. I'm in the first group. I will be 80 years old by the time this lovely book is published, and the current academic year (2020-2021) is the second of my declared and contracted three-year phased retirement. I am slated to end my salaried professional career in 15 months, at 81.

You might ask what I'm thinking, still employed at my age. There are three answers. The first is that I love my work. I love, above all, my students and my colleagues. I grow and learn from them and delight in them beyond words. I think I have something to offer them, as well. The second is that I never stayed in the same place long enough to tire of my work or to feel as though my work was done. I've been an enthusiastic trailing spouse for decades, and I've been fortunate enough to find meaningful academic and clinical work in Vermont, Arizona, Alaska, and now upstate New York. But the third reason is the big one. The thought of retirement has been terrifying for me. I do not have a consuming non-academic passion. I love my kids and grandkids, but I have a granddaughter in law school and another preparing to become a nurse. One of my grandsons recently graduated from college and moved from Vermont to California, and my youngest is now in his mid-teens. They all lead pretty active and busy lives; we're no longer the playmates we once were. So what would I do if I retired? Like many of us, I want to make a difference. I want to do good in the world. I want to wake up in the morning with purpose. I cherish my overly-scheduled calendar, with much to look forward to every day, even on Zoom. And to be really truthful, I want to be respected and valued. I like being Dr. Cole.

Herein, of course, lies the beauty of this book. It has come along at exactly the right time for me, and because I am familiar with the statistics, the right time for countless others. It is well-known that we are in the midst of what some call a "silver tsunami" or "the graying of America." The current number of those who are 65 and older, driven by the baby boom generation, is unprecedented in U.S. history. Stanford longevity

researcher Laura Carstensen (2009) calls this a "longevity revolution—the social and biological revolution of our time." And something else: We women who were born in the 1940's and later, and are now retiring from professional careers, have done so without role models.

So yes, we are living longer, and we are working longer. And there is a consequent explosion in the numbers of both women and men who are contemplating retirement, about to retire, have recently retired, or are struggling with a retirement that has not met its promise. The time for retirement stories is now.

*Retirement Experiences of Psychologists* is a page-turner. It is real. It is warm and funny and wise. It is similar in concept to a book that Mary Gergen and I co-edited (Cole & Gergen, 2012), but it is broader in scope, and it is absolutely current. It includes personal stories by well-known and less known psychologists (you are likely to recognize many of their names) across genders, ethnicities, and specialties, each with a tale to tell. I love the personal writing style.

Many, many phrases, thoughts, and ideas in this book stand out for me. I am reassured by the clear and compelling message that there is no one correct retirement path that suits all. I resonate with the idea that you will just know when the time is right to stop working. (I am reminded of a former colleague, for example, who knew it was time for her to retire when she had to weigh attending an emergency department meeting against a yoga class, and she chose yoga.) And I feel relieved, validated by the complexity of retirement presented in these pages. One author makes this point compellingly, and humorously, when he describes having retired in 1985, 1989, 2002, 2011, and 2015. He says "I haven't retired. I've changed directions."

If you are near-retirement, I whole-heartedly anticipate that this book will inspire and reassure you, as it has done for me. It will encourage you to think more deeply about your identity and your life. If you are already retired, I guarantee you will find soul-mates in these pages.

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# INTRODUCTION

RODNEY R. BAKER AND PATRICK H. DELEON

Several years ago, we began talking with one another about what psychologists do in retirement. Our colleagues in increasing numbers were facing or had already entered retirement, and talking with them we often found that not many indicated they were very prepared or even looking forward to that life shift. In 2014, we presented a symposium at the American Psychological Association (APA) annual convention in Washington, DC on "Personal Perspectives and Experiences with Retirement" in which we invited retired psychologists to share their retirement experiences. We hoped to help attendees prepare for their own retirement by hearing about the experiences and lessons learned in retirement from those who had already retired.

Encouraged by the comments of those who attended the 2014 symposium, we repeated our symposium now named "Meaningful Retirement" at the APA meeting in Toronto in 2015 with a different mix of retired psychologist speakers. Our audience grew and with the next symposium at APA in Denver in 2016, our audience grew further. We presented another symposium for the 2017 annual meeting of APA in Washington, DC with a new mix of retired speakers and again for the 2018 annual meeting in San Francisco. For the latter symposium we had 120 attendees, our highest symposium attendance in the series. Our symposium for the meeting in Chicago in 2019 was attended by another appreciative audience. We believed we were clearly responding to a need—and word of our symposium was spreading. It was as though we were anticipating a future concern which was being instinctively appreciated by many of our senior career or retired colleagues. We, in fact, felt like we were riding a societal wave of those approaching retirement and those actually retired. Informal data collected at the symposia indicated that approximately 40% of the attendees were nearing retirement and 40% were recently retired.

Those who presented at the symposia generally shared two general messages about their retirement activities. First, many began retirement thinking that they would continue some psychology activity with an intention of not-doing-as-much and enjoying other activities, although

there were notable exceptions. Secondly, a number of speakers indicated changes in what they were doing at the start of their retirement and what they were doing in later retirement years. The concept of meaningful retirement for psychologists was being shaped for us in those presentations with a key element involving satisfying activities with a sense of relevance. We also began to more fully appreciate the significance and relevance of psychology career activities in retirement on the personal sense of identity and life satisfaction of individuals.

With the growing interest in and success of our symposia, we came to believe that a book of retirement experiences of psychologists would attract the same enthusiastic audience as our symposia. We invited a number of retired colleagues to write their retirement stories for the proposed book describing their retirement journey to the present day and adding lessons learned. We first invited the psychologists who had presented or would be presenting at one of our APA symposia to write a chapter, then added others we were planning to invite to future symposia to increase the diversity of activities and professional career backgrounds in the retirement stories.

We made several requests of those who agreed to write a chapter for the book based on informal feedback we had received from symposia attendees over the years. Our first request was that chapter authors prepare their retirement story for the book in what we called a story format. Symposia attendees had appreciated the fact that the speakers were not representing themselves as experts on the retirement experience of psychologists, a claim that we as editors also avoid. But each of the chapter authors was an expert on their own personal retirement experience, and hearing about those experiences was most valued by those attending our symposia. Symposia attendees also told us that hearing *why* speakers made the retirement decisions they did was as important to them as *what* decisions were made—and *why* they made changes in retirement if they did. To promote the story format, we gave chapter authors the suggestion to imagine that they were at a social hour, perhaps at a psychology professional meeting, and found themselves in a conversation with colleagues they knew during their career talking about their retirement. We asked our authors what they would say to their friends about their own retirement to date and lessons learned during that conversation?

Our symposia attendees were also not interested in the accomplishments of speakers before retirement. The story focus and our suggestion that chapter authors imagine having a conversation with colleagues they knew would also minimize the need to mention accomplishments, and it would be not be appropriate to list references in such a conversation. We alerted

those writing a chapter for the book that we would delete references in early editing and suggested that they focus on telling a story—not prepare a journal article, sample from a vita, or prepare a biography. A few authors, however, did mention a book or article in their stories that illustrated a point or inspired them in retirement.

A final word about the definition of retirement is important in introducing the story chapters in the book. We reject the usefulness of definitions of retirement that suggest it is a time of life that follows the end of someone's work life or pay for such work, a definition which is used in some research on the impact of retirement. We consider a person retired if they have entered a stage in later life that leads to a re-focusing of work and life goal activities and add that those activities may or may not involve an income.

As we talked with our retired colleagues over the past few years, we in fact noted that many were hesitant to use the retirement word or would ask what we meant by retired. As we invited potential chapter authors for the book to tell their retirement stories, we also received retirement definition questions like, "I don't know if I qualify for retirement or not since I'm still doing some part-time work." Another said, "I stopped doing what I was doing for most of my professional life, but am still doing some of that activity now because I choose to do so but don't need to—am I retired for the purpose of the book?" Still another said, "I feel retired and more relaxed with the changes in my life cutting back on my practice, but my friends keep asking me when I will retire." One other we invited responded, "I've retired several times over the last 25 years or so, do you really want my story?" A last example reflected another approach to retirement, "I don't think of myself as retired, I'm just doing something different with my life. Do you want my story?" We said yes to all these questions. One of our colleagues seemed to capture the essence of some of these comments when he told us, "Once I decided that I was retiring *to* something, not *from* something, I decided to retire."

Just as our symposia speakers noted, it did not surprise us that most of the chapter authors indicated that they started their retirement thinking of continuing some psychology activity, often with an intention of doing less or dropping some part of their former career activities, especially things they never did enjoy much or that no longer interested them. Almost all of the retirement stories in the book started that way.

In selecting authors to tell their retirement stories for this book, we intentionally sought a targeted author sample (not random) of 14 psychologists to write their retirement stories and wanted that target group to include both genders as well as some authors with different racial and ethnic

identity backgrounds. We wanted to include some well-known psychologists such as past APA presidents but also wanted to include authors less well known. We additionally tried to find an author or two whose retirement was precipitated or affected by either their own health or needing to care for a spouse with health problems. We finally wanted to include stories from psychologists with a range of time of years in retirement as well as find authors who were retired from different professional activity background settings such as institutional, academic, independent private practice, or those who had worked in psychology organizations. We were successful in obtaining that diversity and decided to use the pre-retirement professional background settings of the chapter authors to organize the chapters even though we recognized that specific activities like research or providing independent practice services might exist across all four types of settings.

In editing the story chapters, we mostly focused on issues of story-telling to help the author clarify the story and attract the reader's attention. We had a few style rules to avoid unnecessary capitalization and punctuation, spell out acronyms and, as noted earlier, avoid references but also footnotes and tables. But we had a high priority to avoid interfering with the divergent writing styles and personality of the authors. The uniqueness in writing style is just one aspect of story-telling that contributes to creative expression and enhanced understanding of the lessons learned in retirement by the chapter author. Edit suggestions were frequently introduced with phrases such as "perhaps consider" or ended with "your choice, however." In addition to editing the book chapters, we add our own stories as two more samples of psychologist retirement stories from the thousands of stories potentially available. As indicated earlier we make no claim to random sampling and each story stands on its own merit with its own message and lessons learned. In the final chapter to this book, we do offer our thoughts as to what we believe are features of the retirement experiences of psychologists in this book, but you have access to our population of data in this book and can make your own assessment or refine ours. We both, however, have come to appreciate the wisdom in the senior editor's observation in his retirement story that if you are not doing something in retirement that pleases you or gives you satisfaction or a sense of accomplishment, there is only one person with whom you have to talk.

# SECTION 1—

# RETIREMENT STORIES FROM INSTITUTIONAL PROFESSIONAL ACTIVITY (NON-ACADEMIC)

# CHAPTER 1

# LESSONS LEARNED IN RETIREMENT

RODNEY R. BAKER

In 1999 I had been working in Department of Veterans Affairs (VA) medical centers for 35 years. At the time, I had been chief of psychology for the past 20 years at the South Texas Veterans Health Care System in San Antonio. The facility was a large medical school affiliated health care system with outpatient health care clinics located throughout south Texas, and I had recently been appointed the director of mental health in addition to my psychology service chief responsibilities. The fact of having worked in the VA for that length of time surfaced and surprised me when my medical center director presented me with a 35-year VA employee pin at one of his staff meetings with service chiefs. After that meeting, one of my service chief friends asked me when I planned to retire.

That was the first time anyone had ever asked me when I was going to retire or gave me occasion to think of the question. I was doing interesting and satisfying work and felt valued by my colleagues as well as by my medical center director who was pleased with my service chief performance and my management and leadership training in the medical center and other VA settings. We had also recently received word that our VA was the first to be awarded American Psychological Association (APA) postdoctoral accreditation for our psychology training program, and we were only the third in the country to receive that new accreditation. My director also supported my governance activities in APA. I generally looked forward to coming to work in the mornings. Why would I think of retirement? I think I mumbled something to my friend about not thinking about it for a while since I had plenty of time to decide and then changed the subject.

Sometime during the next week or so, the retirement subject surfaced again when brought up by another service chief. He reminded me that in the VA, someone had figured out that after 40 years of federal employment the employee began to earn less towards retirement income.

Many set 40 years as the time they would retire. I decided to think about that later, but I had plenty of time since 2004 was a long way off.

Over the next few years as some of my colleagues began retiring, my thoughts would return briefly to my own retirement. Each time I would brush those thoughts aside since I was busy with something else. But when 2003 neared I could no longer tell myself there was still plenty of time to think about it. I had to admit to myself that I was not exactly excited about the thought of retirement.

Although vaguely aware of some of the things people said about a drop in status and life satisfaction in retirement, the real issue for me was what I was going to *do* if I retired. The answer to that question was also of high interest for my wife who had recently partially retired from her practice as an accountant and did not want me underfoot all day. Talking with other psychologists approaching retirement, it was clear that the concern of what to do in retirement was shared by many. I was not alone but that didn't help me any.

When 2003 came, I was just successfully finishing a major four-year medical center organization project that my hospital director had asked me to take on and decided I needed to do some serious thinking about retiring after completing 40 years of employment. It was either that or begin thinking about starting another special project I had in mind. I mostly enjoyed my job but had to ask myself how much longer I wanted to work.

Thinking back on that discussion with myself it occurs to me that, at the time, my definition of retirement implied not working. That definition also implied that you were supposed to enjoy retirement and have fun. It was the not-working part that gave me difficulty. Since I was always eager to get back to work after a two-week vacation, one very long vacation for the rest of my life had no interest for me. The not-working part of my retirement definition needed to be deleted.

There is no doubt in my mind that this definition of retirement in an even more severe form was partially formed by the values and work ethic environment of my childhood while growing up in a very small, mid-western town. My parents and most of their neighbors had lived through the stock market crash of 1929 and the subsequent 10-year worldwide economic depression. They then raised my younger brother and me in the rationing period to preserve resources for the war effort during World War II. Work and sufficient income to support yourself and your family virtually defined a person. Retirement was only for the very rich.

Returning to 2003, it was clear to me beginning to think of my retirement that my work had become more than a source of income. Fortunately, income was not an issue for my future well-being and that of

my wife, and our children were well-established in families of their own. I knew, however, that my work as a psychologist had relevance, and I was valued by others. Not-working was just not a viable option for me.

But I also decided that I didn't want to die at my VA desk still worrying about performance standards, workload, budgets, and the myriad of other things that always faced me in addition to the things I liked doing. There must be something else to consider in my future. With that conviction, I decided to go ahead and retire from the VA in 2004. That still left the decision of what to do in retirement up in the air.

It was then, about a year before I decided I was going to retire, that I started a list of things I could do in retirement and kept adding to the list during the year. Over those months I had occasion to recall past retirement conversations with psychology colleagues. I remembered a few who knew exactly what they were going to do in retirement that really worked for them, but most had a list like mine in their heads.

My list had 20 items on it when my date for retirement approached. The list included things like continuing to do some psychology work, perhaps re-starting the small part-time private practice I had early in my VA career and maybe doing some management consulting. A final review of my list reminded me of some conversations with others talking about retirement who said they wanted to continue doing something in psychology that had given them some status and a sense of accomplishment. That review prompted me to add management and leadership training to my list as an activity to consider for which I had been given some recognition. The list was now at 21 items.

Nothing really stood out on my list other than my commitment to finish a book on the history of VA psychology that I was co-authoring with a colleague for APA books. That would probably take me another year or two. Several other items were activities I thought might interest me. So, I decided I would work on the book and sample a few of the activities on my list from time to time to see how they fit into my new life.

I started my VA retirement 16 years ago doing some management and leadership workshops and consultation and continued to work on the VA psychology history, still thinking of what else I might do. I also had decided to retain my roles as historian for Division 18, VA Psychology, and the Association of VA Psychology Leaders (AVAPL) since that didn't take much time, and I mostly was just writing short newsletter articles. It didn't take too long, though, before I was happily sampling different activities.

It was in those first years of my sampling activity in retirement that I discovered my first retirement lesson. It took four changes in my college

major in undergraduate school before I discovered what became my life's work and a highly satisfying career in psychology. I will add that I started graduate school with a nice four-year scholarship to study experimental psychology. During that first year, however, I became aware that I really better liked some of the classes that my friends in clinical psychology were taking and the things they were doing, so I started graduate school all over again at another school.

Now, if it took me five years to decide what to do with my life in undergraduate and graduate school, why did I think I needed to have a decision about what I was going to do on the day after I retired? So, I relaxed and enjoyed my sampling process. That was when I decided that if I ever felt pressured to decide what to do in retirement, or that pressure was coming from someone else, I would ask myself, "what's the hurry?"

About four years into retirement, I returned to my list of possible retirement activities and found *write a novel.* Why not? The activity still tempted me. Although busy doing other things at the time, who else was in charge of what I did with my time? The answer to that question added another important lesson for me that was fully realized in retirement.

So, I wrote a novel. When finished, I liked the result and particularly had enjoyed the experience of developing characters and plots for that book.

About that time, I discovered that there was a writer's guild in San Antonio that offered to help writers develop their writing skills. I became a member, especially looking forward to their reading groups where guild members critiqued what you were writing. Those members were gentle with their feedback, but it became clear to me that I had a lot to learn about the craft of writing fiction, especially writing dialogue. That was understandable. With the hundreds of pages I had written as a psychologist in books, journals, articles, and advocacy position papers, I had never written a single word of dialogue.

Starting another book, I worked hard on improving my dialogue skills to introduce and develop my characters for the reader, still receiving more feedback from guild members. Completing that novel pleased me and was liked by my reviewers. I was hooked. I published that novel and, as of this date, have seven novels selling on Amazon and am working on my eighth. I also started an author website that not only describes my books but gives me an opportunity to share with others how I got started writing novels and some of what I've learned about writing fiction. The website is also fun. Not only can I continue to teach others with my website, a life-long pleasure, I can write about anything else I want—it's my website. And I

include the first 4,000 words of each of my novels on my website for anyone to read.

My fiction writing and doing background research at the library for my stories had a couple of other attractions. First, spending two or three mornings a week at the library learning new things was an enjoyable activity for me. Secondly, it supported my wife's goals for my retirement to be doing things outside of the house.

I've also found that I enjoy writing novels in different genres because of the challenges and new learning each genre presents to the writer. My first two novels were written for a teen audience drawing on the historical fiction of 9th century Norway with a young girl wanting to be a rune master instead of a farmer's wife. I then wrote three adventure novels set in contemporary times about a college English professor helping the FBI and Homeland Security. I next wrote my first science fiction novel, added a follow-up book, and have now started the third book in that science fiction series. The different writing challenges, however, produce similar satisfaction rewards.

If anyone had told me in my first years of retirement that I would spend most of my time in retirement as a fiction writer, I wouldn't have believed them. But it is what I now do and will continue doing because of the satisfaction it gives me.

I am sometimes asked whether my books are selling. That question used to surprise and sometimes irritate me until I understood the request had mostly to do with a way of defining success by counting something. Pre-retirement success for psychologists often included things like number and dollar value of research grants, number of published books or journal articles, number of clients, or number of awards.

Are my books selling? Some are doing ok, some aren't. But I will keep writing whether I sell anything or not because I like to write, and writing gives me pleasure and a sense of accomplishment. But I experience no need to compete for a spot on the *New York Times* best seller list, and I have no need for the royalties I receive to support myself and my wife in a comfortable life style.

Over the last several years since I first described my retirement journey and lessons learned in retirement, I have been examining and refining my definition of a good retirement, but there are some key points that have never wavered that guide me in retirement. First, successful retirement has nothing to do with *what* you are doing, but rather is all about whether you are doing something you enjoy doing or that gives you satisfaction and a sense of accomplishment.

I am sometimes asked if I experience any of the losses in status and self-worth with retirement that some report. I don't. And I further believe that doesn't need to happen if you are enjoying your retirement activity. My chief losses in retirement include loss of sleep deprivation—I really enjoy my afternoon nap—and the loss of stress in my life that often ranged from 7 to 10 on a 10-point scale while managing a large mental health program in a VA medical center. I don't miss the competition of achievement which is no longer important to me. And I don't miss having someone else telling me what I should be doing.

Intriguing to me, however, is the question I sometimes get after talking about my retirement experiences of whether a person should consider "un-retiring" if retirement is not working well. My first response is why not? If doing what you used to do or doing parts of what you used to do is available to you and gives you enjoyment and sense of worth and accomplishment that you are not currently experiencing, go for it. My other response addresses the opinions of some I talk to who suggest that you never retire if you don't have to unless of health or cognitive decline or other factors. Maybe part of the problem is an inadequate definition of retirement or an attribution of qualities of retirement that don't really apply or need to apply. Perhaps it is time to drop the concept of or at least the retirement label altogether and agree instead that later in life we frequently enter a transition or another development period in which we re-assess life goals resulting in a decision to alter our previous work and other social and interpersonal behaviors. But I'll let others work on that.

I personally can't say much about the role of physical or health limitations in planning a satisfying retirement since my elderly aches and pains and a few mobility problems are insignificant compared to those which some must incorporate into their retirement planning. A limitation of any kind whether physical or health or economic must be reconciled and integrated with life planning. But I am continually amazed at the resilience and accommodation of the human spirit. I'm not about to tell anyone what they are or are not capable of doing. You might not want to set a goal in late life to become an astronaut or learn how to play the piano and perform at Carnegie Hall, but I believe that finding something to do that pleases you is within the grasp of everyone.

If I had a complaint about retirement it would be what I vaguely remember as someone calling the lament of the elderly: "Now that I know all the answers, no one asks me the questions." I solved that issue by reminding myself that I don't have to wait to be asked, of course. And doing that keeps me in the loop.

I will finally add that even after 15 years retirement years I continue to change and make choices. I noted previously in starting my retirement that I retained the role as historian for Division 18 and AVAPL, and continued some VA psychology history writing. I gave up those official roles after the VA psychology history book was finished and helped select and mentor a replacement. When that replacement unexpectedly died a few years ago, I again assumed those roles and did some historian writing again for the two organizations. I quickly realized, however, that although I still liked history writing, I was not keen to assume the administrative responsibility of the role again. I again helped to select and prepare a replacement for each organization. I still serve as a mentor to those historians and will do so as long as I am able but am relieved to have someone else doing the organizational work part. I remind everyone, however, that I am still a VA psychology historian, a role I will always cherish but, as of this story date, I no longer have nor want the organizational title of historian.

I still do some VA psychology history writing and now have four edited books using the story-telling approach in describing the careers of 51 VA psychology leaders from 1946 through 2020. And my wife and I both enjoy time with our daughters and their family, especially the grandkids. But my fiction writing now occupies the majority of time in my retirement years. Not 100% of the time because I am having fun doing other things and remain open to doing something else I might enjoy, like co-editing a book of retirement experiences of psychologists.

In summarizing what worked for me in retirement, my first lesson was that it might take some time to decide what I wanted to do, even past the date that I would officially retire. It made sense to me to try out different things that seemed appealing to me to determine whether they in fact gave me some satisfaction. Attached to that first lesson was the realization that there really was no hurry to make that decision. It took five years while I happily sampled both psychology and non-psychology activities and experiences before I discovered the activity that what would probably occupy most of my time in retirement.

I ended up with a continuing goal in retirement to be doing something I wanted to do and that gave me satisfaction and a sense of accomplishment. I always remind myself of two things: I am in charge of doing what pleases me and, if I am not pleased with what I am doing, I only have to talk with one person.

# CHAPTER 2

# RETIRED IN 1985 OR 1989, 2002, 2011, AND 2015

## GILBERT O. SANDERS

Retirement is not something that I began to think about at an early age. I suppose that is was because I had poor examples of what I was to do for retirement. My maternal grandmother was a nurse and she stopped nursing officially when the family moved to a community without a hospital but then functioned as a full-time farmer until she was nearly 70. My paternal grandmother never retired and died at the age of 71 and was working full-time in a department store until 3 weeks prior to her death. Both my grandfathers worked until their 80's and never retired prior to their deaths. As for my parents, my mother had her left lung and half of her right removed following bouts with tuberculosis, worked as a registered nurse until just one year prior to her death, and only stopped nursing after having served as a director of nursing at Saint Ann's Nursing Home in Oklahoma City. My father actually only stopped working after age 75 when he developed Alzheimer's.

So, I guess the first time I personally thought about retirement was the day that I enlisted in the United States Air Force in 1965. I remember the recruiter telling us about the retirement package if we enlisted that would have two things that we could count on if we stayed for 20 years. One was that we would receive healthcare for the rest of our lives without cost (of course he didn't have any idea that Congress would intervene and change that first with Champus, followed by Tricare, then Tricare for Life and all with increasing costs). The second thing he told us was that we would have a retirement at 50 percent of our base pay or, if we were fortunate enough to stay for 30 years, at 75 percent of our base pay. (I was glad for being grandfathered in since the retirement program for the uniformed services has also changed thanks to Congress.)

Given my background and initial thoughts concerning retirement, I can say I did not really begin to think much more about retirement for several

years. I believe that the next time that I actually devoted any time to thinking about retirement was some 14 years later having reached the grade of captain in the U.S. Army and was promotable to major. I thought that if I was promoted to lieutenant colonel and served to 22 years of active service I would retire, have a livable pension and consider some other type of employment until social security at age 65 (now also changed). However, beyond just doing some basic figuring of the approximate retirement check that I would receive and where the family might retire to, I didn't give it much thought. I remained a field artillery officer. In fact, my only real experience outside of graduate school and my internship in psychology had been in Vietnam where I was pulled in by the II Corps Senior Advisor, Mr. John Paul Vann, who had been serving briefly with the 173rd Airborne Brigade as a field artillery battery commander. Mr. Vann had different plans and assigned me duties as his chief of public affairs and advisor to II Corps Headquarters in Plieku, Republic of Vietnam. He had read my personnel file and saw that I had been the chief of public affairs at Gunter Air Force Base, Alabama prior to my inter-service transfer to the U.S. Army (another story). This was certainly not a job for a captain as it normally was assigned to a colonel. I was also to be Mr. Vann's airborne field artillery observer. Finally, however, Mr. Vann directed that I establish a "drug rehab program" as there was a major problem with opium addition in II Corps, and he had seen that I had a master's degree in psychology. This later assignment was the most challenging given nothing but a directive and no specific resources. However, the Pleiku Drug Abuse Rehabilitation Center was established. One of the physicians at the local medical facility in Pleiku served as the medical director. The program was a two week residential program, and the soldiers completing the program were then transferred from Vietnam back to the U.S. It was this exposure to drug treatment that led directly to my attending The University of Tulsa and obtaining my doctoral degree in 1974.

After 15 months in Vietnam with a number of other assignments, the summer of 1983 rolled around and I became eligible for promotion to lieutenant colonel. It was at this time that I first recall actually thinking of retirement seriously. I thought not just about the amount of retired pay that I receive but what activities would I begin to engage in after retirement. I thought that perhaps when I retired that I might contract out to an Army contractor such as the Human Resources Research Organization. I had learned about them when I was assigned to Fort Hood, Texas working for the Army Research Institute (ARI). It was there that I became aware that they employed psychologists with research skills. I didn't think I would go

into private practice as a psychologist, even though I desired to work in addictions, as I had never taken the Examination for Professional Practice in Psychology (EPPP) nor obtained a license as a psychologist. I had received some poor advice from my ARI unit chief who said that the U.S. government was never going to be subject to licensure at the state level (well that later changed). I was still a field artillery officer, but I had been detailed to the Medical Service Corps for my current assignment at the Army Records Center. I had now been given responsibility for management of all Army Reserve officers in the Medical Service Corps in multiple specialties (occupational and physical therapists, dieticians, social workers and psychologists). I hadn't transferred to the Medical Service Corps as Army regulations for that transfer required that I step back to the grade of captain. In 1983 the Army did not require psychologists to be licensed, but later required licensure in 1989. So, while I was giving more thoughts to retirement, I had no specific concerns.

That changed significantly on the night of the 29th of July 1983. That was my last scheduled duty day in the Medical Records Branch at the Army's Records Center, and I was being transferred from St. Louis to Fort Lee, Virginia as the reserve affairs advisor. That night after having finishing preparing several hundred files for a major's promotion board to begin the next week, I emptied my desk of my personal items at about 9:30 pm, grabbed my AWOL bag, and walked out of the building toward my car when I heard some rapidly approaching footsteps. I did not think much of the sound initially as several other officers had also been working late, and it was likely a couple coming to say farewell. As I was nearing my car I was assaulted from behind by two individuals. The injuries required two months in the hospital, and changed my duty assignment. This wasn't the end of the bad news for 1983 for on New Year's Eve my wife passed away suddenly. My injuries were severe and after 2 years of convalescing and having been given "light duty" as an assistant professor of Military Science at Pittsburg State University, the Army decided to place me before a medical board (give me a medical retirement).

I didn't want a medical retirement. I wanted to stay on active duty and obtain a promotion and retire on my terms. So after doing some conferring with several medical and JAG officer friends, I quickly transferred to the Army active reserves. This did two things. It stopped the medical board and also kept me from going before the promotions board, which due to my medical condition would not recommend promotion. The Army has a rule that if you are not selected for promotion after being considered twice you are out, unless you have 18 years of active duty and then they will permit you to complete 20 years in your current grade. Now safely in the

Army Reserves I went for additional rehabilitation at the VA Medical Center in Waco, Texas. While in Waco I found a position with Success Motivation International, where I helped to update personal motivational materials and train sales staff using my skills as a psychologist. After nearly two years I was nearly mended (well not really but at least thought I could pass an Army physical) so I began planning my return to the Army. But while in Waco I met several faculty from Baylor University, and they encouraged me to get licensed as psychologist or as a licensed professional counselor (LPC) as a backup just in case my plans for return to active duty were not successful.

Having now been out of graduate school for 13 years I took the easier path and obtained a LPC license in Texas. I almost immediately was offered a position at Houston International Hospital working in substance abuse. This was at a significant increase in salary. Having just remarried and needing to support my new bride I accepted. I now began working earnestly every spare moment on the papers for my return to active duty so I could have retirement my way. I wanted that retirement at Fort Sill and the souvenir shell casing from the last round fired presented on the old Fort quadrangle. The "last round" is a traditional ceremony for Field Artillery retirement.

After a year of obtaining military and medical records, medical statements from friendly military physicians and psychologists evaluating my neurological injuries, a friend at the hospital made a suggestion. Knowing my military background, he suggested that my application may be assisted if I was employed by the Army as a civilian. So, I searched and located a civil service position at Fort Sill for a research psychologist. The process of assembling my documents for application to return to active duty was taking much longer than expected. I saw the civil service position as an opportunity to obtain a civil service promotion, receiving health care in addition to the VA care and, just in case the application failed, I could incorporate my military time into retirement.

Things were getting tight on the Army Reserve side as now I was again facing a promotion board, and if I wasn't promoted in two attempts I would be retired as now I was over 20 years of combined active and reserve status (but I wouldn't receive a check until I was age 60). I was fortunate on the civil service side and got a promotion and was transferred to Washington, D.C.

In mid-1989 I at last had my packet ready to reapply, and was told by many of the good folk in my office that even with the recommendations from many officers including a couple of generals that the possibility of return was less than five percent. I now needed only my physical to

complete the packet. When I went for my physical the medical officer was in a navy uniform and so I asked her how she enjoyed the Navy. To my surprise she said she wasn't in the Navy but the US Public Health Service. She said she had learned that I had a doctorate in psychology and asked why I wanted to return to the army as a field artillery officer and didn't I have a desire to help others as a psychologist? I responded that I had been out of school for 14 years and while I had a license as an LPC just never thought I could pass the EPPP after such a long time. She then made an unsolicited offer suggesting, "I'll forward my results from this physical examination on to the Army, but if you complete a request for an inter-service transfer, I'll send a copy to the Public Health Service (PHS) with my recommendation that you be granted an inter-service transfer. I quickly agreed. I was being given a chance to return to active duty and working in psychology. She did inform me that I would need to be licensed, and the PHS commissioned corps normally did not take officers with over 10 years of active service. I applied for licensure and took the exam and to my delight and surprise I passed and was licensed. Then within weeks of passing the EPPP I received a letter from the PHS saying that my inter-service transfer had been approved. Thus I avoided retirement for the first time. But this caused me to begin a much more serious look at retirement.

I proudly served with the PHS from December 1989 until July 2002 when my unabashed advocacy for prescriptive authority that I had been pushing in PHS since 1995 and my championing of integrated psychological care finally came to a head. The commander of the Division of Immigration Health Services (DIHS) deleted my billet, thus I had only 60 days to find another equivalent billet or retire. (A billet is a personnel position or authorized assignment that is funded for an individual.) With the number of psychologist billets in the PHS and very few for captains (the PHS uses Navy grades) it quickly became evident that I would retire.

While with DIHS I did feel successful in several ways using the training I had obtained in psychopharmacology at Fairleigh Dickinson University. With the assistance of physician Timothy Shack, I was able to reduce medications prescribed to Immigration and Naturalization Service detainees. My efforts resulted in a savings of over a half million dollars per year at the El Centro facility. Additionally, I had served as the director for three different drug treatment programs. One was the drug program at the Federal Correction Institution in El Reno, OK. Another was the first residential drug treatment program in a maximum security prison in the Federal Bureau of Prisons at the U.S. Penitentiary at Leavenworth, KS, and one was at a Native American hospital in Alaska where I helped them receive accreditation with commendation. I also had the honor of serving

as the vice-chair of the Surgeon General of the United States Science Advisory Committee. I had used the time in the PHS to help prepare for retirement whether or not it was even when, where or how I desired. In addition to completing psychopharmacology program noted above, I also completed a neuropsychology retraining program with The Fielding Institute.

My first retirement actually never was fully actualized, for when it became evident that I could not continue on active duty I remembered that I had prior civil service time and made application for a civil service position and began the day set for retirement. So, I retired but no retirement ceremony or going away celebration.

I served from July 2002 until November 2011 as a psychologist for first the Army in Germany, Alaska and Georgia, and then with the Air Force. In fact, the position with the Air Force was my dream job. In 1967 when I was commissioned in the Air Force, I completed what was referred to as a dream sheet, a list of duties and locations that you would like to perform. On my dream sheet I listed the Air Force Office of Special Investigations (OSI). In 2008 I was selected by David Ray, the chief psychologist for OSI, as director of behavioral sciences with responsibilities for the OSI reintegration center in Germany. The position allowed me to develop my skills in forensic psychology and operational psychology. It was with sadness that I retired in 2011, but I had been in federal service (uniform [active and reserve] and civilian for 46 years.

In the fall of 2011, I needed to look at my personal health concerns, as well as those with my wife. Now entering retirement for a second time I did have a more focused plan. For several years I had been active in the American Psychological Association's (APA) effort for prescriptive authority. In fact I had assisted with the "Alaska 99" effort and was able to get legislation introduced in Oklahoma in 2002. So it was my hope to become fully engaged with the Oklahoma Psychological Association (OPA) and again mount an effort to pass prescriptive authority for qualified psychologists.

Having remarried some 26 years earlier and having moved some 13 plus times in that period, I let my bride select where we would reside. She had enjoyed our time in Lawton, Oklahoma so it was there we decided to select our "forever" home. It didn't take long for this second retirement to take some unexpected twists and turns.

I did begin to engage with OPA and was elected chair of the RxP Division. However, the local Catholic priests Fr. Joseph Ross and Fr. Phil Seeton intervened, and I found myself providing psychological services through catholic charities in the Lawton office. Almost at the same time I

was contacted by Cameron University in Lawton and asked to teach courses in abnormal psychology. Things were going well in retirement, in fact better than expected as I had spare time to do much of the reading that I had desired. Then came an unexpected call from a head hunter organization working for a government contractor. Lidia and I had our "forever home" with comfortable living room, beautiful dining room, family room, a study off the dining area in the kitchen and three bedrooms, all that we had hoped and seriously planned. The head-hunter notified me of a contract position that was open at Tinker Air Force Base in Oklahoma City. He added that it was an "urgent fill" as the position had been vacant for 18 months and demanded a psychologist with integrated care experience. Initially I turned down the position as I was happy where we were and doing the things I enjoyed. However, this headhunter was persistent and called and called. So, I talked things over with Lidia and we decided that I would make an outlandish salary demand and with significant time off to permit other activities. My demands were evidently not as outlandish as we had thought, for he called back the next day accepting my salary and time off demands. So ended the second retirement.

We arrived in October 2012 at the Tinker AFB clinic and began work in family practice. It took a bit of time to build a strong working relationship with all physicians, physician assistants, and nurse practitioners in the clinic. I enjoyed the pace and had no difficulty in working with the 20-minute scheduled sessions. I quickly became the guy to go to for recommendations on psychotropic medications. I made numerous recommendations, and almost all were acted upon. Even more rewarding was when my recommendations for psychotherapy without medications and for discontinuation of medications were acted upon. The three years of the contract passed quickly, and I was offered another three year contract. I talked this over in detail with Lidia and we reached the decision that 50 years in government service was enough. So I retired for the third time in 2015.

This time we decided we would make retirement stick. What did that mean and what was I to do? I wasn't about to sit around the house and read books 24/7. I have always been active even in rehab. I've been able to recover from the physical and mental injuries suffered in the assault years ago, not to mention the injuries from Vietnam.

So how did I approach this retirement? With vigor. I at last started a consulting and counseling service. I was contacted by the indigent services for the state of Oklahoma and provided psychological and testing to death row inmates at the state penitentiary in McAlister, Oklahoma. I have used

my FBI training in hostage negotiations in consulting with several law enforcement organizations. It did not take long before the Secretariat for Clergy and Consecrated Life of the Archdiocese of Oklahoma City sought my psychological services for prospective seminarians.

In 2014 before my last retirement, I was made aware of the International Military Pilgrimage to Lourdes. The Archdiocese for Military Services (AMS) annually sponsors "wounded warriors" for a weeklong pilgrimage in May. Lidia and I volunteered as part of the medical team to assist with those making the pilgrimages that have psychological and moral injuries. We have been fortunate to continue each year since as part of the medical team. This past May the AMS sponsored over 110 "wounded warriors" plus additional active and retired military members on the pilgrimage. Our contingent was joined in Lourdes by over 15,000 uniformed service members from 41 different nations in prayers for peace.

In 2015 after many long discussions with friends and priest, I began a five year study program to become a spiritual director. The program is as challenging as graduate school and requires not only significant study and numerous written reports, but also oral presentations and personal reflection. I am now in the final year of completing my internship and, with many prayers, hope to complete the program in May of 2020.

I have also been actively engaged with the OPA. I served until 2016 as chair of the RxP Division, then as OPA President, in 2017 took on duties as the chair of the OPA Political Action Committee as well as duties of Parliamentarian. Also in 2017 I began OPA's legislative efforts to pass Psychology Interjurisdiction Compact legislation. This long and bruising effort proved successful in May when Governor Kevin Stitt signed the enabling legislation.

Several years ago, Lidia and I purchased computers for the high school in San Pedro de Lloc, Peru, and then began providing school supplies for the children in LaPoma, Peru. As I review my path to retirement while writing this story and sitting here looking at the community plaza and church in San Pedro de Lloc, I ask, "Have I made retirement stick this third time?" I would say no! I haven't retired. I've changed directions. I have had wonderful mentors along the way for my direction changes and retirement, such as the late Ron Fox, Jack Wiggins, and Pat DeLeon. If anyone is looking for a model of a so-called, retired psychologist, these are wonderful examples from our profession.

# CHAPTER 3

# RE-SETTING BY RETIRING

## WALTER E. PENK

Retiring, so it felt at first, started for me in 2003. That's when I stopped working for the Department of Veterans Affairs (VA), ending my job as chief of psychology at the Edith Nourse Rogers Memorial Veterans Hospital in Bedford, Massachusetts. That's when I drove 2,400 miles home to Texas, to my cabin on Canyon Lake in the Texas Hill County.

In Texas on May 3, 2003 I began retiring by doing nothing. Doing nothing meant I started retiring by looking back in time. I started by recalling my life when I first began my practicum training at the VA medical center in Houston. Recalling the years from 1962 to 2003 revealed I had never anticipated what was going to happen next. Never knowing the future during those years has led me to believe that I will never know my future. My future, as in my past, was and remains a mystery.

Retiring in 2003 and believing my future was unknown, I've concluded I have to keep on studying and keep on learning in order to prepare for the mysteries of what will happen next. The only way I have ever learned to cope with mysteries is through new learning made up of self-education, self-study, and self-improvement as I grow older.

And I had learned that lesson well on November 22, 1963 working as an intern. That was the Friday morning I took annual leave from the Dallas VA, picked up my son, Mark, from kindergarten, and drove us to Love Field. We were thrilled to watch President John Fitzgerald Kennedy, with Jackie, Vice-President Lyndon Baines Johnson, and Lady Bird, land at Love Field. We could not anticipate the horrors happening an hour later when President Kennedy would die in downtown Dallas. That was the day I had to tell Mark that President Kennedy was dead, the day I hurried back to the Dallas VA, to suffer with combat veterans, especially those who fought in the Pacific theatre during World War II, as we all struggled to cope with the assassination and loss of President Kennedy.

From that loss, as well as others to come, I knew that I had to develop skills to cope with the anguish of the unexpected. Life and living demand coping with loss—for me in 1963, for me when I retired from the VA in 2003, and likewise now in 2019. And I continue each day to foster and to reinforce skills to cope with the unknowns in living. I especially refer to losses of those we love and losses within oneself that multiply as I age so quickly. It also includes losses by forgetting and losses when I fail to learn the new I need to learn as the world around me always changes.

Other clues on how to cope with mysteries in life and living were taught to me in philosophies learned in prep-school when I studied Greek and later bumbled my way through the fount of wisdom in Aristotle. He suggested that I master the virtues and taught that living is made up of excesses and deficiencies. He further suggested I need to discover the golden mean between these two extremes of excesses and deficiencies in thoughts, passions, and deeds.

And the virtues that I must constantly master each day range from finding the right perspective, matching commitments to resources, managing risks, cultivating the culture of life and living as a psychologist. Now that I am old and am experiencing many losses in mind and body, it remains a matter of more than ever before to know thyself, to question dogma, to continue to educate thyself, to embrace the inevitable of retiring and old age, to keep on knowing others, and always to take ownership and discover new ways to thrive and flourish. One must keep on learning to overcome forgetting in old age.

And now that fifty-six years have passed since the sad day of November 22, 1963, I've experienced both tragedies and joys. Among the joys, I have worked at VA medical centers in Houston, Dallas, Boston, and Bedford and I am now consulting with the Central Texas VA and the VA's VISN 17's Center of Excellence. I have taught and learned with interns and residents at The University of Texas Southwestern, Tufts, Boston University, Harvard, The University of Massachusetts, and now the Texas A&M schools of medicine.

Yet, while feeling joys, I know I am experiencing losses, losses within me and outside me. Together with an uncertain future, I know only one solution: to keep on learning, keep on researching and, especially, reading great books. That's my retirement story that I want to share with you.

Retiring from the VA in 2003 therefore not only meant I left the Bedford VA in Massachusetts, and returned home to Texas Hill Country, but it also meant I needed to prepare for the uncertain future, including its losses. To guide the necessary learning and preparation, I chose the spirit of re-set training used in the military to restore personal capabilities to