

## Excerpts From Suddenly Retired by Donald J. Hurzeler

The following statements, sentences, paragraphs or quotes are pulled out of Suddenly Retired to give you a quick feel for what the book is about and how it reads.

--Nothing has been anything like normal since the pandemic began. It has been scary, confusing, isolating, depressing, costly and disruptive. Oh, and deadly for millions of people worldwide. The way we work has changed for a long period of time, maybe forever. The way we travel — the same. The way we pay for the basics we need to survive has put many of us onto some form of welfare, government assistance that we NEVER thought we would take.

--This book will only look at one small window into the aftermath of all this Covid disruption. It is personal; it is your career and your future plans, plans that may now include your immediate retirement. Thus the name of the book: ***Suddenly Retired: A Roadmap for What Comes Next.***

--This book is also meant to let you know you are not alone in this journey. In fact, my email is SuddenlyRetired@gmail.com and I will be happy to listen to your thoughts and concerns about this period of transition and to give you my thoughts or direct you to some resources to help you get to a great place in your retirement. That is a live email address; feel free to contact me.

--The best days of your life are ahead of you, and I hope this book will be a positive part of that journey.

--And some of us, to our great surprise, find ourselves suddenly retired. Some found that our long-term jobs no longer exist or have been changed so much that they are no longer attractive. Others found that we LOVE not having to commute to the office to bang heads five or more days a week. And the idea of now having to return to the office,

heck, we just cannot face it. We would rather change our lifestyles so we can afford NOT to work. Some of us have lost trust in the idea that hard work and dedication pave the road to happiness. Instead, we have found we are already living on Happiness Road and we do not need a job to take us off that pleasant path.

--So the encouragement: If you can retire with some assurance that your finances are in decent order you are highly likely to find that **being retired absolutely ROCKS**. You will love it. In fact, you might go from **suddenly retired** to **suddenly happy**. Life is good.

--Those who know me know that I am full of BS, a jokester, a near idiot, a bit of a daredevil, but they also know the serious side of me. I deal with facts and figures and get outside advice and listen to that advice. I deal with reality, not how I wish things were. I play the odds and choose paths where the odds are in my favor. I work from reality toward my dreams. I do not skip that important step of “work towards.” I deal with life as it really is and try to make it into what I want it to be.

--“Working in retirement is not a sign of failure, it is doing what needs to be done. The trick is to work at something you love and let that love pay some of the bills.”

--Retirement is about FREEDOM.

--Here is the really good news: If you retire and a year or two later find that you hate it (you will not) or that money is more of a concern than you expected, **you can go back to work**.

--This book is about the endgame at work, developing a plan for retirement, executing it, and doing so in such a way that the future is left open for all kinds of new opportunities and adventures. And for those readers who are suddenly retired, you will find the ideas and information applicable to you — and you need them right now.

--Plan for the Retirement *You* Want, Not the Retirement Others Want for You

--The very last thing that we considered was this: What do **we want** out of our retirement? That turned out to be a key question. Not what do *others* want us to do in retirement. Not what we *must* do in retirement. Rather, what do **we want** to do in the years ahead?

--“One of the great tragedies in life is to lose your own sense of self and accept the version of you that is expected by everyone else.”

—K. L. Toth

--One more thing. Linda and I agreed that life changes over time, and no decision we made now would be good forever. We articulated an exciting future for ourselves, but fully realized that it was just the start of a journey. The next stop on the journey was figuring out a place to live that would accommodate our proposed new lifestyle.

--“You have to leave the city of your comfort and go into the wilderness of your intuition. What you’ll discover will be wonderful. What you’ll discover will be yourself.”

—Alan Alda

--A Clean-Slate Look at Where You Will Live in Retirement

--You Don’t Know How Much Money You Have for Your Retirement Until You Have Read the Fine Print

--What If Your Nest Egg Looks More Like an Empty Nest?

--Successful retirees are happy with their lives. They look back on their careers as successes. They focus on the positive things that happened to them and have declared victory.

--Mastering Two New Words: “Nap” and “No”

--If you never really give “No” a chance, your life will continue on much as you have known it for years, filled with deadlines, meeting dates, responsibilities, stress, work, and bosses.

--It is hard to say “No.” Say it anyway. “No” is the true path to your freedom.

**--If I can accomplish one thing with this book, I would want to convince you to not make retirement just an extension of your existing life.** My wish for you is that you are just beginning an adventure. That you give it every effort to say yes to some things you’ve avoided up to this point. Break new ground. Break through some barriers that *you* erected. Make yourself uncomfortable for a while, long enough to see if the risk is worth the reward. You get only this one life (near as I can tell). Don’t leave some of the potentially most interesting parts of it on the “I-wish” board. If you wish it, you can do it.

--DON’T SETTLE! If you find yourself saying, “My life would be perfect if we didn’t have to put up with this cold weather from December to April,” stop doing it. Move! Get the heck out of there. Go to where the sun shines.

--“Anything I’ve ever done that was ultimately worthwhile initially scared me to death.”

—Betty Bender