

CIMPEL & PARTNEŘI

PORTRAIT • DON HURZELER

The Decision

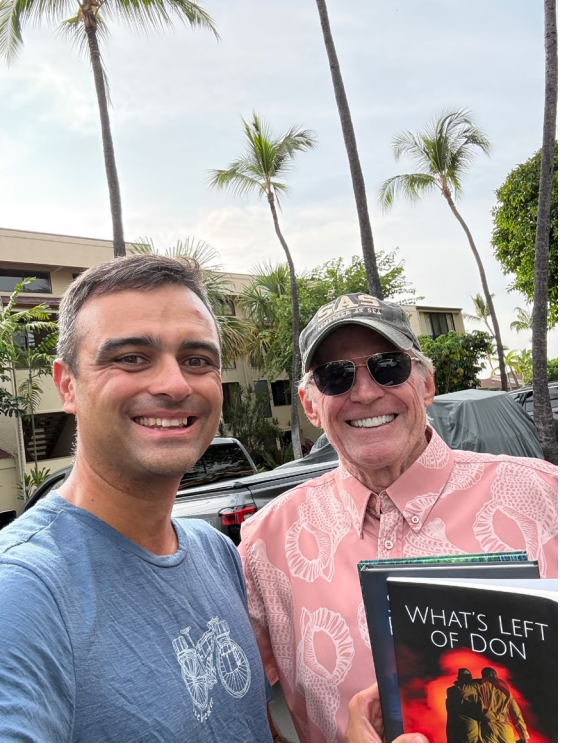
A former CEO on leaving at the top, and what comes next.

August 2026

Business owners can spend years planning the sale or handover of their company. They spend far less time on what comes after. Yet **the biggest risk may not be that the money runs out,** but that life after the business has no clear shape.

Don Hurzeler spent forty-one years in senior roles in the insurance industry. When his career ended, he did not just leave a job. He had to answer again who he was, how he wanted to live, how much was enough for him, and what he still wanted to experience.

His story is not a guide to when you should leave your business. It is an invitation to think about what you will base that decision on one day.



Kailua-Kona, August 19, 2026
The day after the manta night

PREFACE

A meeting on the night water

This August my family and I spent a month in the Hawaiian Islands. One evening off Kona we went out to see the manta rays: night snorkelling, darkness, lights shining into the deep. For most of us it was a first. And then there was a couple carrying camera cases on board: Don and Linda Hurzeler, professional photographers from Kailua-Kona. They had not come to see the mantas. They had come to photograph them.

On the way back we got talking: about life, about work, and about how a person gets from an office in Chicago to a volcanic island in the middle of the Pacific. I could not stop thinking about Don's story: forty years in American insurance, the CEO's chair, and then, eighteen years ago, at the top, the decision to leave. That same night I read the article he had recently written about it for Chief Executive magazine.

I decided I had to persuade him to tell his story to Czech business families as well. The very next evening we met again. Don brought three of his books about life after a career. And then he sent me the text you are holding.

Don is an experienced author, and his story is strongest the way he wrote it. So I left him his words and his pace. I only translated the text and added a few short comments from Czech practice. Everything else is Don.

Jiří Cimpel

INTRODUCTION

Who is Don Hurzeler

He started in insurance in the lowest hourly position Allstate had, and finished as CEO of Zurich Middle Markets, part of the Zurich group. Along the way: worldwide president of the CPCU Society, a professional association of more than twenty thousand members, a speaker, and the author of nine books. He and his wife Linda have been married for 57 years and have travelled to more than 120 countries together.

In 2008, at sixty-one, he retired. Today he lives in Kailua-Kona, Hawaii, where he and Linda run an art gallery, and where the former executive became an internationally **award-winning photographer of lava, waves and big ocean animals.**

Don wrote the text on the following pages himself, as his own account of the whole story. It was written in August 2026, following our chance meeting. His full biography is at the end of the document.



Don and Linda shooting lava at night on the Big Island

Don Hurzeler in numbers

1947	born in California
1969	NCAA All-American
28 yrs	Allstate Insurance
2 yrs	Wall Street
11 yrs	Zurich Financial Services
2008	retired to Kailua-Kona
2009–	co-owner, Lava Light Galleries
2019	Windland Smith Rice International Award

CHAPTER ONE

The Decision

> I had twenty-eight years with Allstate Insurance, two years with an excess and surplus lines insurance company in New York City, and eleven years at Zurich Financial Services. That adds up to about 41 years, and enough was enough. I decided to retire at age 61.

I had always intended to retire at age 62. However, we had a change in top management that took me off the fast track. It seemed certain that I would go no higher and, indeed, that was the case. I ended up being taken out of my CEO position, kept the same pay grade and benefits, but just did assignments for our top executives worldwide. Some of the assignments were lots of fun and interesting. Some were boring and a big step down. None were as fun as running my own business.

I had long enjoyed the thought that I would use retirement to see what else I had in me. I wanted to write more books (I had already written one), wanted my freedom and wanted time with my wife to travel the world at our pace. We decided together that my insurance career was done. **I declared victory and advised my boss of my decision.**

I had to give one year's notice (to qualify for a financial bonus at retirement) and the last year of employment was my least enjoyable. Fortunately, I got to be part of a team that designed and ran two very large and important meetings for Zurich, and that assignment took me exactly to my retirement day. That ended up being the best team experience of my career and I got to go out on a high note.

To be honest, if it looked like I was going to keep running my business or move higher in the organization, I might have stuck around until age 62 or maybe even age 65. As it turned out, I am forever thankful that I retired when I did. **It gave me time to find out what else I had in me.**

As to “declaring victory”, I think that is important. I really did have a great career. I am proud of it. I was not about to let a few disappointments diminish that view, nor let them make me angry or unhappy with the way I spent forty-one years of my life. So, I just framed it up in my mind as **my decision to make, my timing to choose and my attitude to set.** Net result, by declaring victory, I can look back at my corporate career as a big success, something I am proud of, and not roll around on the few things that did not go just exactly the way I wanted.

By the way, during this time I was recovering from a serious bout with cancer. For the first time in my life, I realized that I might not live forever. That realization helped me speed up my actions from that point forward.

I consulted my business coach, a brilliant, PhD, tough woman. I told her of the five big life goals I had not yet reached and told her of my cancer bout. She asked me if I was calling for sympathy or to start on a path toward completing each of the goals in the time I had left. I chose the latter. She had me make a commitment to God, myself, my wife and family, her and anyone else who would listen... to get after those goals and turn them into reality. **I accomplished all of the goals within two years and well prior to retirement. All of them!**

It is now over twenty years later. The cancer that looked like it might take me out was dealt with effectively and is no longer present. I am thankful for great doctors, great coaches and the support of those who helped me to succeed medically and in life.

It is hard to imagine, but that bout with cancer has turned into a positive in my life. It forced my hand, sped me up, focused me and showed me how tough I could be. It also revealed the love, support and care from people I never knew cared about me in any way. All that being said... take good care of yourself and do your best to avoid the physical things that might end your run. An annual physical, a fast-acting doctor and fast action on my part let me live long enough to write this article and enjoy all the things I ever wanted to do in life.

Even if it is the first time in your life that you have done so, **put yourself first** and make sure you take action on any physical, emotional or mental thing that could become a major problem. You really do want to stick around for a long retirement... **it is likely to be the happiest years of your life.**

CHAPTER TWO

The Plan with Linda

> Linda and I have now been together for nearly sixty years. We do things as a team. She was already retired from her profession as an interior designer. We had moved more than a dozen times. We both wanted to see what else life had in store for us.

So, we invented a process to talk our way toward a decision about our future. That process is the heart of two of my books on retirement... Smells Like Retirement and Suddenly Retired. Once designed, it took us from total confusion about what we were going to do in retirement and where we were going to do it, to an exact city where the next phase of our lives would begin. The whole discussion took us about an hour.

We focused on **what we REALLY wanted out of the rest of our lives**... not what others wanted for us... not what was easiest... not what was most comfortable.

We considered “new land”, a complete break with our lives to this point. We certainly also considered how we could just extend our present circumstances, but with more freedom to travel and do what we wanted. In the USA, that often translates to continuing to live in your same home (ours was in Chicago), but adding a winter home in Florida. That did not appeal to either of us; we’ve always loved places that are warm all year round. In a very short period of time, we narrowed down our retirement location to the south of France, Mexico, St. Croix in the US Virgin Islands, La Jolla, California or Hawaii. The rest of the process filtered those down to Hawaii and specifically, the Big Island of Hawaii and Kailua-Kona.

We took a sorbet month after my retirement day to explore a remote location in Utah, just for the fun of it and as a way of proving to ourselves that we were really retired. That month was gold. At the end of it, I knew I was fully retired and loved it.

We then leased a place in Hawaii for six months... a test of our decision to move to Hawaii. We found things we did not anticipate, some problems and lots and lots of benefits. At the end of the six months, we went back to Chicago, quickly packed and sold the house and bought a house in Hawaii. Our plan was now in full play.

By the way, we realized we could have been making a mistake. We also realized we could move again, if that turned out to be the case. We were fully in charge of our retirement. **We were and are co-CEOs of our retirement. If something does not work, we make changes.**

A CZECH VIEW · JIŘÍ CIMPEL

Leaving a business is not just the owner's individual decision. It changes the rhythm of the whole family. Someone who spent most of the day at the company for decades suddenly comes home not only with free time, but with his own idea of what the next part of life should look like. His partner may have a completely different one.

So when you plan life after the business, do not only ask: "When can I leave?" Just as important is the question: "Do we both want to live the same life once I leave?"

The financial plan can be perfectly prepared. But if the partners' expectations are not aligned, it will not bring the family peace.

I won't drag you through each of the ten questions we answered for ourselves, but one of them was a real problem. We wanted our new home to have excellent and close-by medical and dental facilities. We don't have those in Kailua-Kona, Hawaii... the word "adequate" comes to mind. For any specialty work, we would need to fly 45 minutes to Oahu. So, that was a problem that we had to think about since we were both aging.

What we decided was that no plan is perfect. We made arrangements to fill in the missing parts of the medical needs with specialists on Oahu, a backup of the Mayo Clinic on the Mainland of the USA and emergency helicopter or air service to wherever we needed to go. Not ideal, but serviceable. We also decided that if we had to, we would move to where the services happen to be, temporarily or long term.

That plan got tested when I caught a surfboard in my mouth while doing surf photography. It caused too much damage to be treated near my home. I ended up working with specialists on Oahu who did a great job of putting my mouth back together. Cost of this workaround... $125,000 out of my pocket and about 100 back-and-forth air trips over two full years to complete the work. I now have a “Hollywood smile” on an otherwise falling-apart, nearly 80-year-old body. The crowns, bridge and implant are strong enough to eat a coconut without taking off the shell or husk. **Well worth the time and effort, and it points out that workarounds can work...** you just need to throw time and money at them.

Another of our “must have” points was the ability to have a diverse set of friends. We have accomplished that mission and are truly blessed with our old friends who stay in touch and come to visit and our new friends from different age groups, economic layers and cultures. BUT... Linda pointed out that **they are not making new OLD friends.** Our circle of old friends is getting smaller these days and we miss them. Linda also struggles with finding a new “best friend” here to go along with her best friend of 60 years, Karin... who lives in Santa Fe, New Mexico.

> *Hold onto every friend you can... they are gold, especially as you move further into retirement.*
>
> Don Hurzeler

CHAPTER THREE

Let's Talk About Money

> We had the assurance from our wealth manager, our CPA, a lifelong friend who owns and manages a hedge fund and a couple of my retired friends that we had "enough" money. By enough I mean, we had absolutely no debt or leases, all the taxes had been paid, honestly and on time, and we had about fifty years' worth of living expenses put aside in a combination of high-conviction equities, cash and gold...

...mostly equities and just enough gold for a "getaway", if needed. We also had continuing annual income equal to or better than our continuing expenses. That income came from retirement plans, real estate investments, book income and Social Security.

That was 2008, the year I retired. I remember being in Australia in late September and early October of that year and reading at breakfast how the stock market in the USA had crashed. I looked at my positions and **realized I was down $1,000,000 for the day.** This continued for several more days, eventually adding up to about a fifty percent loss of my equities value... and I was on my first big trip of our retirement.

Here is the good news... I had not yet invested all my cash. I had a lot of cash and went on a buying spree of great stocks that had all gone down with the falling tide. Within two years, I had well more than double the equity position that I had before the crash. First rule of the universe in a book called The Hitchhiker's Guide to the Galaxy... **"Don't panic."** I did not, and I came out of the scare in better shape than I entered it.

And we had a game plan for recovery if all our well-planned finances evaporated... we would go back to work and do whatever it took to pay the bills. We also had a lot of “things” like jewelry and the like, that we could sell. We were very unlikely to end up on the dole... and that gave us confidence to retire in style.

A CZECH VIEW · JIŘÍ CIMPEL

The question “Do we have enough?” has no single numerical answer. It is not only about the size of the wealth. What also matters is its structure, family spending, expected support for the children, future housing, healthcare, taxes and, above all, whether the plan can survive several adverse events at the same time.

Don’s biggest advantage during the crisis was not an ability to predict the markets. It was having a choice. He had enough cash, did not have to sell under pressure and could use the opportunity the downturn brought.

A good wealth plan is not one that works only when everything goes as expected. It is one that leaves the family free to make decisions even when expectations are not met.



A view few people ever see: a wave from the inside.
Don shoots the surf from the water, even past seventy

CHAPTER FOUR

The First Monday

Our plan for a sorbet month worked out great. We flew to Utah, rented a car and hiked every slot canyon we could find for an entire month. At the end of the month, I knew I was no longer in the corporate world.

A lot of my friends with similar backgrounds hung on to the previous life by becoming consultants. No problem, we do what we need to do. However, I notice that they really do not have the kind of freedom I need. They have to stick around town in case that big consultancy lands for them. The kind of freedom I want includes heading to Africa with no phone for a month and seeing if the world quits spinning while I am gone. To date, the world always manages to keep going while I am out of touch.

Freedom is the one thing I never had in life until retirement. I was a son to my parents, a student, an athlete with great coaches, a corporate warrior with a boss or board to please. I had everything else you could hope for... but did not have my freedom. I have it now and you cannot pry it from my hands. I once turned down $25,000 for two days of easy work, just so I could go swim with dolphins. Freedom... give it a complete trial before you sign up for more of your same life. Freedom will change your life.

It is hard to not think of myself as a CEO. I worked hard to get there. I was and am proud of having made it. But Hawaii helped with my self-image. **No one here cares if you were a CEO...** in fact, it would be a negative if they knew. In 18 years here, I have never been asked what I used to do for a living. Here I am known as "Uncle", a term reserved for old guys that people respect. I am known as a photographer, lava and ocean lover and as a guy willing to take on a significant amount of risk. My business partner of more than a decade has only seen me in a suit once and he will not see it again, because I gave it away. My Rolex sits in the dark in a safety deposit box. Life is much, much different now.

Importantly, I do have a new identity... as an old guy who gets along with anyone who wants to get along with me and who is always up to explore and find new adventures. "Uncle" is good enough for me. And Linda is "Auntie" or "Tutu" (Tutu means grandmother). She is just fine with her new titles.

Truth be told, if someone asks me about my life... perhaps in an interview or someone next to me on a plane or manta boat ride... I will drop the CEO title in a nanosecond. I was also an All-American in Track and Field. That honor is hard to get me to mention. It sometimes takes up to five seconds before I mention it. Time goes by, but egos remain. I worked hard for whatever titles or honors came my way and I will "use" them as I see fit. Just don't try to use them on my Hawaiian friends, because, trust me, they do not care. **All they want to know is if you are happy and healthy.**

I have learned that “happy and healthy” beat “retired CEO” every time.

Don Hurzeler

A CZECH VIEW · JIŘÍ CIMPEL

For many business owners, the hardest part is not leaving the company financially. **The hardest part is leaving the role they have lived for decades.** The company gave them status, responsibility, a daily rhythm, a circle of people and an answer to the question of who they are. After the sale, a large sum may arrive in the account, but the environment in which they felt needed may disappear at the same time.

That is why preparing for the handover or sale of a company should also include an answer to the question: “Who will I be when I am no longer the owner or the CEO?”

The next stage of life does not have to be less ambitious. Success just no longer has to be measured by the growth of the company, the number of employees or the bottom line.



Where the lava meets the sea. On their first day on the island, the Hurzelers hired two young photographers as guides and came right here. “That trip changed our lives.”

CHAPTER FIVE

The Doors That Opened

> I had no view or ambition to become a photographer. I had good cameras and a good eye, but zero point zero technical skills. And then Linda and I met C.J. Kale and Nick Selway in Hawaii.

We hired C.J. and Nick to hike us out to the most dangerous part of the lava flow, the area where the lava runs into the sea. **That trip changed our lives.** In one way or another, we have been partners with them since that day... our first day on this island. Together, they took us with them to places we could never get to on our own. They put us in danger constantly, but provided backup. They taught us how to use our cameras. **We fell in love with adventure and photography.**

At some point I suggested they open a gallery and they did... a small, but successful gallery. I then suggested that they open a big-time gallery and that Linda and I join them, as investors at first and eventually as full partners. Nick eventually opened his own gallery in Colorado and then focused on photography adventures, which he leads to this day. We bought out his Hawaii interests and now partner up with C.J.

I used my business skills to help run the gallery like a business. C.J. does all the work. Linda and I provide financing, expertise in things other than photography and we supply our best images to join C.J.'s on the walls of the gallery. **We've sold millions of dollars of our own images.** We are fully in love with photography.

Additionally, I write... columns, ads, speeches, books. I've written nine books so far with lots more to come. I also own a publishing business.

And, quietly, we have provided venture capital for people we believe in on this island to help them make their dreams become reality. We also provide business discipline and guidance. And once it is up and running successfully, we put away greed, recover the money we invested in them... and nothing more. The one exception is our Lava Light Galleries, Inc. business with C.J., where we continue as minority owners.

The list of things this has opened up for us goes on well beyond your interest to read. We have museum exhibitions, photo books, partnerships with others and contests that we enter and sometimes win... or not. It is enough to keep us busy... and then some. But the real secret is... **we control our time.** We may look busy, but Linda and I always have time to travel and do exactly what we want to do... FREEDOM.

And a side benefit of learning photography... I gained patience. I had very little during my CEO days... I wanted stuff done right and right now. Today, I will wait 72 hours on the rim of a volcano waiting for it to erupt. I have actually learned to be patient. And... the photo editing keeps us up-to-date with technology. **Keeping up-to-date in retirement is a good thing.**

Two last things I never saw coming... C.J. handles money “Hawaiian Style”... generous even when his resources were slim, rounding off numbers rather than trying to get them exact, barter rather than pay, not carefully documented, considering things like his own lifestyle when making business decisions. An example might be not opening another gallery because it might cut down on his beach days.

I was raised on “Let’s see if we can take over the known world” and “I need to know those numbers down to the penny”. Guess what... all these years later, I am as bad as C.J. **You do not need to run your retirement like you ran your business.** I now make decisions based on happiness and the creation of more time for happiness rather than chasing the last dollar.

> *We have come to realize, we have enough. Doubling what we have will not create double our happiness, it is likely to diminish our happiness. We have learned that enough is enough.*
>
> Don Hurzeler

The second is my tolerance for risk. I’ve learned to tamp down my fears, do things I thought might be impossible and not let it worry me if I fail. I still cover my bets... try to always have backup, try to always have an exit plan and try to never bet the full ranch. I spent 41 years assessing risk... and I am spending this last part of my life finding ways to take on more personal risk rather than playing it safe and missing all the fun. Understanding risk is important. Using that understanding to keep you from having fun... not so much. **Know before you go... but do all you can to go anyway,** even if it is risky, as long as you do it with safety and backup plans in place.

Oh, and Linda wants to remind you, **aging is the real deal.** When we look back at ourselves at age 61 or so, we really could do a lot more physical things than we can do now, as we approach 80. That is the way it works and it will work that way for you. **So... front-load your retirement with the more challenging physical things you want to do.** We did a lot of hiking and climbing early on in our retirement. I spent 19 days at altitude in Chile and Bolivia this past year... and it almost killed me. Like Linda said, aging is the real deal. Consider it in your planning.

CHAPTER SIX

Advice for Those Still in the Chair

> First, don't rush to retire. Those years between 50 and 65 are often your best earning years. Grab as much as you can, you might need it.

Don't retire with a bunch of debt to service. Work a year or two longer and pay it all off. In the USA, if you have a home and you own it debt free, you are well on your way to financial freedom. You might even want to rent or lease in retirement... I can make a case that is a smart move.

Next, include your spouse or significant other in your retirement decision making. Things go much better in retirement if the two of you are aligned from the beginning.

The biggest financial mistakes I see when people retire are...

- They rush out and buy a second house.
- They buy a boat.
- They buy a recreational vehicle.
- They buy an annuity.
- They buy a bunch of life insurance.
- They buy time shares.
- They keep the fancy club membership.
- **They fail to put together up-to-date Wills and Trusts.**

I think the key to freedom and financial freedom is to **SIMPLIFY.** Get rid of stuff. Get rid of continuing financial drains. Downsize. Plan for the future... maybe move into a one-story house, condo or apartment. **Make things easy for those who will inherit your estate.**

Time is now my most valuable commodity. **I have plenty of money and stuff... I do not have as much time left as I would like.** So, I work hard to focus what time I have on fun things rather than maintenance.

The biggest lifestyle mistakes I see include...

- **Ignoring your medical, emotional, mental or dental needs.**
  Put yourself first. Deal with reality. Don't let some little medical problem become a big problem because you ignored it.

- **Failure to stay current... keeping up with world, national and local events, culture, technology and what your friends and neighbors are up to.**
  I see a lot of retired people become hermits... and that is not optimal.

My biggest disappointment comes when I see my friends retire and basically just stay the same. Same club dinner on Friday night, wear the same sport coat, Tuesday is the same golf foursome at the same course, never move, never try to master the things you wanted to master when you were a kid... like learning Spanish or learning to skin dive or play the piano. Play it safe. **Never move out of the comfort zone.** Shrink over time... until you are afraid to travel, afraid to try new things... afraid.

Get up and go for it. You can climb that mountain. You can swim with that shark. You can write a book. You can do anything you want... **you are now the CEO of your life.**

And if I were a 55-year-old business owner, just starting to think about retirement, I would say...

- **"Run through the finish line."**
  If you think too much about retirement, you will end up retired sooner than optimal. Keep your focus.
- **"Earn every dollar you can."**
  Save and invest that money. Pay down any debt. Respect your best earning years.
- **"When you think about retirement, think about what you can do, not what you cannot do."**
  Retirement is a time for expansion of experiences, not a contraction.

A CZECH VIEW · JIŘÍ CIMPEL

Don's list of wrong purchases is American, but the Czech version looks very similar. Here, first place usually goes to a mountain apartment, another "safe" property, or assets the family does not actually want to manage.

And just as with Don, the quietest and potentially most expensive item on the list is not the purchases themselves. It is the wills, powers of attorney, ownership and family structures that were set up years ago and that nobody has updated since.

Unfortunately, paperwork does not age as gracefully as its owners.

BEFORE YOU TURN THE LAST PAGE

Five questions before you exit

Don’s story offers many answers. For your own decision, though, the questions matter more.

1. **Do we and our partner share the same picture of life after the business?**
Not only where we will live and travel, but also what an ordinary day will look like, how much time we want to spend together and what each of us expects from the next stage of life.

2. **Do we know how much is really enough for our family?**
After taxes, inflation, family spending, support for the children, healthcare, longevity, and a reserve for things we cannot foresee today.

3. **Do we know what we will do with our time and experience?**
What we want to leave behind is usually obvious. Much less clear is what we want to move toward, and what will replace the purpose, responsibility and relationships the company gave us.

4. **Will our plan hold up when circumstances change?**
What will we do in a deep market downturn, a serious illness, a family conflict, or if the place or way of life we chose does not work out?

5. **Do our legal and ownership structures match what we want?**
Are the wills, powers of attorney, holding companies, trusts, foundations and other structures still up to date? Does the family know what should happen and who is to take responsibility at the decisive moment?

You do not need a definitive answer to all five questions today. But it is good to start asking them before the sale of the business, your health, a family situation or time makes the decision for you.

CIMPEL & PARTNEŘI

AFTERWORD

A Message in a Bottle

A few days after we met, Don posted a short piece on his Facebook about the article in Chief Executive. It ended with a sentence he has been repeating all his life:

> "Writing is like throwing a message in a bottle into the ocean – you never know who will find it and what it will bring."

This bottle was picked up by a Czech family who had gone out to see the manta rays on holiday. And perhaps you are picking it up right now.



If you are facing a similar decision, we can go through its financial, family and personal side together.

Not so that I can tell you when to leave. But so that you can decide calmly and with the full picture. So that you have a plan that holds up even when things do not go as expected.

Jiří Cimpel

Write to me → jiri@cimpel.cz • www.cimpel.cz



BIOGRAPHY

Donald J. Hurzeler

Born in 1947
Retired from corporate life in 2008

A lifelong learner, including an A.A. degree, a B.A. degree, two professional designations (CPCU, CLU), and graduate studies at Harvard and Northwestern Universities.

Lifelong surfer. All-American hurdler and sprinter. Middle-of-the-pack marathoner who ran the Pikes Peak Marathon up to 14,110 feet and back down, one underground in a cave in the Netherlands... and ten others.

"I started at the lowest possible position at Allstate Insurance and left there 28 years later as an officer and president/founder of an in-house brokerage. I had been an underwriting director, sales officer, marketing officer and branch manager.

I spent two years living on Wall Street and working for an excess and surplus lines insurance company, running numerous business specialties for them. I then joined Zurich Financial Services and served there as Chief Marketing Officer for one of their companies, Chief Underwriting Officer for Zurich North America, CEO/President of Zurich Middle Markets, President of the US Zurich Foundation and board member of American Nuclear Insurers.

Linda and I have been married 57 years and together 59 years. We have traveled to over 120 countries."

Honors

1969 NCAA All-American Team • Chapman University Athletic Hall of Fame • Worldwide President of the Society of Chartered Property and Casualty Underwriters • Amazon #1 Best Seller for several books • Axiom Book Award Gold Medal for The Way Up: How to Keep Your Career Moving in the Right Direction • International Impact Book Award Gold Medal for The Geezer's Guide to Adventure • Nature's Best Photography Windland Smith Rice International Award • One Eyeland Top Ten Worldwide Wildlife Photographer of the Year

Further reading

ARTICLE

How To Retire? ‘Declare Victory And Find Out What Else Is In You’

chiefexecutive.net

BOOKS

Smells Like Retirement,
Suddenly Retired,
The Geezer’s Guide to Adventure

donhurzeler.com

GALLERY

Lava Light Galleries, Waikoloa

lavalightgalleries.com

Facebook @don.hurzeler • Instagram @donhurzeler

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Based on the personal essay “The Decision” by Donald J. Hurzeler (August 2026), written at the request of Jiří Cimpel for Czech business families.

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