

Retirees must consider anew how to use time

BY GINNY MCREYNOLDS
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When Solomon Noy retired from his nearly 20-year career as a correctional officer, he was used to 12-hour days on the job. His typical schedule was 4 p.m. to 4 a.m. or 6 p.m. to 6 a.m. In the decade since he retired, he says he has stuck with those 12-hour blocks because that's what was familiar to him. Noy is an independent fellow, whose wife still works and who absolutely loves to watch his granddaughter play basketball. Despite liking to do "whatever comes up," Noy says it was important to him to maintain a routine because that's what he's used to.

Although many people heading toward the ends of their career might rank having no schedule at the top of their retirement bucket list, it turns out this doesn't always result in a happy existence. As noted retirement writer Ernie Zelinski said in his 2010 book "How to Retire Happy, Wild, and Free," "Losing structure and routine can create much havoc. ... Time must be filled to pass the days, but empty time results in boredom and joyless living."

Like Noy, most retirees have worked long enough that the structure of the organizations that employed them has become their own. If you worked from 9 to 5, for example, you are accustomed to fitting your pre-work schedule into the early hours between say 5:30 and 8:30 a.m. You no doubt got 30 to 60 minutes for lunch at 12 or 12:30, and you were ready for a break by 5. When you retire, though there is no real reason to live on this schedule you just automatically do.

Some retirees want to see for themselves what their own "natural" schedule or routine might be when they are left to their own devices. As many retirees have done, Suzie Chock Hunt, a retired educator, decided to turn off the alarm when she was finished with her career. "I just wanted to see what my natural schedule might



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Becky Welch (left) and Lynne Lovely count their hands at the end of a game of cribbage with the group from the Hammond Street Senior Center in January. The card group has found a new place to play at the Brewer Housing Authority's Community Room after the closing of the senior center in Bangor. The group plays twice a week and enjoys their continued social time.

be," she says, learning she normally awakens around 8 a.m. rather than 5:30 or 6, as she did when she was working. She spends an hour reading the paper and drinking coffee and then makes her way to a daily 3-mile run. As a fine art painter in retirement, she gets to her canvas in the afternoon and may paint or write until 2 a.m. if the mood suits her.

Hunt's enjoyment of retirement and appreciation of the value of life in her second act demonstrates one of the important lessons for all retirees: Pay attention to your own sense of time. It's easy to imagine that after decades of working, we might go to extremes in how we use time. Many people may think they still need to be productive eight hours a day, without even considering that eight-hour days were simply

a product of the thoughts of social theorist Robert Owen during the late 1800s as part of the Industrial Revolution. Owen, who operated the New Lanark mine in Scotland, was actually trying to stop the practice of people working more than eight hours. His slogan was "Eight hours of labor, eight hours of recreation and eight hours of rest."

Still, some of us still feel we need to stick to a strict daily schedule like the ones we were on for years, while others may just decide to ad lib and see what works for them. Whatever the result, it's a good idea to think about what comes naturally to you. Take off your watch for a couple of weeks and pay attention to when you're tired, hungry, energetic and reflective. This is your natural clock. Once you have a sense of what works for you, you

can fit in other interests and activities around that.

One concern of some retirees is how to balance their retirement schedule with that of their spouse's. After years of working, each person has established an independence that is impacted when two people retire at the same time. When the couple once spent only a few hours together each day, they are now with each other all day, every day. Having your own individual activities is important, Hunt says, but she agrees that balancing that with your spouse's schedule is important. "I'd probably be a totally different animal left to my own devices," Hunt says. Even if you don't have a spouse or a partner, it's important to stay flexible enough to accommodate unexpected opportunities, especially for socializing, which requires

Market Review

Consolidated Stocks							
	Close	Chg	Div		Close	Chg	Div
3M Co	167.19	-1.93	4.4	Kohls	36.50	+0.34	2.0
ABB Ltd	19.29	-0.59	0.8	LillyEli	74.89	+0.56	2.0
AbtVie	58.68	-1.18	2.3	Loews	38.34	-1.03	0.3
AbtLab	36.95	-0.96	1.0	Lowes	76.32	-0.74	1.4
AEP	68.35	+1.09	2.2	McDnlds	116.30	-3.14	3.6
Aetna	115.56	-2.10	1.0	Merck	55.31	-0.57	1.8
AFAC	67.33	-1.93	1.6	MetLife	36.53	-0.91	1.6
AK Steel	4.07	-0.33	0.0	Microsoft	48.43	-1.40	1.4
Allergan	217.48	-8.24		Mondelez	41.38	-0.89	0.7
Allstate	66.06	-0.20	1.3	Monsanto	99.98	-4.09	2.2
Altria	67.83	+0.91	2.3	MorgStan	23.61	-0.91	0.6
AMovill	11.40	-0.22	0.5	NewellRub	45.08	-1.43	0.8
Anadarko	49.50	-3.33	0.2	NextEraEn	127.88	+4.08	3.5
Apache	52.00	-2.86	1.0	NipponTT	45.77	+2.11	1.0
ApldMatl	22.29	-0.94	0.4	NokiaCp	5.08	-0.13	0.3
Apple	92.04	-1.36	2.3	NorthropG	214.15	+1.44	3.6
AT&T Inc	42.03	+0.51	1.9	OneokPtrs	38.38	-1.06	3.2
Autodesk	50.54	-3.50	0.0	Oracle	38.48	-0.75	0.6
AvidTch	5.55	-0.22		Orange	15.10	-0.01	0.7
BcoSantSA	3.69	-0.14	0.2	Penn Gmng	13.69	-0.26	
BestBuy	29.37	-0.78	1.1	PennCo	8.43	-0.03	0.0
BkNYMel	38.99	-2.11	0.7	PepsCo	102.13	+0.15	3.0
BkoAm	12.18	-0.82	0.2	Pfizer	33.80	-0.17	1.2
Boeing	122.70	-3.82	4.4	PhilipMor	98.20	+0.49	4.1
BP PLC	31.99	-0.99	2.4	PPL	36.57	-0.61	1.5
BrklfAs	32.10	-0.90	0.5	Praxair	107.01	-3.28	3.0
BrkMySq	70.32	-0.29	1.5	ProctGam	81.23	-1.03	2.7
Caterpillar	71.38	-1.65	3.1	Prudential	29.33	-4.14	1.9
CBS B	50.89	-0.76	0.6	QstDiag	77.58	-1.32	1.6
CenterPnt	23.17	-1.17	1.0	Rayonier	24.80	-0.48	1.0
Chevron	100.36	-1.54	4.3	Raytheon	134.80	-0.95	2.9
Citigroup	38.48	-1.82	0.2	ReynAmer	52.01	+0.72	1.7
CocaCola	43.78	-0.15	1.4	RylCarb	65.95	-4.13	1.5
Corning	19.06	-0.63	0.5	Schwab	24.05	-2.10	0.3
Deere	80.58	-1.14	2.4	SearsHldgs	12.56	-0.93	0.0
Disney	94.38	-1.34	1.4	Sherwin	28.32	-3.43	3.4
DowChem	49.97	-1.60	1.8	SiderruNac	2.14	-0.05	0.1
DukeEng	83.99	+1.56	3.3	Siemens	100.49	...	
DuPont	45.81	-0.54	1.9	SonyCo	27.08	-0.52	0.2
ExxonMbl	88.86	-0.33	3.0	Starbucks	53.69	-0.99	0.8
Facebook	106.97	-3.11		SwstAirt	36.76	-1.55	0.4
FedExCp	148.13	-4.44	1.6	Symantec	19.95	-0.48	0.3
FidNFIN	34.26	-0.41	0.8	Target	69.45	+0.10	2.4
FidNatInd	68.36	-2.31	1.0	Textron	34.32	-1.59	0.1
FrontierCm	4.00	-0.27	0.4	Toyota	100.26	-3.70	3.6
GenElec	29.32	-0.50	0.9	Travelers	110.35	-0.67	2.7
GlaxoSKIn	41.14	-0.66	2.3	UPS B	103.77	-0.64	3.1
GoldmanS	139.51	-2.35	2.6	ValeroE	51.13	-1.43	2.4
Google	668.26	-6.96		Vodafone	28.31	-1.86	1.7
Hershey	97.21	-0.76	2.3	WalterEn	0.08	...	
HewlettP	11.55	-0.71	0.5	Waste Mngt	63.65	-0.05	1.6
Hitachi	43.49	...	1.5	WellsFargo	45.01	-0.70	1.5
HomeDp	124.67	-1.73	2.8	Yahoo	35.22	-1.02	
Honda	24.76	-0.51		Zimmer	115.34	-1.35	1.0
IBM	143.50	-3.09	5.6				
Intel	30.72	-0.83	1.0				
IntBcsh	24.42	-1.09	0.6				
JPMorgCh	57.61	-1.99	1.9				

Indexes										
	52-Wk High	52-Wk Low	Close	Chg	Chg%	Wk	Mo	Qtr	YTD%	1 Yr. Chg%
Dow Jones indus.	18168	15370	17140.24	-260.51	-1.50	▼	▼	▼	-4.49	
Dow Jones Transport	8531	6403	7093.40	-227.15	-3.10	▼	▼	▼	-13.94	
Dow Jones Utility	697	540	696.95	+11.24	+1.64	▲	▲	▲	+25.55	
Nasdaq composite	5232	4210	4594.44	-113.54	-2.41	▼	▼	▼	-9.57	
NYSE AMEX composite	2430	1869	2252.68	-27.08	-1.19	▼	▼	▼	-7.04	
NYSE composite	11063	8938	9973.54	-209.97	-2.06	▼	▼	▼	-9.66	
S&P 500	2133	1810	2000.54	-36.87	-1.81	▼	▼	▼	-4.80	
S&P Mid cap 400	1534	1215	1416.66	-40.93	-2.81	▼	▼	▼	-7.57	
Wilshire 5000	22466	18462	20671.37	-430.95	-2.04	▼	▼	▼	-7.08	
Russell 2000	1287	943	1089.65	-37.89	-3.36	▼	▼	▼	-14.86	

Local Stocks										
	52Wk Hi	52Wk Lo	Close	Chg	Chg%	Wk	Mo	Qtr	YTD%	P/E Div
Bank of America (BAC)	18.48	10.99	12.18	-0.82	-6.31	▼	▼	▼	-27.63	10.7 0.2
Bar Harbor (BHB)	36.49	28.97	34.63	-1.47	-4.07	▼	▲	▲	...	14.0 1.1
Camden Nat'l (CAC)	47.49	37.23	40.77	+0.32	+0.79	▼	▼	▼	-7.53	14.4 1.2
Cisco (CSCO)	29.49	22.46	27.31	-0.44	-1.59	▼	▼	▼	+0.57	13.8 1.0
Delhaize (DEG)	27.43	19.56	24.56	-0.67	-2.66	▼	▼	▼	+1.11	20.9 0.5
Domtar (UFS)	43.88	29.88	33.73	-1.62	-4.58	▼	▼	▼	-8.71	20.3 1.7
Dover (DOV)	72.36	50.91	64.60	-2.86	-4.24	▼	▼	▼	+5.37	18.4 1.7
Fairchild SC (FCS)	21.71	12.22	19.81	+0.01	+0.05	▼	▼	▼	-4.35	0.0
General Dynamics (GD)	153.76	121.61	133.06	-3.08	-2.26	▼	▼	▼	-3.13	14.7 3.0
General Electric (GE)	32.05	19.37	29.32	-0.50	-1.68	▼	▼	▼	-5.87	31.9 0.9
HCA Holdings (HCA)	95.49	43.91	74.43	-2.29	-2.98	▼	▼	▼	+10.05	14.4
Idexx Labs (IDXX)	91.95	61.58	86.62	-1.14	-1.30	▼	▲	▲	+18.79	42.3
ImmuCell (ICCC)	11.40	5.60	7.23	+0.05	+0.70	▲	▲	▲	-4.11	20.6
International Paper (IP)	49.49	32.50	39.64	-1.73	-4.18	▼	▼	▼	+5.15	17.9 1.8
KeyCorp (KEY)	15.54	9.88	10.29	-0.78	-7.05	▼	▼	▼	-21.99	10.9 0.3
Kimberly-Clark (KMB)	138.76	103.04	130.75	-0.33	-0.25	▼	▲	▲	+2.71	43.9 3.7
Kraft Heinz (KHC)	86.66	61.42	83.63	-0.10	-0.12	▼	▲	▲	+14.94	269.4 2.3
Lake Sunapee Bank (LSBG)	18.50	13.25	17.41	-0.74	-4.08	▲	▲	▲	+24.09	16.6 0.6
Northeast Bancorp (NBN)	11.72	9.56	11.26	▼	▼	▼	+7.24	14.2 0.0
People's United Fin (PBCT)	16.95	13.62	13.84	-1.24	-8.22	▼	▼	▼	-14.30	17.3 0.7
PNC (PNC)	100.52	77.67	77.88	-3.20	-3.95	▼	▼	▼	-18.29	11.0 2.0
RR Donnelley (RRD)	18.94	12.07	15.37	-0.47	-2.97	▼	▼	▼	+4.42	19.6 1.0
Sappi Limited (SPPJY)	4.89	2.67	4.41	▲	▲	▲	...	0.0
State Street (STT)	81.26	50.73	50.79	-4.20	-7.64	▼	▼	▼	-23.46	12.6
Sysco (SYS)	50.68	35.45	49.71	-0.21	-0.42	▼	▲	▲	+21.24	36.0 1.2
The First Bancorp (FNLC)	22.56	17.37	20.69	-0.95	-4.39	▼	▲	▲	+1.07	14.1 0.9
United Technologies (UTX)	113.99	83.39	97.21	-1.68	-1.70	▼	▼	▼	+1.19	22.2 2.6
Unum Group (UNM)	38.15	23.99	29.99	-2.07	-6.46	▼	▼	▼	-9.91	9.1
Verizon Comm (VZ)	55.22	38.06	54.74	+0.31	+0.57	▲	▲	▲	+18.43	12.4 2.3
Walmart (WMT)	74.14	56.30	71.50	-0.46	-0.64	▲	▲	▲	+16.64	15.9 2.0

Top Mutual Funds														
Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn	Fund	Last	Chg	1Yr Rtn
JPMORGAN														
20.92	-0.29	-3.0	Core Bond Sel	12.02	+0.06	+5.3	Gl Bond Adv	10.97	-0.03	-7.8				
62.13	-1.46	-9.5	LAZARD				Growth A	19.96	-0.77	-15.2				
9.02	-0.11	-4.2	Emg Mkt Eq Inst	14.40	-0.18	-13.4	THORNBURG							
92.63	-1.9	-4.4	LOOMIS SAYLES				Intl Val I	21.63	-0.43	-18.0				
29.14	-0.51	-5.9	Bd Inst	13.35	-0.1	-0.8	VANGUARD							
31.41	-0.91	-14.7	OPPENHEIMER				500 Index Adm	184.53	-3.4	-1.2				
14.18	-0.17	-3.8	Dev Mkts A	29.93	-0.44	-15.2	GNMA Adm	10.84	+0.01	+4.2				
12.03	-0.17	-4.8	PERMANENT				Health Care Adm	82.82	-1.22	-9.1				
14.48	-0.26	-6.5	Port Permanent	37.94	-0.3	+3.3	Inf-Prot Inv	13.60	+0.05	+3.7				
23.58	-2.87	-8.1	PIMCO				Ins T StMk Ins+	44.91	-0.92	-2.8				
11.70	+0.01	+3.7	All Asset Inst	10.79	-0.2	-3.4	Intl Index Inst	182.73	-3.37	-1.2				
45.78	-1.15	-8.1	Comm RR Str Inst	7.08	-0.11	-14.1	Int-Tm Inv Adm	10.07	+0.04	+6.6				
83.10	-1.89	-5.9	High Yield Inst	8.47	unch.	+0.4	Int-Tm TxEx Adm	14.63	+0.03	+7.1				
19.81	-0.24	-2.9	Low Dur Inst	9.86	unch.	+0.8	Intl Gro Inv	19.60	-0.44	-14.5				
70.65	-1.3	-1.3	Real Rtn Inst	11.01	+0.04	+2.0	Ltd-Tm TxEx Adm	11.11	+0.01	+2.9				
11.51	+0.04	+5.2	Tot Rtn Inst	10.28	+0.04	+3.6	PRIMECAP Inv	93.01	-1.91	-5.5				
10.47	-0.04	+1.6	Uncons Inst	10.26	-0.03	-2.4	Sh-Tm Inv Adm	10.77	+0.02	+3.1				
10.71	+0.03	+4.6	JPMORGAN				Sh-Tm Tx-Ex Adm	15.85	+0.01	+1.1				
52.78	-0.71	-0.5	Cap S&P 500 Idx	31.20	-0.58	-1.3	STAR Inv	22.88	-0.29	-3.5				
T ROWE PRICE														