Six years after retiring, a longtime principal reflects on what he misses—and doesn’t miss—about his old job

Allan S. Vann

I am now in my sixth year of retirement after a 33-year professional career at the K-6 level, the last 17 as a principal in two different school systems. Once I became a principal, I expected to eventually move up to district office positions. But for my first 12 years as a principal, I was a workaholic who didn’t just like my job. I loved my job. Just as I once loved teaching so much that I did not want to leave the classroom, I was now so happy as a principal that I saw no reason to leave. It was sometimes hard to believe that during those 12 years I was being paid for doing what I loved to do. But all good things inevitably must come to an end.

By my 13th year as a principal, my daily time allocations were changing dramatically. My district had reorganized its two elementary schools for K-2 and 3-5 grades and I had become the principal and lone administrator of the 3-5 school. Initially, I enjoyed the many new challenges I faced, but I soon found myself spending so much time on discipline that I was neglecting other important leadership roles.

I had always viewed supervision of staff and instruction as my highest priority, but I was spending less and less time in classrooms. Also, because of chronic shortages of teacher aides to supervise lunch and recess periods and entrance doors—duties that teachers could not be assigned under terms of their contracts—I was increasingly forced to assume these duties for three hours almost every day.

Adding to my daily stress was a changing relationship between building and district administrators. Principals in my district had historically enjoyed strong autonomy in personnel decisions, curriculum development, instructional supervision, and textbook selection. That autonomy was now being eroded by a district office that increasingly practiced top-down management in all

IN BRIEF
The author describes the stressful conditions that led to his decision to retire in his mid-50s. He provides four critical questions that any principal contemplating retirement needs to answer and shares his post-retirement experiences.
“So, What Are You Going to Do Now?”

When I first announced my retirement after nearly 20 years as an elementary school principal, almost everyone congratulated me and asked variations of the same question: “Paul, what are you going to do now?”

To tell you the truth, I was surprised by that question. Was school such a major component of my life that not going there every day would result in a vacuum? Yes, I spent a great deal of time and energy at my school and I loved the excitement, the challenges, and especially the people. However, my life is not going to end because I don’t go to school every day.

At first, I wondered why so many people seemed to think that if I didn’t move into another job immediately, I was in jeopardy of turning into a couch potato or a “Jell-O brain.” Then the answer came to me: It’s not about me! People who offered this advice were actually contemplating their own lives. I soon learned that the best response I could give was, “When school starts next year, I’m going to do whatever I want, and right now the possibilities are endless.”

Insights on Retirement

Some of you will be retiring soon and I’d like to share with you some insights based on my own experience:

Make sure to consult a financial adviser. It’s never too soon or too late.

Start thinking early about retirement possibilities. Do you have to work? Do you want to work? Are there projects you really want to do? Is this the time to volunteer for that organization that means so much to you?

Don’t let well-meaning people make you feel guilty for not having your retirement completely planned. Consider it an adventure, and who knows where this adventure will lead?

Relax. This is a great time to exercise and do the reading you’ve missed.

of these areas, with little or no consultation with building principals.

Making the Decision to Retire

I was 50 years old and didn’t like the growing feeling that I was just “going to work” each morning. Adding to my stress at this time was my wife’s poor health. I saw myself with three options: I could leave my current position and seek to recharge my batteries as a principal or district office administrator in a new district; I could remain where I was, accepting the realities of my changed role; or I could start planning to retire.

There are four basic questions a prospective retiree must answer:

Can I retire? This question is difficult to answer. While any principal can quit his or her job, retirement implies leaving a position with certain benefits and the contract language is usually very specific about qualifications. Are you eligible for a pension? If so, how much money can you expect to receive each month and will there be a waiting period? And what about Social Security? Will you be immediately eligible for full benefits, including Medicare, or will you need to wait for months or years? Will Social Security benefits affect your retirement?

I attended several workshops given by my state department of education that helped clarify various options. Assured that there were no barriers to early retirement, it was time to answer the second question.

Can I afford to retire? To answer this question, you have to closely examine your retirement income and expenses, particularly the costs of health and life insurance, which can be substantial. Will you retain your present coverage in retirement? If so, will you have to pay an additional cost for the coverage you will need? If you will be eligible for Medicare, will prescription drug costs be covered? What about costs for dental care or long-term health care insurance? You need to carefully determine

Keep your options open. Is there a project you always wanted to do, but never had time for? Investigate it! Talk to people! Make a proposal! What’s the worst that could happen? After all you’ve been through in your career, is rejection really such a traumatic event?

Don’t sacrifice today for tomorrow. It’s great to be prudent and cautious, but it would be a shame to have significant savings at a very old age because you chose to sacrifice activities you really wanted to do during your early retirement years.

Let it go. Remember when you first made your announcement and people came into your office, one by one, to say, “What are we going to do without you? Things will never be the same.” Your answer should be, “If something happened to me today, I guarantee you that someone else would be sitting in this chair and that person will do a great job.”

I loved being a principal, but I have to tell you that my retirement adventure has been wonderful! I’m going to the gym on a regular basis, I’m playing sports again, volunteering for several organizations, and I even have a bimonthly education column in the local paper! I’ve dropped more than 25 pounds and people tell me I look 10 years younger. The stress lines are disappearing! In fact, my biggest stress right now is making decisions about whether to write, bike, play racquetball or table tennis, or visit my kids out of state. They are tough decisions, but a lot less stressful than the ones I had to make as a principal.

Retirement can be a great time of life!

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whether you will have sufficient retirement income to meet your anticipated monthly expenses.

You may find, for example, that you can afford to retire from your present job only if you continue to work part-time for either additional income or to maintain health benefits. Or you may find that you will be better off deferring retirement for a few more years in order to be on a sounder financial footing. Consulting a financial adviser may prove helpful.

Ideally, the time to plan your retirement is the day you start working, by allocating money from each paycheck for tax-sheltered annuities, IRAs, Roth plans, CDs, and other long-term investments. These investments, added to whatever equity you may have in your home, will go a long way toward answering the question of whether or not you can afford to retire. I must add this caveat to prospective retirees: Plan to spend as much or even more money each year in retirement than you are spending now. Underestimating the expense of the “leisure years” is one of the biggest mistakes people make. The historic rule of thumb about needing 70 percent to 80 percent of your pre-retirement income is no longer valid.

Retirement travel is a major reason, but there also are the yearly increases in fixed costs, ranging from property taxes to home heating fuel. Periodic cost-of-living increases in pension and Social Security benefits will probably not keep pace with rising costs and inflation.

Am I emotionally ready to retire? There are some people who are simply not ready to retire at any age, and had someone asked me in my 40s if I had planned to retire in my mid-50s, I would have laughed them out of my office. But as my role changed, as my daily stress increased, and as concerns about my wife’s health mounted, I was definitely emotionally ready for retirement.

What will I do in retirement? Just as one of the keys for successful retirement is to plan ahead financially, you must plan ahead for what you will do with this huge new reservoir of free time. There are so many possibilities. Will you pursue old hobbies or start new ones? Will you travel? How often and for how long? Will you be spending more time with your family? Will you take adult education classes? Will you volunteer your time for some worthy causes or organizations? Will you work part-time for the mental stimulation, if not for the money? Will you maintain your current residence or move to either a smaller home in your community or a retirement home in another state?

Speaking from Experience

My own retirement is not exactly what I envisioned it would be—but it’s very close. I was asked the same two questions again and again when I announced my decision to retire: “You’re so young. What are you going to do for the rest of your life?” and “Aren’t you worried that you may become bored, or that you’ll miss school?”
Aside from looking forward to spending more time with my children and grandchildren, I wanted to travel, play golf, write, read, and do volunteer work. My wife and I have had some marvelous travel experiences since retirement and we have made many new friends through our travels. I’ve found that I don’t golf as often as I thought I would and I don’t write about educational issues as I once did. However, I do enjoy having the time to write long e-mails to friends and to browse the Internet. I also now subscribe to all those magazines I had always wanted to read, but never had time when I was a principal.

I spent the first year of retirement sampling several volunteering opportunities and discovered that many required me to be somewhere at a set time on a set day each week. While some retirees may welcome such structure and routine, I was not one of them! As a principal, I had felt ruled by the clock far too often. So I searched for flexible opportunities to volunteer and found them with a regional food bank and food rescue organization, both associated with America’s Second Harvest. Volunteering to help poor and hungry children and adults in nearby communities gives me tremendous satisfaction, and it does not interfere with my travel plans or other priorities.

“Don’t You Miss Being a Principal?”

The answer is a qualified “yes.” I do miss some of the activities, but not enough for me to consider taking on a full-time or part-time position as a principal or consultant. I occasionally miss the energy and excitement that came with managing unforeseen crises, the time spent nourishing the potential of teachers, and working with staff on curriculum reform. However, I definitely do not miss the daily stress, nor do I miss having to attend 35 to 40 nighttime meetings each year! I am fortunate to maintain e-mail contact and have lunch dates with quite a few former staff members, and I continue to enjoy both their friendship and opportunities to offer my advice on educational matters.

I am enjoying my retirement. I was fortunate to have saved and invested early and wisely enough so my wife and I can enjoy the life and lifestyle we had always hoped to have together in retirement. It’s hard to ask for much more than that!

Allan S. Vann, who retired in 2000 after 17 years as an elementary school principal, has been a frequent contributor to Principal. His e-mail address is acvann@optonline.net.

WEB RESOURCES

SmartMoney.com provides the text of the article “Retire Happy” from SmartMoney Magazine, April 2006.
www.smartmoney.com

AIG VALIC offers a variety of products and services related to retirement.
www.valic.com

Kiplinger’s Retirement Report focuses on investment strategies and advice.
www.kiplinger.com/retirementreport

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