# Work Daze: Too tired to retire

*by Bob_Goldman*

When can you retire? Where should you retire? Can you afford to retire? What will you do after you retire? Have you noticed, friend, that everyone is talking about the R-word - retirement?

Frankly, I retired about 30 years ago. I kept working, of course, but I totally gave up any idea of getting ahead at my company or advancing my career. As long as I could do nothing and get paid for it, I was a happy camper.

Being retired at work is not as easy as it may sound. Making your managers believe that you are actually working when you really are goofing off takes, well, a lot of work. In addition to scurrying around and pretending to look busy, you also have to make everyone believe that you care - that's hard. Drop your guard for even a moment and admit to a manager that you think the job is all a bunch of baloney, and overnight you could find yourself welcoming shoppers at Wal-Mart.

Now that I'm approaching retirement age, I see there's another problem to quitting work, but continuing to receive your paychecks. Now I have to listen to my soon-to-retire co-workers talk about all the wonderful leisure time they will soon be enjoying as they spend their endlessly idle days relaxing with no deadlines and zero responsibilities.

Instead of looking forward to my golden years, I find myself disappointed. Doing nothing all day but relaxing? That's the way I've been living for years!

Unfortunately, even if you are one of those oddballs who have spent the majority of your working life doing real work, retirement is not without its problems. Or so I recently discovered after spending a busy afternoon at the office, hiding in the computer closet, perusing a special section of The Wall Street Journal called "Encore: A Guide to Retirement Planning & Living."

The front page feature of this special section is a "Baby Boomer's Guide to Social Security," which contains a number of pressing questions about our nation's senior citizen retirement plan. But the biggest question of all was not covered - is there anyone who is not currently matriculated in a mental institution who actually believes Social Security will be there when you need it?

I mean, we've all heard the same statistics. In the past me and thee were part of a whole platoon of workers coughing up a significant percentage of our paychecks to support all the geezers on Social Security. But in the future - when you will want to belly up to the trough - the entire burden will rest on the shoulders of a few Gen-X layabouts who, trust me, have little interest in spending their hard-earned cash to make sure your Lime

Ricky has a spring of mint.

Of course, you may not be depending on Social Security to fund your retirement. You may have a fat pension like America's auto workers and airline employees. Oh, wait a minute. Those pensions turned anorexic, dried up, curled up and blew away. At least you have your retirement plan - your IRAs and your 401(k). And let's face it; nothing is as solid as the stock market. Unless it's the value in your home.

And you thought retirement was supposed to be fun.

Even if you can afford to retire, you have to figure out what you are going to do in the 30 or 40 years modern medical science promises to those of us who make it past 65. Some people choose to do nothing, except snooze and play golf - basically the same activity - while other retired folks try to "give back" by working for cultural organizations and non-profits.

If you are not a fan of opera or art, a job as bouncer at the Kit Kat Klub is an excellent way to contribute to culture. Choosing a charity is more difficult since the position for which you will be best qualified is recipient.

A retirement choice which is definitely growing in popularity is the concept of a second career. Now that you've spent four or five decades screwing up one job, use your remaining days to screw up a brand new occupation. Thus, sales managers become folk singers and folk singers become baristas and baristas become sales managers and around and around we go until we all fall down, dead.

Personally, I never plan to quit working. I hate my job and I'll never be a success, but trust me, it's a whole lot easier than retirement.

Bob Goldman has been an advertising executive at a Fortune 500 company in the San Francisco Bay area. He offers a virtual shoulder to cry on at bob@funnybusiness.com.

Â© Copley News Service