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many of you, I'm retired, and I've never been busier.

Frankly, I don't know how I had time to go to work. Now, I'll admit this is all self-inflicted. I was putting off a lot of stuff while I worked; stuff that was either not a high enough priority or that I was just too tired to tackle. Suddenly, having the time to do all the things I wanted to do became overwhelming. So much so that there were days I didn't get anything done. I needed a plan.

We all have dreams. Things we want to do or see. Things we want to learn, and things we want to be. As a child I had many dreams. Growing up in the projects of South Philadelphia, living off of welfare, I had a dream that someday I'd have plenty to eat. Some of my other dreams were to be a singer and to write a book.

I held on to those dreams as I got older. After I graduated from high school, I had a few singing jobs and tried to make a career of it. But my dream of having plenty to eat was stronger, so I got a real job and put singing on hold.

I imagine this happens to many of us. We have these dreams or things we want to do, but as we grow up we have to get real jobs. Maybe we get married and have a few kids. Soon we're working hard at keeping a roof over our heads, owning a decent car, and taking family vacations.

This becomes our reality. Some of us still find time to get other things done, but for me my job at Microsoft took all of my time, and when I got home each day I was so mentally tired I didn't have the energy to do anything. Before I knew it, the kids were off to college and my career was coming to an end.

Where did the time go? Who's that old guy staring back at me in the mirror? Maybe you accomplished all the things you wanted to and you're looking forward to a retirement of sitting on your porch in a rocking chair. If you're like me, however, you look back and realize that while you may have had a successful career, a lot of things you wanted to do didn't get done. You put them aside for later, and now later has arrived.

DECIDING TO DO IT

You might think it's too late to do these things. I'm too old to learn a foreign language or a musical instrument. My back hurts too much to travel to Italy and walk on those uneven, cobblestone roads. But while you're older than you have ever been before, the fact is you're also as young as you'll ever be again. There's still time left. You just have to decide to do it.

Think about the way you planned your career and maybe even your life. How did you get things done each day? Did you create a to-do list? Did you make a schedule? Did you set goals? Your retirement shouldn't be any different. Before I retired, I thought about all the things I'd put on the back burner. I wanted to write and record a song. I wanted to learn Italian and how to play the piano. I wanted to travel, and I wanted to write a book.

Of course, these weren't things I had to do. I still had to pay the bills and mow the lawn. I still had to reply to email. I still had to do my taxes. So I sat down and wrote a list of all the things I wanted to do and all the things I had to do. Then I broke the list down into daily tasks, like email; weekly tasks, like paying bills and mowing the lawn; and yearly items and things I would do just once, like writing a book. Once I had my list, I began working on it.

I'm not saying I attacked the list like I was back at work with my boss pounding me to get the job done. I was retired after all, so anything I was working on today could wait until tomorrow. I'm not talking about procrastinating until the point that it never gets done. No, I'm saying that I don't have to do it today.

I joined the local gym so I could get in shape for all those vacations my wife and I wanted to take. Then I began working on my plan, starting with that song I wanted to write and record. At the same time, I started writing my book and we planned our first vacation.

As I put more effort in, things really started going well. In my first year of working out, I lost 50 pounds. I wrote six songs and recorded three CDs. I was able to perform live at a number of events. And after my book was published, I was invited to write articles and do interviews.



IT HAS TO MATTER

It's been a heck of a ride, but not without its setbacks. My back is so bad there are days it hurts too much to get out of bed. I injured it years ago, requiring multiple surgeries, and after those surgeries I was told by multiple doctors that I had "failed back syndrome" and would never work again. That was very depressing news, but I had hopes and dreams for my life and my family and I wasn't going to let anything stop me. Years after getting the diagnosis I landed that job at Microsoft.

Sadly, my physical challenges didn't stop in retirement. I tore the rotator cuff in both shoulders, and three years ago I had them both surgically repaired, followed by months of painful physical therapy. Later I found out I had prostate cancer. It was like getting punched in the gut. I thought, what's the point of all this. As soon as I get through one obstacle another one jumps in my way. I was depressed, but I'd been depressed before.

I learned then that being depressed is OK for a little while, but if you want to move forward you have to put it behind you. I was going to have to do that again. It's kind of like the movie *It's a Wonderful Life*. Sometimes you look back and wonder how much it all really mattered. Unlike George Bailey, however, we don't all get an angel to show us how the world would be different if we were never here. We have to come to that conclusion ourselves.

So, I decided my philosophy would be very simple: It has to matter that you were here. Now while I'll admit that things like learning Italian and going to Italy were just for me, I was now thinking about my legacy, about the impact my life has had.

While each of us can decide what that means, for me it was all about making a difference in people's lives. Things like singing at retirement centers are very rewarding to me, and when I see the smiles on the faces of the people in the audience, I know it's rewarding to them as well.

When I speak at the Boys and Girls Clubs and tell them about how I grew up poor, they know I understand what they're going through. I can see on their faces when I tell them how I worked my way up and through many obstacles to get to where I am today that they believe they can do it too.

Think about all the things you've put off. Where do you want to go? What do you want to learn? Who do you want to help? How do you want to give back? Who do you want to reconnect with? Whatever it is, you now have the time. So get started, but most of all have a blast. You've earned it.



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