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## Couple navigated retirement and then made a map

By **JEAN HOPFENSBERGER**, Star Tribune

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Mark and Janet Skeie never set out to become retirement gurus.

But in less than three years, the Lake Elmo couple have created a nonprofit organization, authored a book, and begun organizing a network of community education classes to help retirees "map" their next stage.

And if all goes as planned, the classes based on their book will be held at community colleges across Minnesota and the nation. Century College in White Bear Lake, South Central College in Mankato and Northern College in Thief River Falls already have offered the course.

"We're negotiating with several colleges across the country right now," said Mark Skeie, a retired 3M manager. "Our goal is to be in 300 schools in the next two years. ... The idea isn't to make money, but to assist people through this life transition."

Helping other retirees navigate retirement was not exactly in the cards when the Skeies retired from their jobs in 2003.

Mark Skeie was looking forward to golfing, fishing, quality time with grandchildren and community service. He's active in the Metropolitan Area Agency on Aging and the Vital Aging Network, a statewide network to harness the energy of older adults in their communities.

Janet, who worked in the insurance industry, had visions of long summers at the family cabin, gardening, traveling and spending time with her family.

But after a "honeymoon" period of adventure travel and relaxing around the house, the couple began asked themselves: "What do we want to do for the rest of our lives?"

"We created lists," said Janet Skeie. "Do I want to move geographically and if so, where? What organizations would I like to volunteer for? Do I want to learn, or re-learn, how to play a musical instrument? Do I want to travel? Where?"

Their guide fills a vacuum

The couple decided to look for books to guide them through the process. They found plenty of financial planning books, they said, but no step-by-step guide for planning all aspects of retirement.

And so in 2006, MYR Inc., or "Map Your Retirement," was born. It was funded by a significant chunk of the couple's retirement fund. Not satisfied with just a website, the couple worked with Twin Cities communications consultant Julie Roles to produce a book full of worksheets and words of wisdom from Minnesota experts on aging.

The "Making a Difference" chapter, for example, was written by Jan Shively, a senior fellow specializing in retirement issues at the College of Continuing Education at the University of Minnesota. A chapter on "Creating Your Own Health Care Team" was authored by Mary Jo Kreitzer, founder of the U's Center for Spirituality and Healing.

But the Skeies believed that many retirees would prefer to learn in a group setting, rather than read a book alone at home. A focus group confirmed that.

So the couple created an instructional manual to accompany the book, complete with worksheets and PowerPoint presentations that can be used by community education teachers. The three colleges that already have offered the class used the materials.

Classes were well-received

The Skeies now are looking for a Minnesota hub for their classes and negotiating with a local educational institution.

"Once you start doing this, it's like falling down stairs," joked Mark Skeie.

Jane Haas, who manages continuing education programs at Century College, said the class she taught was well-received.

"The participants really appreciated having an opportunity to talk about retirement from a perspective other than just financial," Haas said. "It was a holistic approach that doesn't often get discussed. We talked about nutrition, living arrangements, dynamics of relationships. The response was very positive."

And so, as summer approaches, the Skeies still intend to spend time at the cabin and play with their grandchildren. And they've managed to keep the plans on their retirement maps. Janet took up piano again and volunteers as a tutor for the Minnesota Literacy Project. And Mark continues his volunteer work with aging organizations.

Both laugh when asked if they ever expected their retirement to be a full-time job.

"No," said Mark Skeie. "But this is our life's work."

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