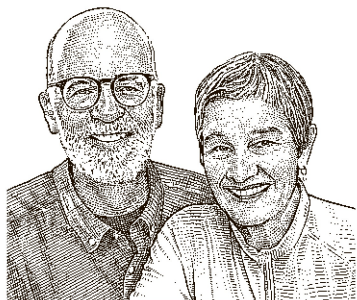


Retirement Rookies • Stephen Kreider Yoder and Karen Kreider Yoder

The first year in retirement is often the most difficult. But it also can set the stage for how you'll fill the years ahead—both financially and psychologically. Stephen Kreider Yoder, 66, a longtime Wall Street Journal editor, joined his wife, Karen Kreider Yoder, 67, in retirement in late 2022. In this monthly column, they chronicle some of the issues they are dealing with early in retirement.

• **STEVE:** I was trying to pen this column late last year when I peeked down at my phone. Lo, another YouTube video from the guy who fixes watches!

Two hours later I looked up, having drifted from watchmaking through bike wrenching and into “Jack Reacher” clips. “This phone is eating your retirement,” I scolded myself. “Kick the habit. Next year.”

I’ve never had use for annual resolutions. But retired life has me thinking it is time to at least establish some New Year’s good intentions.

During recent working decades, each year started with a crowded calendar and little reason to make upfront plans to stray from my tried-and-true patterns of work, home and vacation.

Now, 2024 looks like one giant window of opportunity. I see I could use a little proactive resolve to help reform some old patterns that aren’t aging well in retirement.

Among my New Year’s intentions: **Learn to BE at home...** I was lol’ing on the couch last fall after our latest cycling adventure—Oregon to Kansas—and had a nagging thought: “It’s Monday morning. What should you be doing here this week?”

Before, work was the calendar’s main event, and home was a re-

New Year’s Resolutions Take on a Whole New Meaning in Retirement

We used to know what we needed to do. Now, we have to be a lot more proactive



also need to learn to just be in the city outside our front door, enjoying the luxury of wandering without minding the time.

A reader from Southern California writes: “You haven’t really retired at all. You are still compulsively planning and overthinking everything as you were while working, filling and planning all your days. I’ll bet you haven’t learned to just let a completely unplanned day unfurl before you and just lay back.”

...and to BE on the road, too. Our travels find us still rushing as if we had limited vacation time, rather than mindfully tarrying along the road.

We will tarry in 2024. We’ve

calls me a Pollyanna. My skepticism served me well as a grumpy editor.

It serves me less well as I try not to be a grumpy old man. At age 66, I could stand to be less cynical. I could start by curbing my consumption of political news. I might be cheerier if I bridled my righteous indignation. When the driver behind my bicycle starts honking, I could just let him pass instead of lecturing him about my rights under the California Vehicle Code.

And as a South Carolina couple write us: “Avoid negative people, as they will draw you down.”

...and be positively off the phone. It’s a dirty secret among retirees. I’m sure of it: Smart-

• **KAREN:** I can’t remember making New Year’s resolutions and sticking with them. But setting goals seems urgent now as retirement makes me more aware that my years are limited.

I’ve begun setting goals in a way that works for me, drawing on my training as a teacher. We teachers instruct during a day, review student learning at day’s end and revise our plan for the following day. It’s a cycle of planning, teaching, reflection and revision.

I’ve made that my year-end approach as well: I review the past 12 months, reflect on what worked and what didn’t, and make revised plans for the new year based on the review.