

# GRAPHS, CHARTS, WORKSHEETS

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“The first forty years of life give us  
the text; the next thirty supply  
the commentary on it.”

*Arthur Schopenhauer*

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# **Part One**

## **Getting Ready for Life After Dentistry!**

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## How much is your Life After Dentistry worth?

*For some, another day or month of life might be worth a fortune. For 30 years, many fortunes!*

*But for the rest of us, with no fortunes to spare, let's let William Shakespeare suggest a value. He let Richard III set a price when he shouted "A horse! A horse! My kingdom for a horse."*

*So, you are the king or queen of your life; it is your kingdom—with your home your castle. If somebody offered to sell you a whole extra year of life, an entire year in which you could do what you wanted—sail or golf or work or just kick back and read more Shakespeare (or romance novels)—would that be worth a horse a year?*

*What's a good horse worth? Maybe \$6,000? With oats and necessities, another \$500? Thus an ordinary year might be worth \$6,500. But you're a dentist—a really great accomplishment, something like a thoroughbred. So your value of a year in your life may be a horse of a different color, maybe 50 grand.*

*Yet most of us, on the average, get an extra 30 full years. That's 30 times \$50,000. Our Life After Dentistry, then, by this odd logic, would be a free gift of \$1,500,000!*

*If somebody gave me \$1.5 million, with no strings attached but to spend it, I'd sure make a plan before I let the green fly. Which is all this book suggests: you're going to get the gift anyway, so stop now and figure out the best way to use it as fully and with as much joy as possible. Stop horsing around.*

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# Introduction

## An Absurd Idea

I'm Jay Hislop, and when I began dental school in 1974, a book like this would have seemed absurd. I was 22 years old, a recent B.A. graduate from Cal Berkeley, recently married, and looking forward to building a dental empire the likes of which had never been seen. My generation had taken control of the nation's political awareness, and we were beginning to take over the consumer economy. We were just becoming known as the "baby boomers." The "establishment" of old, conservative, white men was just beginning to get an inkling of our power to change the face of the nation with our political and environmental activism. Our generation was making waves that transformed the culture of North America to the "youth culture" of the 1970's through the 1980's. We "knew" we were immortal, and life looked so long that the other end of it was inconceivable. We were idealistic. We knew we would change the world and make it a better place. Many of us chose the healing professions because we could dedicate our lives to helping others.

None of us gave a thought to planning our first lives, except for a bit of planning for our educational and vocational training. But most of that was a traditional application process for admission to colleges and later graduate—or in our cases—professional schools. The rest we left mainly to fate and biology. Much of our serious planning was reactive. The only reason I can remember for not taking a year off from university and applying again to medical school was that I was still (irrationally) afraid of the military draft.

During the next two decades, I was too busy just surviving and doing what everybody else in our profession did to give my *Life After Dentistry* much thought. I worked as a resident for a year, tried a stint with a public health post in the prairies of Canada for two more, then finally settled into a start-up private dental practice in my home town in California.

I toiled at the profession and tried to establish a name and reputation for quality dentistry and a friendly hometown "country doctor" atmosphere. I joined civic groups and clubs. I skied, water-skied, cycled, and trained year-round for no reason other than for health and fitness. Old age and death seemed a million years away. Sorry to say, I thought more about personal economic survival and my family's own needs than I did

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about the idealistic service to humanity that had motivated me to enter the dental profession, though my patients and their needs were always the highest priority in my professional life.

I moved quickly. It took about a decade but I eventually built, rebuilt, and remodeled a practice that was economically successful. I expanded my practice facility, adding treatment rooms, partners, staff, and overhead. I worked longer and harder, and created a practice that many dentists only dream about. I became something of an expert in occlusion and restorative dentistry, and joined the faculty of the L.D. Pankey Institute as a teaching assistant during the second decade of my dental life. I focused on my patients and their needs, sometimes at the expense of my wife and daughters. I was there for the nighttime emergencies and the patients who could not afford to pay me “right now.”

Then a crack in my personal certainty of immortality developed about 1995. I had been ignoring the pain of working at the chair for a while, taking large doses of Advil daily, and trying to exercise away the acute and chronic neck and back pain. I felt that my vision was good enough to make up for the fact that I couldn't feel what my hands were doing much of the time. The numbness set in, usually within 45 minutes of my first clinical patient every morning, and often persisted well into the evening. I could not get out of bed in the morning without terrible pain and stiffness. My left deltoid and trapezius muscles had become so enlarged that my ever-loving brother Jeff called me the “Hunchback of Dental Dam” and my internist thought I had a sarcoma. My right side had atrophied so much that the contrast was very dramatic. Yet I had continued to work as if nothing was wrong.

After many months of poking, stabbing, electro-myography and nerve conduction studies, CT scans, MRI's, and multiple visits with neurosurgeons, neurologists and orthopedic surgeons in two cities, I gave up.

I was forty-five years old and my career as a clinical dentist was over. The future that once seemed endless was upon me and looking very finite. I'd never thought much about retirement, hobbies, or later-life goals. Now the infinite was finite. I had wholeheartedly convinced myself of the myth that if I could work forever I could live forever. I needed this book then, but it didn't exist.

### **Blame the “Boomers”!**

You can blame this book on the “boomers,” if you're into blaming. It took our generation reaching 50 to provide much public focus on a sensible, rewarding older age. It also took a number of stories very similar to mine to convince me that there was a need for this edition to be written especially for dentists.

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After I sold my practice and began to cast about for what was to come next, it seemed like just about everything I heard or read for the next several weeks was about retirement and nobody being prepared—like me. Was that true? I needed to find out.

But I had to make a living and I had to begin immediately. I worked for a couple of practice management firms for about a year and a half, then struck out on my own to start a new company, the ECHELON Consulting Group. I studied and learned how successful practices operate. I took the best information I could get from other businesses that I had either managed or had been in some way close to the owners. I applied my own successes from my private practice as a font of practical experience. I had the unique knowledge, credibility from my personal experience, and the ability to speak and write. ECHELON became an immediate success.

I met Gordon Burgett when I was searching for a publisher for a book I had outlined and had begun to write. He became a critical editor and later the publisher of *Designing Your Perfect Dental Practice: Foundations of Clinical Success*. Through the process of bringing my book to press and making it a success, we became friends and frequent correspondents. When I began to speak on the issues facing dentists in both voluntary and disability-forced retirements, Gordon suggested that we collaborate on this edition.

We have a common love of research, we're writers, and we get along well. Many questions came to mind. We could reduce them to a few basic queries:

- What do dentists most need to know about retirement?
- Why do so many (perhaps most) dentists want to retire “prematurely”?
- How can dentists prepare to live happily into the unknown future, especially if they choose an early retirement from dentistry?
- How can dentists be in control of our own actions and fate as they face *Life after Dentistry*?
- What should dentists do first?

What we found is on these pages. Gordon was sixty when he started the general audience companion to this book, *How to Create Your Own Super Second Life*. I was forty-nine and well into my second life, my *Life After Dentistry*, when we began this edition. One thing for sure is that a whole lot of sexagenarians and most dentists never heard the phrase “Super Second Life.” But that is exactly what we hope to help you create with the tools and practical explanations presented on these pages.

I wrote this introduction yet the book has two authors. I've just introduced Gordon Burgett. So the question is, how will you know who wrote which of the words that follow? The ideas expressed come from two hands and minds operating as one; that is, we are in total ideological agreement. But when the book speaks to, about, and of

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dentists, that is me. So are the personal examples, unless otherwise noted. When the book speaks more broadly about second life planning, that comes from Gordon.

A last thought. We could have moaned for 250 or so pages about our lack of preparation, as dentists or just people, for our “gift” of 30 extra years. Or listed 700 or 7,000 ways to get ready. But why? Isn’t Life After Dentistry much more than just about retirement funds? What we really want to discuss is summed up in two questions:

### **The book answers these two questions**

- (1) What is a “Life After Dentistry” and how might we be better and happier by creating our own?
- (2) Specifically, what can we do *now* to prepare ourselves to live each of the days that we have left to its fullest?

The answers are found in Parts One and Two.

This book is a reference guide, a blueprint, and a map all in one. Please take its words and process and from them create your own wildly worthwhile, exciting, envious Life After Dentistry.

### **Enough Introduction**

Enough babbling about us. Neither of us, nor you, is getting any younger. Let’s find our trifocals, splints, and ergonomic keyboard and get going...

# 1

## What Are You Going to Do With Your Extra 30 Years?

*So you're 40 or 50, big deal. The only question that counts is "What are you going to do with your extra 30 years?"*

*Nobody in the history of man has lived as long as you—and ended up in such good shape.*

*Your ancestors had kids, but rarely saw their kids have kids. Most women never knew menopause. Men died when their legs, eyes, or ears failed.*

*In 1900, the average life expectancy was 48. Now it's 78, only a hundred years later. For most, 30 extra years! What a wonderful problem!*

*So here you are, feeling fine, looking good, in the prime years of your professional earnings, and the time is coming to exit the profession, for whatever reason.*

*You might as well make a plan that will use all your knowledge and experience, your values and laughter, in those "new" 30 years.*

*Your parents likely subscribed to the "declining philosophy" that said that from midlife on it was all downhill, that the party was over, dreams unrealized were just that. But today that's as out of date as your prom dress, ball glove, or 8-track tapes. People now don't just curl up and die when they hit the 50-yard line. In fact, most bloom like never before. Better yet, many have the skill, strength, wisdom, and experience—sometimes even the money—to make their second half the joyous completion of what the first half prepared them to do.*

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*Of course, whether that happens to you is pretty much your choice. Just sitting around waiting to die can take a long time, if curling up is your thing...*

*Dentists are in a unique position because of income capacity and intellectual resources to take the most advantage of the second life opportunity! But they need to plan and make certain well-timed decisions.*

*You at least deserve some options to use in the time in between. Plenty of books tell you to save billions for your “retirement.” Others urge you to volunteer 26 hours a day. But none shows you how to take your future by the reins and make it go precisely where you wish.*

*This book has that goal: to help you plan the rest of your days.*

*You can use it to map out the great unknown—your Life After Dentistry!*

*Then you will have 100 options, and a hundred alternatives, and maybe 100 new friends.*

### Extra years...

Of all the dentists ever licensed in California, about half are still in practice! And of those in practice nationwide in the United States, over half are more than 45 years of age! Simple conclusion: there is soon to be a huge wave of retiring dentists throughout North America. A tsunami of second life aspirants! Are you going to be one of those left playing around with the latest composite when you're 70 years old, or will you have found a new way to express yourself?

Of all the people who *ever* reached 65 years of age, one half of them are alive today!

But dentistry is hard on the body and the soul. I'm not going to recite a treatise on all the problems, like burnout, boredom, depression, even suicide. You've heard it all, some truths, some myths. Let's just say that if I ask a hundred dentists when they want to retire, 80 will say, “Last year!” If I pin them down, they say, “By age 55.” So in any case, we're looking a group of folks that may have 25 or more years to spend on this wonderful Earth after leaving dentistry.

If you lived to half that age during the Dark Ages, you were very, very old. Living too many years has hardly been a historical problem! The miracle is that most of us will live into our 80s, and some far beyond 100. We may even know a person who will live to

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200. How valuable are those extra years? They're only worth having if you make them worth living. And there is still so much to be done!

I once told a story to a friend about my inner "voices." At first he thought I was a little crazy, then he suspected I was just talking about my conscience. But as I told him what I was hearing, he realized that he was hearing the same thing—voices on the other side of a door in the mind's eye and thoughts that seem to have a life of their own. Our hearts give rise to any number of "voices," some which get expressed, others, repressed.

Take a moment, right now, and try to recall your inner voices. I'm not talking about your conscience. Inner voices are the longings for a different reality, a new condition, a change of scenery, new experiences, or a changed set of circumstances that become siren calls when ignored. As we grow and mature, and encounter the challenges of a difficult and consuming profession such as dentistry, we begin to sort through our inner voices. They may question our choice of schools, majors, profession, or partners. They may scream about lost opportunities, or play out impossible scenarios had we done another thing, a different thing, or perhaps the same things, but differently. Perhaps we have other talents. We may have important interests that we are unable to pursue.

We are forced by our choices, conditions, and circumstances to ignore many, if not most, of the inner voices calling to us to live our lives differently

As we hear these voices, it often becomes necessary to quiet them because they actually interfere with our current set of goals and priorities. "I don't have *time* to (paint, write, teach others to ski or scuba, coach a team, write a travel column, teach at the university, restore antique automobiles, dig ancient bones...). So we open a door in our mind, grab the voices by the collar, and toss them into another room. If we didn't do so, we would all have multiple divorces and marriages, move frequently, never complete a project, and never have a true career. Hmmm...sounds like most of America! But dentistry demands more from us, so instead we toss those voices into the other room.

As our life progresses, we do not need to open the door as often. But when we do, the voices seem louder. Each time we do open the door, there are shouts and cries for release. Finally, the cacophony is so loud that we fear opening the door even one more time. Then there comes a time when we no longer have any voices to toss in there, but we are beginning to hear the voices *through the door*. It is impossible to silence them; they continue to get louder.

Now is the time to not only open the door, but to step inside for a few minutes and look around. Smile, and see the shadows of your true self waiting to be re-discovered and released. Quiet the voices, and reassure them that all is not lost. Why? Because there *is* a *life after dentistry*, and that is their time for expression!

So take a moment, right now. Step into that room. Quiet the voices. Then take roll call. Write down the ones that have enough energy left to speak. Tell them you'll be back soon, because you are making a plan to express those inner voices.

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### No strings attached

We get 30 more years just for being alive at the end of the twentieth century rather than at the start—a gift with no strings attached! That’s how much life expectancy has increased since 1900. Years to do with as we wish. *We all* get them, or at least the chance at them.

But who reading these pages has a plan for them? We didn’t plan our first life, and when we hit the 40s and early 50s, when the gift kicks in, we have no plan for the extra years either.

I’m not scolding. I never gave much thought to any of this either: extra years, a plan, a gift-horse, until I saw that life expectancy in 1900 and realized that my grandparents lived to about 90, with 25 pretty empty years after they retired. And then it hit me—I’m not facing a tragic loss from a disability, but an opportunity that I was on the verge of just frittering away. I am lucky. I found a way to get on quickly with my *Life After Dentistry*, and lost little precious time.

If you and I had a plan, we could take this gift, this jewel, and cut it and set it ourselves and make it shine. If we considered these extra 30 years our second life, our gift life, we could finally do what we wanted to do by intent, free from the toil and expectations and often the sheer nonsense of our first life.

Thirty free years. A gift horse. With a plan, that’s like found gold.

### What we need is an Action Plan

So let me help you do that. Let’s start creating Action Plans for our *Life After Dentistry*.

This book, then, is not about “retirement.” At first, I felt I had to tell people I was “retired” because I needed a quick code to avoid long explanations of my strange disability to patients and acquaintances. But what if I was like so many of my peers, who will leave their practices *by choice* at a relatively early age? Most of those reading this book will not retire in the way our parents did (and the government wanted, so we would open up jobs for the young). Hopefully, we won’t be throwing down our handpieces and burs at 65 or 70, bent and shot, mad as hatters from playing with all that mercury, arthritic and cancer-ridden, and die two years later. The vast majority of dentists tire of what they do by age 45 or so, and have a secret retirement wish of 55. Few meet that deadline, though more would do so if they had a plan.

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When the “Iron Chancellor” Otto von Bismarck, in the late 1800s, plucked a retirement age of 70 out of the air, thinking it so old that the German state would hardly have to pay pensions at all, it was far beyond the average life expectancy then.

When F.D.R. created an old-age retirement system in the United States, and lowered it to 65, it still was a safe bet that most people would never make it. The life expectancy by then was 62. A person 65 today will probably be line dancing two decades later.

By the way, this book is not solely directed to the 40 plus. Younger dentists, still planning their next career move, would be wise to spend some time with this guided planning. Certainly it should be in the curriculum of all dental schools so the readers could plan both their professional dental career *and* their Life After Dentistry, to make each a unique and wonderful life.

But that will never happen. Dental students cannot be tied into their seats long enough to make a serious study of the essential economics of dental practice management, let alone actually study and plan for a time *after* they have burned out from a job from which, at that moment, they have only high expectations for riches and glory. Dental students typically don't even take the few minutes a year it would require to add up the principle borrowed, calculate the interest on their student loans, and estimate their future debt service requirements, let alone learn to manage a practice. They are literally shocked when they discover that their \$160,000 of borrowed money has become \$240,000 by graduation. They might agree that there's a kernel of truth to what these pages offer but they'd consider it about as applicable as a vulcanite denture.

### **The best time to start planning?**

Dentistry extracts a high toll from most dentists. It is physically demanding and emotionally challenging every single day, and most minutes of clinical patient care are at least somewhat stressful. Dentists are extremely gifted and talented individuals who can seldom use many of their talents because of the limits of the profession. This book is designed to help you use your gifts to their fullest by creating your own Life After Dentistry. That's when the very best living takes place for most dentists. But for that to be so requires thought, planning, excellent and timely decisions, dreams dreamed, and action taken.

So we chose 40 as an arbitrary time to start planning and suspect that most of the readers will tune in between then and 55, the age when dentists say, “I didn't make my retirement goal, now what?” By age 40, thinking about going backwards to become a kid again makes your fewer hairs stand straight up in horror. You've outgrown that posturing and madness. Anyway, nature won't let you. So it becomes easier to sort through the voices in the other room. Reality strikes and you know that the Cubs or Ice Capades won't be calling. But you could have a meaningful time administering or coaching youth

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sports. The voices that were of a time when youthful energy and strength were your dominant features don't feel so exciting anymore.

The problem is what you think you see ahead: less power, less beauty, less passion, less money, and less years.

You need better eyes. The truth is, the second half of your life will be better, more exciting, and much more in your control than the hard half you're escaping.

You're in midlife, and as soon as you stop yelling "Crisis!" and waltz through it, you're going to pop out a new, calmer, stronger person.

And, since you've had the wisdom to buy a book telling you how to create your own Life After Dentistry, not only are you going to be ready to leap into your new body and mind to enjoy your second journey, you're also going to be able to extract every last drop of joy from it.

### Part Two of this book

In the second half of this book we'll walk you, step-by-step, through a straightforward process of planning, then implementing, your personal years of *Life After Dentistry*. It starts with a Dream List and ends with a detailed Action Plan for the coming stages of your life. (If your dream machine has gotten rusty, or you can't find the door to the "other room," we'll even share 200 rather generic dreams in the Appendix that you can pick from.)

I'll use a fictitious dentist for the step-by-step planning. I flipped a coin and he happens to be a male, and happens to be married so we can also consider the process his wife will follow. I will use some of my own personal experiences and those of clients to bring life to the examples. It will reflect a small, American family with kids still at home, or soon to be off to college. Not that I consider that the cliché dentist family, because many of my professional colleagues, friends in dentistry, and clients are women, singles, or divorcees. I am also aware of the importance of alternate life style partners, so when I refer to "spouse," or "partner," please take it to mean any sort of mate, partner, or significant other that you want to bring along with you into your *Life After Dentistry*. Also, not everyone has the joy and burden of children, but statistics tell us most dentists do. So please don't get upset and e-mail me because my examples aren't all politically correct. They are probably *factually* or *statistically* accurate, and hopefully interesting and easy to read and follow.

In this half of the book let's talk about that dreaded "midlife crisis," nature, liberation, what you did right, and what you want to abandon as soon as you can. Then we'll discuss the business of staying healthy and a different look at staying solvent, before we figure out how to spend that vigor and cash!

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### Why plan at all? Why not just let it happen?

The best answer may be that since you didn't plan for the first half and you've only got the second half left, do you want to depend upon luck and circumstance your entire life?

I know. You *did* plan the first half—without our book. You had a plan to attend a great undergraduate school and the best dental school, then to start a private practice and become the Dental Dynasty of Denver, or the San Jose Smile Center, or wherever. You made a careful study of small business management, finance, and strategic planning. You planned big and made few mistakes because of the careful application of professional skills and financial expertise. And all your dreams came true. Now you just have to retire and live happily ever after.

Malarkey. When you stepped into the door of your dental school, you got on a path that looks remarkably identical to the treadmill that all the other approximately 160,000 dentists currently in practice in America ride. Sure, there are variations on the theme, but no group of people have so much in common in their professional lives as dentists, and no group of professionals universally express more professional dissatisfaction than dentists. We seem to have a hard time finding happiness and fulfillment at this game. Yet, even for those of us who truly love it, and I considered myself one of the happiest dentists I knew while in clinical practice—even as it was crippling me,—there is still a need to *eventually* move on! Plus, on the personal, social, and economic side of things, we've all been led around by our hormones for most of our first 40 years, and when they didn't drag us from school to marriage to babies, to beauty and brawn, to jobs and success (all in the name of sex, and maybe love), then society, our patients, OSHA, and the state dental board kicked in and picked the order of business and the rituals while delineating the restraints.

Don't fret: nature and society enslaved everyone, and it wasn't so bad. Most of us have paid our reproductive dues, have kids we love, and despite ourselves half the time, built up a plethora of knowledge and skills. We even pocketed some coins and slipped in some fun.

Sure, you chose your spouse, picked dentistry as your career, chose a location to live and practice, and exerted control of every facet of your life and practice from the time you were six. Yep, and there's a big gold casting ingot glued to the back of this book.

(See Chapter 4 for more about those early years and what we will gladly leave behind.)

The point is: whatever your dental career gave you, you survived it and hopefully came out ahead.

Now you've got 30 more years and this time you *are* in charge. So why not take all those street smarts and that college and dental school learning, practical experience,

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wisdom, and people skills and put them to full use to design the kind of life you want, then make that happen?

### **The last days of your only life**

It's your life and your last days. You get one life and a lot of last days. Why not look through new eyes and plan a new path, which likely includes much of the old path but cleaned up, straightened, and with a new and perhaps higher purpose? Why not make certain that what's important, or exciting, or flat-out incredible is *yours*—by intent, not happenstance?

The alternative isn't dreadful, but it certainly doesn't meet any of the goals I have outlined so far. It's just more today's, forever, until you simply cannot safely pick up a handpiece anymore. Even then, many dentists still keep trying. It's what 99.98% of all dentists have done since the discovery of amalgam and tofflemeyers. It's what almost all of your friends will do (unless you're kind enough to share this book with them).

But why would *you* leave something as important as 30 years of your only life to fate, chance, or fortune? Why would you want to continue doing the same thing, the same practice, for any longer than necessary to meet your personal economic goals?

Why wouldn't you congratulate yourself for all of the good things you've done, take a long look at the what you've yet to do, speak a bit to the voices in the other room, dip into your dream bag to see what more you could add to the roster, factor in your health and finances, touch base with your partner, then put all that down on paper, creating a clear map of where you intend to go to finish the journey that was earlier interrupted (by sex, dental school, dental practice, the societal myths of "success," confusion, frustration, mayhem, at least one incredibly dim-witted boss, several impossible patients, bad music, and maybe even a lawsuit or two) but is now open to completion?

Before we delve into planning, let's address two related concerns, in reverse order of importance. The first asks, "If this planning a Life After Dentistry is such a hot idea, why doesn't every dentist do it?" and "Why didn't my parents plan a second life for themselves? Of all the dumb stuff they did do, they never mentioned it."

The second is more important. It implies that it doesn't matter what we plan, we're going to lose or forget about the plans, give up on them, or just laugh at the exercise a few months after it's finished. Heavens. More on that in a moment.

So, why weren't our folks and all those dentists who came before as wise as we are when it comes to creating a specific plan for the second half of our lives? Four reasons come quickly to mind:

1. Their expectations came directly from what they'd seen their mentors and parents do. In our grandparents' time, few lived beyond 60 and they were patterned into a