

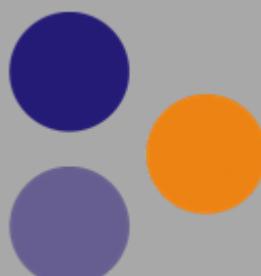


Mike's Story!



Retire + Right

From leading a business to
conducting on Puffing Billy.
What's next for Mike and Shirley?



We asked Mike a few questions as to why he enjoys being a volunteer and what Puffing Billy means to him.



Recently we caught up with long time Retire Right client Mike McCarthy. Mike had worked in a high pressure role that meant he had to work long hours, under stressful conditions. Potentially, the transition into retirement was going to be a challenge and yet when we spoke with Mike he was full of life and bristling with enthusiasm. It was great to get Mike's thoughts on how he has been so successful in transitioning from full time employment, as a CEO no less, to retirement.

Mike spoke passionately about ensuring that your life, and week, has structure and purpose.

He went on to share that Wednesdays are the highlight of his week, when he is a volunteer conductor on Puffing Billy. He has been doing this for about a year or so now. When we caught up he excitedly told us that he had been promoted to Head Conductor, a role only normally offered after 2 – 4 years of service.

"I love it - the challenge and what you learn about yourself is amazing. "

I keep saying to them at work that I was a Managing Director of a large company with massive political responsibilities, real responsibilities! I had a career of going from the frying pan to the fire; it was a fantastic career from my point of view.

I'm every bit as passionate and professional in this role; despite being the lowest on the ladder... a conductor.

"I try to be as professional as ever, and present myself with as much passion as any other job I have ever had and I love learning that about myself."

It takes 15 weeks to become a conductor which shows how professional they are and it puts the value into what you do because they take it professionally and seriously. They also value their volunteers.

The only difference between what we do as volunteers vs work is that you get paid in free coffee and cheap dim sims... and the dim sims aren't bad."



The people you meet are fantastic. The people I have met and the stories I could tell you about are amazing.



I recently told an English guy from Lancaster that this job is like herding cats, and you only need one thing to go wrong and you are down with the cats. The problem is, one thing goes wrong 4 times a day...

It is one thing to know the process, but it is another thing to be able to adapt to the situation when things go wrong and I love the challenge."

The other day we had a full train of passengers trying to board and we were a few volunteers down. After co-ordinating the whole situation and finding everyone a seat I stepped onto the train myself to a spontaneous round of applause. It is fair to say that I floated home that night. "

What advice would you have for people who are looking to transition from full time work into retirement?

It is amazing how many conversations I have (about retirement), with men in particular in their mid to late 50's, on Puffing Billy, about moving towards retirement.

Puffing Billy was a real possibility for me well before retirement. I am a bit of a train nut, but this decision was something that I was thinking about well before I made the decision to retire.

It is very true you have to plan for it just like you plan for everything else. You need to think about what that life (retirement) is going to be and try and find ways of keeping yourself stimulated physically and mentally. I have made some good decisions along the way and I have made some really crappy ones as well, but a couple of the best are when I retired and what I was going to do when I retired, because Puffing Billy is only what I do on Wednesdays...."

I wouldn't change my life one iota. Perfection is less than perfect. You can't have perfection in everything you do, there are only 7 days in a week. You can't optimise everything, so the challenge is to get the right balance in everything.

I left my role as the stress levels were affecting my health. My blood pressure was through the roof. But I loved my job and it was a big decision at the time, but looking back at it now, the timing was ultimately perfect.



In addition to all these fantastic experiences the fact that we have been living in comfort now for 6 years and our superannuation wealth has actually still gone up by over 20% over that time whilst drawing down on it is fantastic."

A message from us

There is nothing more gratifying than helping someone achieve their dreams! We thank Mike for sharing these fantastic experiences of Puffing Billy with us. We wish Mike and his wife Shirley a wonderful retirement; it's been a great experience helping them *retire right*.