

May 2021 Client Corner: A Busy Start to Retirement

Jeff and Julie Dingwall have been friends of the Kemp Financial Family for some time. They have had quite a few changes in their lives as of late; one of the biggest changes was Jeff's recent retirement from Northrop Grumman. If it wasn't enough to endure the challenges of 2020, Jeff and Julie were shifting their world during a pandemic as well. We have all thoroughly enjoyed getting to know them more as they have become clients of Kemp Financial and we have had the honor to help navigate the new waters of transitioning into retirement.

A common question/concern that we have seen from many clients over the years is the idea of replacing the time normally spent at work with something "new" to fill that void of "work" when retirement ensues. Hobbies, crafts, family time, missions work, relaxation, just to name a few, are the types of things that we hear during updates from retired clients. The consistent theme we see is that the fear of not having something to do once "work" is over is replaced with a new fear, not having enough time do all of the things they want to do and what truly matters most to them. A great problem in our eyes.

Jeff and Julie were looking forward to the extra family time and relaxation portion of the retirement, but Jeff was especially looking forward to eliminating the commute that he had made for so many years. All of us that know southern California traffic, know that we deal with drives in miles, not the (sometimes very long) time it takes to drive those miles. The ironic thing about the family time for them was that it was family that quickly shot them into the next stage of their retirement, but that stage was going to involve more time "working".

Jeff would not refer to himself as a master craftsman, but any normal eye that spotted his beautiful woodwork would call him nothing less. His woodworking "hobby" quickly turned into a full time "job" when his family made a recommendation for a small project. Now the details of how he actually got roped into this project and who he was working for will be saved for a conversation with the Dingwall family at the next Kemp Financial Gathering, but let's just say an order for one picnic table exploded into dozens of massive tables and benches to be used in a ranch like setting.

With the project and timeline set, and set aggressively, Jeff and family got to work. Now when you think of your typical wooden park picnic table, take that and add meticulously hand crafted joints and connections, beautifully stained kiln dried pine and immense detail that had the essence of countryside beauty mixed with exemplary modern chic prestige. Not to mention massive and heavy. These tables were beautiful. A work of art. They had to be.



The process for getting the tables to the finished stage, and ultimately into their final home, was nothing less than storage chaos and trucking wars that took the assistance of the whole family as well as any open space in the Dingwall home. In an effort to ensure there was no warpage, the garage was not enough to contain the raw material and finished stages of the build. For weeks they had the kitchen, bedrooms, and hallways lined with wood and other pieces to the picnic table jigsaw puzzle. In two loads on a greater-than-normal size truck and trailer, the tables were carefully lugged to their final home for assembly.



The end result was perfection and a very happy customer that would be able to enjoy the functional pieces of art. The 12-16 hours of work, 6 days a week that started no more than a blink after “retirement” was not exactly what Jeff and Julie expected, but it served a helpful and meaningful purpose. It also allowed Jeff to enjoy doing something he loves and hopefully will continue, at a little slower pace, in what is to come in his retirement. If the tables weren’t enough, when dropping off the loads they discovered a problem of hot mugs on the beautiful finish. In typical engineering fashion, Jeff solved the problem at hand. Nothing would fit better than custom made pallet style coasters. What a perfect finish to an exciting start to retirement.

We thank Jeff and Julie for allowing us to share this story with you. We enjoy hearing what makes our clients lives so interesting and exciting. We truly enjoy hearing stories that reflect what matters most to you. Hopefully for Julie’s sake it doesn’t mean picnic tables lining the hallways again!

Please feel free to share this with your friends and family. Especially for a reference if they are concerned about filling time as they approach retirement.