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Retirement: What Then?

THE TIME TO ANSWER "*What Then?*" is before the day of retirement comes. That may not be due until one reaches sixty or sixty-five, but at forty a person should be learning about it and developing the expertise to cope with it and accumulating the necessities to make it comfortable.

When a child arrives at the age to go to school, when the youth enters high school or university, when the man or woman takes a first job and gets married: these are not thought of as age tombstones, but as events in the stream of life; as changes in status. In the same way, retirement is to be looked upon as the beginning of a new life experience.

Every person who retires is a special case, and he needs to give himself personal attention. No formula will fit everyone, but everyone can benefit by applying the experiences of others to his own case. It is sad to see those who reach retirement facing difficulties which they might have avoided by forethought and planning.

A fresh outlook

It is disappointing when one depends upon the reputation and memories of the past to sustain him in the present. One need not copy youthful ways or act in a skittish manner in order to keep a fresh outlook on life. The fire of youth may be tempered with the gravity of age, but the circumspection of age may be enlivened with the vivacity of youth.

The greatest dividends in terms of retirement success and enjoyment are gained by those who start planning early in life, so that the transfer from their first to their second career is made without anxiety. As one of the youthful discussion group in Cicero's "Essay on Old Age" remarks: "Although we are at present far distant from old age, we have reason to expect — at least to hope — that it is a period we shall live to attain."

The man is depriving himself of much enjoyment and satisfaction who reaches the day of retirement with no programme in his mind except to do a little fishing or take a month's motor trip. It is unwise to trust that chance will turn up some occupation that

is worth while. Just as a corporation sets objectives for production and profits for years ahead, so objectives for desirable retirement should be made and reviewed.

Planning this second life can be done more intelligently than planning the first, because a man is smarter now. The clever thing is to make a list of the things you might like to do when you leave your present job, and then, in your spare time, try them out. It isn't enough to think that you might enjoy working with tools: get some and try them out. Don't just dream of having a market garden: go for a two week vacation in one and spend your time digging, spraying, hoeing and harvesting.

That is planning intelligently. In its simplest form intelligence is the ability to think rationally and to weigh situations. This is usually called "common sense". It is also the ability to plan actions after constructive thinking. It shows itself in the satisfactory way we adapt ourselves to circumstances and make the best use of them.

Putting a plan down in black and white, making a resource list of aptitudes, skills, interests and physical assets, enables a man to assess the degree to which his plan will enable him to achieve a suitable balance among his various needs and wishes, and to fill his life adequately.

Filling the time

Do not approach retirement with the idea in mind that you are going to play games you are not used to and do not particularly like in order to fill the time and escape boredom. Some people, after a life of heavy or tedious work have a natural desire to rest, and providing they can find some quiet interest to keep their minds alive this may be the wise thing for them to do.

Dr. A. W. Kelly, Managing Editor of the Canadian Medical Association Journal, put it this way: "Relief from the pressures of immediate responsibilities is the first and most agreeable sensation experienced. But this will not persist for more than a few months unless one becomes immersed in a new and relatively

challenging occupation which keeps one's talents at comfortable stretch."

During his working years a man spent a large part of every day thinking about his job, executing it with professional competency, and being pleased when it turned out well. It has become a habit of body and mind. Unproductive leisure will not take its place. An empty spoon will not satisfy a man's need for something substantial.

Satisfying work does not have to be associated with wages. It may consist in the cultivation of special tastes. Some people have developed artistic, literary or scholarly interests which make the leisure of retirement valuable. Perhaps there is a book you wish to write: a novel or an autobiography or a fragment of nature study or a textbook on your trade or profession, or an anthology of the wise or witty sayings you have come across in your reading. Macchiavelli, forced into retirement, had time to write the works that have given him immortality.

Social contribution

As we leave the arena of our active wage-earning life we have a deep desire to pass on our knowledge, experience and wisdom to others. We feel, as Tennyson wrote: "Some work of noble note may yet be done, not unbecoming men."

The fulfilment of this desire brings profound personal satisfaction and the feeling that life has been worth living. It provides a man not only with something to do but with the satisfaction of using his talent to make a contribution to the world after completing his normal work career. Every retired person has developed skills and has accumulated knowledge which could add greatly to the welfare of the community. Now is his opportunity to enrich in some way the culture of his society, so that other generations will receive a heritage that is richer because he lived.

"It is the great reward of losing youth," said Bertrand Russell, "that one finds oneself able to be of use." If material circumstances permit, a retired person may, for the first time in his life, have the satisfaction of spending freely large amounts of time in helping others, a service that can be more valuable than money contributions.

There are opportunities everywhere — in Canada's small villages and in her big cities — for the retired person to concern himself in community development in a positive way: to rejuvenate community living so as to make it a favourable environment for people of all ages. This is a particularly inspiring and acceptable challenge.

To promote community youth activities along educational, recreational and creative lines is to use one's own creative faculties and to maintain a bridge between youth and age.

An outstanding evidence of the satisfaction that is found in helping others is given by the Canadian

Executive Service Overseas (the CESO). This is a non-profit organization operated since 1967 by a group of Canadian business leaders with the support of the Canadian Government through its Canadian International Development Agency.

Ordinarily, foreign aid flows from government to government: CESO gives direct assistance to individual industries which have problems and need the know-how and talent of qualified people.

Requests come to CESO for technical and management assistance from organizations in either the private or public sectors of developing nations. These provide the opportunity for retired Canadians who have technical, professional or executive skills to make meaningful voluntary contributions to the welfare of their fellow men. They serve abroad with no salary. CESO pays the air fare of the man and his wife to the country involved, and the client organization pays the normal living expense of the couple while they are away. The maximum time of an assignment is six months.

Those wishing to volunteer their services should write to CESO, Suite 420, 1010 St. Catherine St. W., Montreal 110.

Skills, hobbies and crafts

Everyone has qualities and abilities that can be exploited with relish after retirement. For example: the executive talent that once served a company may now serve a community with usefulness; the skill with figures that solved financial problems can seize upon the study of mathematics and astronomy, or it may be applied to keeping books for a church or a club or for small firms; the mechanical know-how acquired in a garage or factory will pay off in the leisurely, craftsmanlike making of repairs and gadgets in a basement workshop.

To discover assets of skills and resources that may be expressed in activity at the time of retirement is as exciting as coming across money put away long ago in some disused trunk and forgotten.

Hobbies assumed at age sixty in preparation for retirement are unlikely to be satisfactory or absorbing. To seek for something to do on the day after retirement, and then drive oneself to do it, defeats the purpose of the doing. A hobby is ridden because it is fun. A pastime that was enjoyable for a few hours a week can get tiresome as a full-time project.

Some people divide hobbies into three classes: activities, crafts and collections. Activities include gardening, painting the house, repairing gadgets that go wrong, operating an amateur radio station, bird watching and nature photography. Crafts are numerous: weaving, knitting, quilt-making, model building, arts such as painting, wood-carving, sculpture and photography, handwork in leather, metal, wood and clay, and playing a musical instrument. Collecting includes stamps, coins, medals, matchbook covers and pressed flowers.

A hobby can be made a mind-rouser, not an exercise in cutting out paper dolls. One man devised a way to make stamp collecting a fascinating pursuit. Instead of merely collecting stamps and pasting them in an album, he placed his stamps in a frame around a page and wrote in the middle the history of the stamps. The research led him into interesting and exciting hunts for information.

Many thousands of people enjoy crafts as a hobby or as a part-time or full-time profession. There is a basic need within everyone to create things with his hands. To make something, to discover something, to contribute something: these are expressions of the creative spirit.

Travel for the sake of travel is not satisfying to many. Some people develop interests, such as art, music or the various national cultures, and travel with the purpose of enjoying them and learning more about them.

It is well to make travel constructive by going to places that have interesting things to see, and thus to keep your mind alive. For a nature fan there are associations and groups in every province that have meetings, movies, field trips and summer camps. For the art lover, there is a gallery somewhere within reach, with a display of paintings and sculpture and perhaps lectures and instruction.

Be positive

Retirement does not require us to abandon interests and activities wholesale, but merely to change the emphasis and reassess the values we assign to varied enterprises in our daily lives.

Think of retirement positively. It is not loafing or withdrawing, but participating in life in a new way. It is being your own boss, having work geared to self-satisfaction instead of to a pay envelope, doing things you never had enough time for. It is learning and exploration and new experiences. It can be an exciting adventure of positive living and active contribution.

A person needs something purposeful and constructive. Retirement is a chance and a challenge to find pleasure in new vistas, to search for and find new levels on which to find expression, to look forward. When he was responding to a toast at a gathering of distinguished people celebrating his ninety-fifth birthday, Sir William Mulock, Chief Justice of Ontario, said: "The Castle of Enchantment is not yet behind me. It is before me still, and daily I catch glimpses of its battlements and towers."

As retirement approaches, test your plans: try them on for size and comfort. Anything you decide upon should have been sampled at its worst as well as at its best. The village you visited in summer and fell in love with may be quite different in winter when you have lost the privileged status of "visitor".

Some problems

There are worry-saving devices that are useful

throughout life but are specially needed at retirement age: for example a written record of where important papers are to be found. Some people make a synopsis of documents such as leases, insurance policies, wills, contracts and agreements, and keep this synopsis at home while preserving the papers in a bank safe deposit box.

Another way to avoid trouble is by consulting competent professional people. The decision to sell one's house or other property, to purchase expensive equipment, to enter upon a lease or a contract that places obligations on either party: these are potentially troublesome matters that should be discussed with a lawyer.

Retirement is not made up of dreams. There are realities to be dealt with, and a leading contender for first place is finance.

A pension plan, whether government or company, is not designed to provide a life of luxury, but to help provide a sense of security. Even those with liberal pensions have to think about the financial aspects of retiring.

Most people plan to reduce expenses. Transportation to work, parking fees, gasoline, lunches, entertaining: all these are reduced. Men and women can save on clothing costs. They can save money by doing things for themselves that they did not have time for while they were working, such as repairs and improvements around the house.

Orderly analysis of the post-retirement financial set-up should be made well in advance. The points to consider include: how much income will you need to live in comparative comfort? what does your company or government pension plan give you? have you an annuity programme, one into which you pay now and receive periodic payments after retirement? have you any maturing insurance policies? what dividends will be yielded by investments? if all these do not give prospect of meeting your needs, what can you do to supplement them?

Deciding where to live is probably number two priority on most lists of things to consider. Some couples look forward to a second honeymoon in a new house newly furnished; others decide on a place in the country; others go into an apartment, divesting themselves of the work of maintaining and servicing a house.

When deciding upon a place to live, do not assume anything: find out the facts. List the features that are important to you: climate, friends, business opportunities, transportation, quietness, church and club associations.

A good way to hedge against disappointment with a move is this: take a long vacation in the new location; find out first hand about the weather, living costs, chances for making friends, church and community associations, and activities, paid or voluntary, to employ your time. This plan leaves you the old home to go back to if things do not work out.

The need for suitable housing for retired people is bringing about action to supply the demand. In addition to apartments and houses supplied by private builders, there is a slowly growing supply in some cities of public low-rental housing, co-operatives, and rental housing sponsored by non-profit groups.

The third item on the "must attend to" list is health. Even if a fine disregard for common sense in physical care has marked your pilgrimage so far, retirement is a milestone where an attempt should be made to balance the books.

It would be foolish to expect to be without some of the infirmities that come with the passing years, and it is folly to deny them. One's hair turns grey or disappears; one's walking gait changes; one is inclined to develop round shoulders; one has to take care to eat proper food and to get sufficient exercise.

Few people today would care to resort to the prescription for old age given in a book entitled *Old Settlers' Remedies*, compiled by Marion Robertson for the Historical Society at Barrington, Nova Scotia. It says: "Take tar-water morning and evening. Or, decoction of nettles: either of these will probably renew their strength for some years."

Everyone, young or old, has limitations within which he must live. Even the greatest of athletes cannot flout with impunity his own physical limitations without paying the price.

Family and friends

A man's family should become involved early in his retirement planning, not only because of their affectionate interest but because the plans he makes concern them. They have a stake in the success of his efforts.

There should be agreement between husband and wife on what they expect retired life to hold for them, and what they are going to do to prepare for it. Give and take, mutual adjustment, are as much a part of retirement years as they were of the honeymoon months.

Friendships should be maintained. Men and women are not built to function alone. They need contact with other people, the feeling that they matter, that they like and are liked.

The test for friendship is similarity of interests. Older people can have friendships with younger people, to the great profit of both, if they are genuinely interested in younger people, their hopes, fears, and activities.

But a person must remain an individual. He does not wish to become only a statistic upon his retirement, or an anonymous member of a class called "aged". Success in his job and the winning of status symbols were enough to tide him over his active adult years, but these props to his ego are now removed. It is futile to tell him when presenting him with the gold watch that he has done his share of the world's work and is now entitled to rest. He wants still to be useful and to feel

important; he feels the need for a sense of personal worth.

These he expects to find in his community, but communities differ greatly as to the opportunities they provide and the services they give. Public support is gradually increasing, not for the nursery school type of service — which the retired person does not want — but for friendly involvement in community life and provision of centres for meetings and activities.

Churches, synagogues, and other religious institutions are in ideal position to participate in this kind-hearted work because of their beliefs, their authority in their communities, and their resources of willing workers. A church, a young people's society, a service club or a recreation club may provide facilities, help in planning, suggest projects, assist in transportation, and join with groups interested in crafts.

If there is not a centre of activity for retired people, one may be started with the co-operation of a church, a school board, a service club, or by getting the editor of the local newspaper interested.

Don't let go

The vital thing for a retiring person is not to let go. Life consists in movement. In a world that moves as fast as ours, no one can keep his balance if he stands still. His life must have direction and purpose.

Activity as a primary human need is basic to the retired person just as it is to the youth leaving high school. Both need activity that will give them a feeling of adequacy, accomplishment, and usefulness.

Retirement is a time to take up new and useful occupations adapted to one's capabilities. A slack existence is the opposite of aliveness, and it contributes nothing to our continued need for dignity.

By the time they reach retirement age people have coped with many other situations requiring adjustment: entering and leaving school, the first job, marriage, having and raising children, and departure of the children. Retirement is just another occasion requiring us to adapt ourselves to a new place in the social scheme. Every part of life has its own advantages and disadvantages. Each has its qualities and conditions to be met and adjusted to.

The way to answer "What Then?" with assurance is to start now to notice things having to do with retirement and to find the answers to problems before they start nagging you.

No one need feel apprehensively sorry for himself as he steps out toward his second prime of life. Almost nothing can happen to him that can rival the hardships of body or mind that somehow he managed to live through in his earlier years.

Now, with his developed power of judgment untrammelled by the passion that often afflicts youth, he has the opportunity to display his dynamic maturity, to continue to live meaningfully, and to embrace what can be a most satisfying life.