



## *Creative Retirement*

*Is there life after employment? Yes — about 2,000 extra hours a year of it. And those hours may be empty or full of satisfaction depending on how people approach their later years. The “golden age” of life is elusive. But then, you have to explore to find gold . . .*

□ For years people did their very best to troop happily along the road to retirement by reminding themselves time and again that something vague but grand called the “golden age” of life lay at the end of it. For years, too, they felt distinctly apprehensive about what they would actually find when they arrived. They feared that their later years might be dull and lonely, perhaps downright miserable. And all too often these fears helped to make themselves come true.

Today the approach to retirement is changing mainly because the perception of it is changing. People are beginning to look forward to it with confidence and even excitement. They seem to see ahead of them years that really could be golden. Increasingly, what they see is what they get.

Experts in the field are talking about a “retirement revolution”. At least part of any such revolution is due to the discovery that over the years the accepted picture of old age has been distorted by flaws in research techniques. A fog of misconceptions has formed simply because researchers conducted so many of their studies in homes for the elderly. These homes are natural attractions for research because they offer an almost limitless supply of subjects who have all the time in the world to answer questions.

The catch is that the residents of such homes are hardly typical of retired people in general. They make up only 10 per cent or so of the total retired population of North America. Their circumstances make them less likely to be fit and

active than most elderly people. Older people in good physical and mental condition tend to avoid the traditional “old folks homes”, preferring to remain on their own.

The result has been the accumulation of a sizeable body of research which over-emphasizes the limitations of age and exaggerates its uncertainties to people approaching retirement. Widespread efforts are now being made to set the picture straight.

The picture has also been changed by the fact that most people now live longer, and are in better physical shape, than formerly. Advances in medicine have made it likely that, as they climb into their later years, they will be healthier than their mothers and fathers were at the same age.

But the true heart of the “retirement revolution” is psychological. A new optimism is spreading about what is in store for people in their older age. People are able to anticipate an interesting and fruitful retirement because, more and more, they are planning for it. And they are planning for it earlier and earlier in their lives.

When you dig beneath the surface of someone’s gloomy attitude towards retirement, you almost always find a fear of the unknown near the bottom. Dig deeper, and you find that the future usually is unknown because it is unplanned. It is unplanned, frequently, because people are inclined to put retirement out of their minds until the last minute. Why? Because, say the experts, they link it with death.

The connection with death is valid enough to people who suffer unhappy retirements because they have neglected to plan for their future. Who knows how many people die before their time merely because they have no particular urge or reason to live? The idea of a planned retirement is not to live longer, but to ensure that life in its later stages is as fulfilling as possible. Still, this fulfilment may bring with it a longer life, because it keeps life worthwhile.

Planning for retirement ideally should be as important to a life as planning for a working career or an education. Many people in the western world today will spend at least as much time on this earth after they have ceased to work formally as they did before they began. A good way to think of retirement is as a stage of life which is as controllable as any other. Think of that question which echoed through your childhood: "What are you going to do when you grow up?" Well, what are you going to do when you retire?

It takes thought and experimentation to find out, and the time to start this is when you are in your forties or earlier. A successful retirement plan looks far beyond one's obvious financial needs. It must take account of the psychological, social and spiritual needs that develop as a person gets older. Like all good planning, it must aim towards particular goals.

Consider the difference planning could make in nourishing one's interests in later life through hobbies, sports and friendships. The prospect of a shortage of friends makes a good example of the unpleasant facts of life in retirement which some people choose to overlook. Friendships in our kind of society tend to revolve around work. What happens when a person is no longer working? Dr. Sylvia McDonald, director of the "Retirement Centre" at Marianopolis College in Montreal, tells the sad story of a man who retired and then trekked back to his old plant every single lunch hour so that he could be with his friends.

It is well known that loneliness is one of the biggest problems of growing old. Making friends

outside of the sphere of work is one way to guard against it. Friendships are commonly based on common interests; so preparing for retirement means finding new interests that will bring new friends.

---

### *One glorious fling — then a void and a glut of time*

---

The main point to remember is that retirement will open up an immense time gap in your life — more than 2,000 extra free hours a year for the average worker. Perhaps "free" time is the wrong description; for some it can be a terrible weight.

This is particularly so among people who make the mistake of concentrating their retirement plans on one glorious fling — a cruise, for instance. They bask in four or five weeks of pleasure, and then return home to a void and a glut of time.

Idle time can be a poisonous commodity in a relationship. Couples may find the new constant closeness hard to take. Wives strain for patience; but who is so saintly as to bear with equanimity the helpful comments of a husband who has nothing else to do but hang around home fretting because the hall table hasn't been dusted or a bed hasn't been made?

Planning ahead for a couple of new hobbies may help to bridge the gap; but hobbies in themselves are not the complete answer. Dr. McDonald of Marianopolis, a cheerful nun with a Ph.D. degree in modern languages who will soon be 68 years old, stresses: "There is no point in simply filling your time."

What is really needed, she says, is the ability to lead a creative life, and this is something a person should start developing many years before retirement. It means cultivating an awareness and an appreciation of the people and things you encounter day in and day out.

When you walk to the bus stop or to the parking lot, notice the types of trees, or the old windows in the building across the street, or the way the wind before a storm stirs up the leaves in the gutter. There is a good chance that you will turn yourself on to a lasting love of walking, which qualifies as an excellent pastime at any age, but especially in later life. Walking stimulates both

mind and body and is something you can enjoy at any time, alone or with any number of people. And for any duration, from the short spurt down to the store to pick up a newspaper to the robust tramp that takes you out for an hour or two.

---

### *Making an investment in the life you will be living in 40 years*

---

Old pastimes should be re-examined from a fresh point of view — take reading, for example. Try moving into a brand new area. If you have always leaned toward novels, try shifting to biographies — and don't stop there. Plunge into a field that has been buzzing around the fringes of your mind for years, or into something brand new to you such as the history of Italy or how they grow oranges. If you are too busy now to take up fresh subjects, keep a notebook and jot down interests that pop into you life only for a moment but deserve a closer look.

Then there are new interests which you might consider developing: the list is endless, from astronomy to photography to epicurean cooking. The thing to remember is that you should get a start on them, even if only a bit of dabbling, well before you are about to retire. It only makes practical sense to know what is available and what you will or will not like, but the reasoning is also partly psychological. With the feeling that at long last you will have the time to devote to something that enthuses you, your retirement will loom ahead as a pleasant prospect. It is something akin to the trick some vacationers use to head off post-holiday blues: before they leave home, they get theatre or baseball tickets for a date shortly after their return.

Consider the importance of planning early — very early — in the field of sports. There are squash players who keep in shape and who are still going at it up into their seventies. But they are exceptions and, if you have the opportunity, you are better off to ease into something at least a little less strenuous, perhaps tennis or golf. The 30-year-old "jock" who gives up his regular Saturday afternoon game of touch football in favour of golf is making an investment in the life

he will be leading 40 years later. He is doing something else that is very important: helping to make his move towards retirement a gradual process. A retirement which consists of a collection of abrupt changes can be very upsetting. In fact it can kill.

The most vital concern of all in retirement planning is your health. Your golf game will be worth nothing if you barely have the energy to haul yourself out of bed in the mornings. The way to good health in retirement is a matter of the right exercise and diet throughout your younger and, especially, your middle years. Doctors believe that diet usually takes care of itself, whether you are young or old, if you get some sort of regular exercise and have medical check-ups. Any form of exercise, from the hardest to the mildest, is beneficial in later life.

Mental exercise is just as vital. The mind can grow slack when a person no longer has to concentrate on working. This process is aided by the myth that the mental faculties of human beings start declining sharply after a certain age. In fact, one group of American psychologists has found that the mind does not achieve its fullest powers until the age of 60 and declines only very slowly thereafter. But a mind certainly will go into decline in any stage of life if there is nothing to keep it alert.

Older people have a mental plus. They possess the great accumulated knowledge. They have a sense of perspective. They have wisdom. And today their qualities and abilities are being recognized.

---

### *Your time, not your money, can be your most valuable contribution*

---

Obviously retirement ought to include many productive years of using one's talents, intelligence, knowledge and abilities. Life expectancy statistics show that the Canadian male of 65 today may expect to live to 79; the average female of 65 may live to 82. That is too big a chunk of time

to spend loafing. After a lifetime of working, the image of sitting and rocking may appear from a distance to be an attractive way of life. But wait until you get into it; you may even come to miss the shattering sound of the alarm clock. You will almost certainly miss the challenge of your old job, no matter how routine it may now seem.

There are endless contributions which older people can make, not in spite of their age but because of it. But this, too, takes planning in order to find some project that will allow you to pass along some of the mass of knowledge and skills and common sense acquired over the years. Perhaps you may get involved in teaching in a community endeavour that includes youth activities. You may be able to pass along your years of experience in one of your hobbies. There are many projects in which the most valuable contribution, by far, is not money but time. On retirement you will be in a position, maybe for the first time in your life, of actually having plenty of time to spare.

For people who have spent their lives in business, Canada offers a remarkable opportunity to help others by giving time to CESO, the Canadian Executive Service Overseas. It is run by Canadian business leaders and it supplies the services of retired executives to businesses or governments in developing nations.

Finding worthwhile outlets for one's abilities after retirement may be just what executives need, because retirement generally comes as a much bigger jolt to somebody in management than to a blue-collar or clerical worker. The life of an executive has an artificial side. He has an importance which he loses when he leaves his company. One moment it's *Yes, sir, right away, sir*; the next he's just another citizen. This can be terribly disorientating for hard-working executives who have made the office their whole lives.

Fortunately, more and more companies and employee organizations today are recognizing that their responsibility to their people reaches into retirement. They are offering pre-retirement training courses dealing with the psychological, social and financial preparations for retired life. This is almost a complete turn-around from the time, only a decade ago, when retirement was a word rarely mentioned in some companies. Often the first time the company and the employee came face to face over retirement was when the personnel department sent along a request for a signature on some pension form and noted, by the way, that next Friday's cheque would be the last.

---

### *Anticipate living much longer than the actuarial tables say*

---

Finances, of course, form a crucial part of retirement planning. It is also a very difficult part when it comes to specifics, both because each person's circumstances are such an individual matter and because, over a period of a couple of decades, the economy is liable to change a great deal. For instance, a person who plans to sell the house upon retirement and use the proceeds to pay for an apartment must take note of the possibility that he or she may live many more years than expected — which is fine except that the rent may triple. One of the basic rules of retirement planning is to anticipate living much longer than actuarial tables might lead you to expect.

But there is a bright corner of the financial picture that is worth bearing in mind: your day-to-day expenses are likely to drop noticeably. You will spend less on lunches, on gasoline or public transportation, and probably less on clothes and entertainment. You may also save money because, for the first time, you will be able to take a couple of hours to make your own repairs to the toaster or the front porch.

The chances are that you will even bask in the satisfaction of the accomplishment and wonder why you never tackled simple tasks like that when you were younger. You will probably wonder what was wrong with yourself all those years.