

# THE ROYAL BANK OF CANADA MONTHLY LETTER

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## Something about Retirement

WE CANADIANS ARE SURVIVING to older ages: we must make this survival worth while, and particularly our survival after retirement.

We may have hammered out many fine achievements in our working years, but it is not winning isolated battles that counts so much as how we manage the entire campaign.

To retire is merely to stop doing one thing and start doing something else. It is like moving from kindergarten to public school, from high school or university to career, from bachelorhood to marriage. It marks the end of a stage in life, but it is a commencement, too.

The experiments and rebellions of youth are over: now we have some ground to stand on and we need only — as Archimedes demanded when he threatened to move the earth — a fulcrum and a lever. The fulcrum can be our accumulated wisdom, and the lever is our will to apply it.

Society is not doing a good job if it provides for retired persons only physical needs while ignoring their emotional and psychological needs. Reaching retirement age does not mean that men and women can be turned out to pasture, provided with food, clothing, and a roof over their heads.

Advancing age has been written about in textbooks, analysed in test tubes, debated by educationists, and charted by psychologists. It would almost seem that retirement could be taken like a doctor's prescription; a simple following of the instructions. But it is not so. Every person is an individual, with his own sense of the values and of the fitness of things. Every person has to assess his own possibilities, set his own goal, and prepare himself to reach it.

That is the subject of this *Letter*. Needful things such as budgeting have been frequent topics in previous *Letters*, and there are many sources of special information: banks, social agencies, community organizations, and veterans' associations.

#### You start with advantages

Do not plan your retirement in the spirit of being

deprived of something, but in the spirit of having something fresh added to your life. You are not starting out from nothing, but from the point at which you have assimilated the lessons of half a century. Those years are a crown to wear, not a burden to be carried.

By retirement time you have lost some of the fears and insecurities which plagued your youth, and you have achieved perspective.

Maturity is a stage of life that has special significance. It is the time for you to put into effect a wisdom about life that is unattainable at any preceding age. The man who pushed through the Canadian Pacific Railway to completion said: "No man comes to the subconscious co-ordination of details necessary to control a vast system until he is sixty."

Some doors have been closed by the decline of your physical strength, by the loss of momentum, by the departure of friends, but new doors have been opened by your maturity. You have had a lifetime's quota of disappointments and burned fingers, and they have added up to the prudence by which you know how to distinguish the character of troubles and for choice to take the lesser evils. Your judgment is keen, and you take a coherent view of life.

#### Choosing a path

Whatever other privileges a retired person surrenders, he retains the right to be useful and the right to dignity.

All people are not attuned to the same sources of satisfaction. Everyone must discover his own powers and limitations, and seek his satisfactions within these bounds, being prudent always in his prayer lest it be answered.

Use discrimination. You show poor judgment if you seize upon the first post-retirement enterprise that offers itself. It is said: "Second thoughts are best." Perhaps the third or fourth may be better. Recall that when Socrates saw various articles spread out for sale he exclaimed: "How much there is in the world that I do not want!"

Be positive in your choice. Don't be against things so much as you are for things. To travel through retirement years you write your own passport and put visas on it for the special things you wish to experience: they might as well be pleasant things.

Some people will settle for describing their desire in one word: "pleasure". But pleasure, when it is a man's chief purpose, disappoints itself. There is nothing so dreary as pleasure pursued. The Greek philosophers brushed it aside as unworthy of serious consideration.

Even if you can afford it, you should not rely on loafing. Life does not have to be easy to be wonderful. In fact, a certain amount of asceticism is indicated. This does not mean self-depriving, but keeping away from tyrannical trifles, avoiding a giddy whirl.

It is likely that your choice of what to do will include something involving work. The life role given Adam in the Garden of Eden was not that he should work until retirement age, but "till thou return unto the ground."

There is no greater cause of melancholy than idleness, which Lord Chesterfield described as "the refuge of weak minds and the holiday of fools." Work is a means of personal fulfilment, whereas an inactive mind and body make life drearisome. Through work you bind yourself to reality, you participate in life, and work makes rest meaningful.

Dynamic retirement should be your aim. This is not to be a dead stop, but a change of direction. You will wish to get up every morning with the feeling that you have something to do, not in exchange for the means of livelihood, but for your physical health and mental welfare and your happiness.

#### Make a plan

Much that is disappointing in retirement is caused by the fact that people who want to be up and doing do not know what they ought to be doing. This is the result of coming smack up against retirement without making plans.

Fortunate people are in the position to "let down" gradually in keeping with their waning physical strength. While they are shedding everyday tasks they are making plans which will keep them off the wild-goose track.

Others, who must work right up to the day before the valedictory presentation, should be planning also, studying projects suitable to their hopes and consistent with their temperaments. Everyone can have a list of things he might like to do, and in his spare time try them out. All through his active working life he has concentrated upon a narrow path: it is time to recall the many branch alleys that tempted him to detour: now comes his chance to consider exploring them. This preparation for retirement is not a frivolous occupation. The University of Manchester provides a special course for persons who are about to retire. Those who attend it realize that a man cannot just suddenly develop outside interests that will have real attraction for him.

What you get out of retirement depends upon the investment you make in it ahead of the dead-line. Planning may not make a poor man rich, or a seventyyear-old man feel like thirty-five, but it will improve his bargaining position with Fate.

Drawing a plan for ideal retirement is not, of course, equivalent to the realization of it. One has to harness ideas to action, to make some effort to put fabric into the dream shadows. Besides blue-printing, there is engineering to be done.

#### Seek variety

Get as many interests into your life as possible; touch life at a number of points.

The more alternatives you have, the greater field you have from which to choose, and if you lose one you can fall back upon another. You will be surprised by the fluency with ideas you develop by merely listing possibilities and thinking about them.

One precept applies to whatever activity you choose: keep it simple. Do not let your interests accumulate so that you have to run a night shift to keep up with them, or labour under a burden that is pointless or irksome.

Be adventuresome. Try something new every once in a while; an innovation. You cannot bear up under the tedium of indefinite repetition. You are a bundle of possibilities that can be realized only through exploring hitherto unknown territory. You do not have to climb Everest or scrape the bottom of an ocean or split the atom to experience adventure: only to climb above the plateau you reached at forty or fifty years of age.

#### Having a hobby

Wage-earning life consisted mostly in doing what others around you were doing. Now is your chance to develop original ideas and to do different things.

When you come to choose a hobby there are a few guidelines that will help. Dr. Wendell White, of the University of Minnesota, gave a couple of hints in *The Psychology of Making Life Interesting*, published in 1939: "To be enjoyed, a hobby must be chosen not because of its prestige or popularity, but because one likes it." He went on to warn against starting a hobby which will peter out soon. Its possibilities for development should be unlimited.

A third rule is: pursue preferably something in which you already have some skill or knowledge. A group studied the retirement pattern of men who had succeeded in developing hobbies. In every instance, the group found, the hobby interest had appeared earlier in life, and had been pushed aside for many busy years, but was in some way related to the skills the men had developed.

There are hundreds of hobbies, some of them merely acquisitive but most of them in some way creative. If you don't think you have any buried yearnings and hidden gifts, sit down with a piece of paper and jot down what comes into your head. Then discriminate.

Carpentry? Have you the muscle to hammer and saw, the judgment to use power tools, the patience to measure and to true things up? Modelling in clay? Have you skill of eye and deftness of hand? Iron work; leather work; painting landscapes; knitting; cutting and polishing semiprecious stones? Apply similar tests to all these.

Perhaps you have neglected reading while you were immersed in daily work and family up-bringing.

Reading is not a passive experience, except when you are reading trash. It should be, and it is, one of the most vigorous modes of living. Lifted on the shoulders of genius, we catch a glimpse of undivined worlds which are within reach of the human spirit.

Sir Arthur Conan Doyle wrote winningly: "I care not how humble your bookshelf may be, nor how lowly the room which it adorns. Close the door of that room behind you, shut off with it all the cares of the outer world, plunge back into the soothing company of the great dead, and then you are through the magic portal into that fair land whither worry and vexation can follow you no more."

Writing has many points in its favour as a hobby. Everyone has some topic of interest to him. It is a convenient hobby, because it can be carried on anywhere without bulky apparatus. It is a worthwhile hobby, because it can contribute something to human knowledge and wisdom. No person has yet exhausted all possible experiences or thoughts, or said all the best things.

Your writing may take an autobiographical turn, you may build an anthology of thoughts that have inspired or amused you, you may write a collection of meditations, or you may write poems. Whatever form it may take — writing letters to members of your family and friends or preparing a book for the press writing gives you the feeling of belonging completely to yourself.

Your interest may lie rather in the field of social contribution. Can you do something toward solving the problems of people? Opportunity may be brushing you with her wings, enticing you to perform the finest actions of your life.

No association of people ever seems to have enough hands to do all the things that need to be done. The church may be in want of repairs and maintenance work, or you may be able to take some of the pastoral load such as visits to "shut-ins"; there may be openings in community health and welfare agencies; young people may welcome someone who will teach them woodworking, music, astronomy, business practices, or a hundred other things in some of which you are skilled.

#### Keep learning

That you have skills does not mean that you stop learning. You must keep alive your spirit of inquiry. A healthy active mind, like a healthy body, is more interesting to live with than a sick and static one. To keep on learning is the very breath of mental life.

Some people say offhandedly: "You can't teach an old dog new tricks." The reason probably is that the dog doesn't want to learn. The current flowering of adult education in Canada shows that people in their later years who want to learn, and are not ashamed to learn, have no trouble in learning.

The psychologist C. Judson Herrick wrote in his book *The Thinking Machine*: "Intelligently directed learning in some people does not attain its maximum efficiency until middle life." Education is a continuous growth of the mind and a continuous illumination of the art of living.

Up to now you may have been skimming the surface of many things which interested you, without time to dig deeper. Here is the opportunity to do more. Instead of reading the newspapers and watching television passively you can probe for the causes and meanings of things.

An hour's research in a public library will answer many questions about any topic of interest, and will lead you into asking a dozen more questions seeking answers. A thousand things will become clear which were formerly enveloped in obscurity.

Research of any subject is fascinating. The twilight zone between what we know and the vast range of what we do not know presents us with unlimited frontiers. Simple questions like "How does it work? What caused this? If I do this, then what happens?" lead to rich treasures. "The wise man", said André Gide, the Nobel Prize-winning French novelist, "is he who constantly wonders afresh . . . for him the world is always being born again."

This leads us into consideration of philosophy, which may be the crowning pleasure of life. It helps you to understand the principles you live by. As the Stoic philosophers viewed it: "Philosophy as a way of life makes men free. It is the last ditch stand of liberty in a world of servitude."

Philosophy is opposed to those blights of modern society: dogmatism, closed-mindedness, smugness, intolerance, inability to see the other side. It takes a man out of the private world in which he is likely to drowse away his retirement into the common world of all mankind in which, fully awake, he knows and feels that he is living.

Thinking philosophically does not mean taking life apart, as some critics do art, and arguing about its brush-strokes. It does not mean becoming a follower of any one school of philosophy. It accepts the best from all, as was done by Dr. Will Durant in *The Story of Philosophy*, a good book for the beginner because it opens up many inviting doors.

#### Making use of talent

Canada should be making full use of the vast reservoir of thought and talent and skill represented by its two million people who are over 60 years of age.

All through their active vocational life they have been using knowledge borrowed from their predecessors and their colleagues. Now, upon retirement, they are in position to repay the obligation by passing it along, with interest, to others.

Knowledge gained in school and university has to go through the refining fire of experience, where it is transformed into the practical wisdom which retired people have.

We could organize groups of senior consultants, all of whom would be kept intellectually alive by confronting problems concerning which they would be expected to offer counsel.

Some groups might form the teaching staff of postgraduate schools for certain professional people. This has been done successfully in California, where retired professors from law schools conduct classes for both students and practising lawyers.

Retired men from the sciences, technology, finance and industry might conduct seminars which would be attended by younger men who now carry the load of instruction in schools, laboratories and business. Their problems would be treated in clinical fashion by those who had become seasoned by long observation and practice.

People who are skilled in arts, crafts and world political affairs could instruct adult education groups, bringing to the task an air of authority combined with a feeling of understanding.

All these, and a thousand other, paths beckon to the retired person, so there is no need to resent retirement and to grow crankily old. You do not wish to start the second part of your life journey in the spirit of the words attributed to the man who was one time King in Jerusalem. His retrospection of vast achievements was the melancholy refrain: "Vanity of vanities... all is vanity."

Live with an air of expectancy, responding generously and freshly to every incident of life. Those who seem to give and to get the most out of life are those who have, in addition to all their other qualities, these two: they do enthusiastically whatever they are doing, and they get deep-down joy out of very simple things.

Control your worry. To think constructively is not harmful worry but normal planning. Samuel Pepys worried so much about trifles that he wrote in his diary: "Was glad of a very bad occasion for my being really troubled." One way to avoid unnecessary worry over trifles, particularly other people's trifles, is to show polite disinterest.

Take disappointments with fortitude. The Spartans said that if the enemy let fly so many arrows that they darkened the sun it would be an advantage because they would be fighting in the shade.

### Making the adjustment

What causes perturbation of our minds? Nothing but our opinions about things. With poise of heart and mind we can keep events from closing in on us. By keeping our minds open we start to live every day afresh. Recall the clergyman who burned his sermon every Sunday night so that he would have to live and preach currently.

Upon retirement, you must be capable of adapting yourself intelligently to new conditions. The speed of social change puts a premium on flexibility. We need to grasp environmental opportunity, whatever form it may take, and follow not the line of least resistance but that of greatest opportunity and benefit.

If we cannot change the world to suit our ideas, then we can change ourselves to fit the new situation as it is. In cricket language, if we can't make runs we should at least keep a straight bat, thus protecting the wicket. Churchill said to Lord Moran: "I am not ambitious any more. I only want not to make an ass of myself."

Everything — fight or flight — is fitting to its occasion. When you pass your sixtieth year you are suited to a different environment than when you celebrated your fortieth birthday. You need to adjust yourself to your new self, to society and to life. Retirement may bring a sense as of a ship that has been sailing lop-sided. Now is a chance to shift cargo and ballast, and get the ship right on its keel.

Even if you have arrived at retirement without making plans, all is not lost. You may not wish to start studying French at 80, as Sydney Smith did, or oriental literature at 66, as Goethe did, but you can start something, whatever your age. The best thing to supply an interest in life is to launch out on something new.

#### A sting and a twinkle

There is a sting in leaving a well-grooved path, but there should be a twinkle in your eye as you anticipate what you are going to find on other paths.

Life, after its *presto* passages, has reached *adagio*. The tempo changes, and in the words of the chorus in Shakespeare's *Henry V*: "Now sits Expectation in the air."

Gratifications that have been deferred are at hand. In childhood we took what was given us; in youth we sought to make something of ourselves; in adulthood we were often compelled to take what professional purveyors of ideas thought good for us; in our maturity we are on our own, independent alike of gifts, pressure and propaganda.

Some secrets of the well-rounded retired life are these: make the most of what you have; wherever you go, go with your whole heart; keep your eye on what's coming up, not what's slipping by; play your role with comeliness; do not let the minutes rust away.

Then, may "Spring come to you, at the farthest, In the very end of harvest."

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