

Narrative Reflections on Occupational Transitions

Retirement planning

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I owned a retail business, which I started from scratch after finishing up high school. Some days it seemed like I lived at work and we didn't take any fancy vacations like people do now. But I loved my work. It was all mine you see. I didn't have to answer to anybody, or so I thought. I got to meet all kinds of people and some customers even became close friends. I would say that the early years were the hardest but in many ways the most rewarding, because I was building something; growing from nothing, so every little accomplishment was a big deal. We didn't live like kings or anything but I did okay, we were comfortable.

I'm not sure what really made the change. Of course the government and regulations are always changing. Maybe it was just that getting older I became less tolerant of the bureaucracy. It got so that it seemed like I was working more and making less. It's hard to compete with the big boys. Customers changed too of course. There were regulars who I had known for years but it seemed like new ones weren't as friendly or interested in making small talk and letting you get to know them. Bottom line, they just want the cheapest price. I fought it for a few years but as you get older you lose some of your fight.

I made the decision with my wife. We talked over what we would need to do in order to retire so we ended up planning it, on a more serious level of course, for about five years. Now my wife worked with me; she did most of the work at home, particularly when the children were young, but she did a lot of the book-keeping, inventory and that sort of thing. Planning for retirement involved deciding who we would be willing

to sell to, how much we would need to sell for, and also what we would do with ourselves. My wife would joke to the kids that she would go crazy if we were both home together all day, every day.

I had never really had a hobby before. I socialized at work and with my family but not much outside of that. We decided that we should start doing things we had always wanted to but never had time for or I guess the "umpf" to actually start. It just so happened that we attended a Christmas craft show or something like that at the local senior's centre. My wife had picked up a pamphlet that advertised the activities that were offered to seniors. Of course I did not really see myself as a senior. I had this image in my head that folks who went to these sorts of places were really old and frail. My wife urged me to try just one class. If it didn't work out I could quit but she thought we should give it a try.

We each signed up for a different class; mine was bird watching. I'll tell you that I could barely keep up with these people on the first outing. Most looked younger than I was and I don't think any could be described as frail. That one class changed my life. It was like a new world opened up for me. Not just the topic of birding but being involved in the seniors centre. It happened gradually and it wasn't something that that I can put my finger on exactly but over the next five years I took on a new reason for getting up. It had always been the business but now it was the seniors centre. My new hobby really was the business of the centre. Technically the city runs it but the seniors have a lot of input and control over what happens there. I wish I had been more involved with volunteering sooner. I have met

so many fantastic people that have similar views and interests as I do. But even more importantly the seniors that I met gave me a much brighter view of what being retired and a senior means.

I still take different classes and make an effort to spread the activities out so that I concentrate on my physical fitness, my mental fitness and on having fun. I started doing yoga if you can believe that. If someone had told me 30 years ago that I would be taking yoga at the seniors centre when I was 65 I would have laughed in his face. I think that I may actually be healthier now than I was before retiring. I also took up bridge and play once a week with the group at the centre. I don't win very often but I think it keeps the mind sharp.

Another thing that is important with retirement planning is that most folks need to have connections to other folks. Lots of hobbies are done alone. Like the women who knit or crochet or whatever, or men who do woodworking or fix cars or something. If you do those at home by yourself, you don't get connected to other people. That's one thing that the seniors centre does well. They offer solitary activities that folks can do in a group. You know like a knitting group, or painting or carving and things like that. It is not always about learning from a teacher but just getting together with others who have a similar interest.

There are so many different levels of seniors. Not all seniors are strong and healthy but it seems like when you form a community each has a special skill or can do something that someone else can't. Some can't drive any more and others will offer rides. Or there is one lady who isn't able to sew now because of arthritis and her eyes are going so she comes to classes to sort of teach and offer her expertise to others who are just starting. Another older man was quite a pool shark in is day but can't hold the cue still now because his hands shake. But he comes and watches the others play and will tell them how to make a shot or what shot to take.

If I had to say what the difference between life before and after retirement is, I would have to say that life is

better now. It could have gone very badly though. I sometimes think what it would be like if we had not discovered the seniors centre. I honestly have no idea what I would do with my time. One of the most important decisions my wife and I made in our retirement planning was to include how we would be spending our time. And I admit if it had not been for my wife pushing me to try I might never have attended that first class. Too many people only think about the money issues when planning for retirement. Even if it doesn't end up being the same activities that you planned for, how you spend your time has to be something that you think about. At a minimum that's 40 hours a week, 8 or more hours a day suddenly free. Yes the time can get filled up fast with simple chores but on a long-term basis, if you have no plans then you can end up with way too much wasted time. I think too many people use that time to do things that can lead to bad habits or poor health.

Reader Reflections

- Retiring well is far more than just being financially secure. Not many retirees have compete financial freedom to do anything they want so planning how you will spend the time freed up from work is important.
- Retirees should consider spending time on activities that help keep them physically healthy, mentally health (both mental illness and keeping the brain thinking and active) and in contact with other people who like similar things.
- Seniors centres are a great place to break down the stigma of being older. Everybody should have to take a class at least once just to see if they like it or not before making any judgments.