

A scenic view of a winding road on a mountain peak. The road is a concrete viaduct with a metal guardrail, curving along the edge of a cliff. The surrounding landscape is filled with trees in various stages of autumn, showing shades of green, yellow, orange, and red. In the distance, more mountain ranges are visible under a clear blue sky with a few wispy clouds.

**RETIREES SPEAK:**

**LIFE AFTER YORK**

**A YURA PUBLICATION**

**RETIREEES SPEAK:  
LIFE AFTER YORK**

**By York University Retirees' Association**

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## INTRODUCTION

The present publication follows two previous editions of advice to would-be retirees making that milestone decision. The two predecessor editions published in 1994 and 2005 were produced by the Retirement Planning Centre (RPC, presently re-designated as Retirement Services administered by the Human Resources Department) and only available in print form. In view of some significant changes affecting current retirees which have taken place during the last decade, such as the abolishment of mandatory retirement at age 65 (amendment to Bill 211) coming into law in 2006, the York University Retirees' Association (YURA) has decided to update the two previous editions with some of the personal experiences of more recent retirees. While the Retirement Services office (<http://retire.info.yorku.ca/>) provides a wealth of information regarding all aspects of retirement, the personal accounts of individual retirees provide invaluable complementary insights.

The 2005 edition edited by Karen Gray (former coordinator, RPC) grouped the comments into six categories: *Getting Ready to Retire*, *Thriving Financially*, *Where to Live*, *Turning Interests into Opportunities*, *Adjusting to the Rest of Your Life* and *Dealing with the Unexpected*. I will maintain the same categories along with the preambles Karen provided with her permission.

There were also among the contributors to the early editions pieces of advice that are worth repeating and still relevant in the current context. A few are no longer with us, and out of respect for their families and close friends their names have been withheld. Other contributors also asked that their names not be included.

A few of the commentaries express themes that overlap several categories. The specific theme to which the contribution was included is based on the emphasis of the commentary.

In many instances retirement leads to a complete change of lifestyle. The Wall Street Journal explores some “surprises” in an article dated February 12, 2017 (<https://www.wsj.com/articles/the-biggest-surprises-in-retirement-1486955341>) with themes reflected by some of commentaries which follow. Would-be retirees are also encouraged to view an inspirational documentary entitled “Redirection: Movers, Shakers and Shifters” (<https://www.youtube.com/watch?v=n2Tqt4-LhmA>) produced by Dr. Suzanne Cook who is Adjunct Professor here in the department of sociology and health studies. She is a gerontologist by training. This documentary includes one of our active YURA members among others!!

I have left all of these commentaries unedited except for obvious misspellings or punctuation errors.

## **ACKNOWLEDGEMENTS**

I would like to thank all of the contributors, past and present, for sharing their experience and advice. They represent members from all unions and associations on campus.

In addition, I would like to express my gratitude to Steve Dranitsaris who has gone out of his way in assisting me with the transcription, and suggestions in selecting those passages of the previous edition that are included here. I am particularly grateful to John Lennox for inspiring me to take on this project and providing a wealth of information as well as pertinent contacts.

Thanks also go out to Karen Gray (editor of the 2005 publication) for allowing me to reproduce the preambles to each of the theme chapters. These are designated with the initials “K.G.”

**Ed Lee-Ruff, Retired 2011**

## **CHAPTER 1**

### **GETTING READY TO RETIRE**

“More than ever before, people need to become strategic in their thinking and planning. By this I mean that we need to be aware of national and international trends that might affect our retirement such as low interest rates, reduced health care benefits or changes in government policy. We need to learn everything we possibly can about planning for retirement – by attending seminars, reading books, searching on the internet, listening to informed television or radio programs, and talking to people.

Only when we have considered all possible scenarios (and some of these just can't be imagined yet) can we achieve a degree of control over our future. Being flexible allows us to take full advantage of opportunities and to respond to unexpected changes. We have a choice; we can either be the driver or the passenger on our retirement journey. And while it's never too early to plan for retirement, it's also never too late.”

**K.G.**

*Editor's note: The following commentary by Albert Tucker provides a historical perspective to the evolution of the two organizations, YURA and ARFL representing York retirees*

**Albert Tucker, Retired 1993**

*Looking Back on Retirement*

As I approached retirement in 1993, I made the conventional plans that almost everyone makes – beginning with financial security and the balance between steady income and careful spending, but including also the question of time - how it would be divided and spent. I did not wish to break my ties to the university, neither to the Steeles campus nor to Glendon, where I had spent 27 years. I was able to keep my share of an office, to support and direct a Ph.D. student to completion of her degree, and to update a MSS for archival deposit.

There was no thought here of joining a York retiree organization. ARFL did not exist and YURA was a low-keyed, barely visible group founded and led by Bill Small who, as Vice-President Administration, had been an instrumental figure in shaping the York University Pension Plan to include both faculty and staff.

He formed YURA on his own retirement in 1986 and became the first secretary of its Board of Directors. At that stage the board consisted only of retired staff, but by the early 1990s, as more faculty retired, he was able to recruit Virginia Rock (English), John Warkentin (Geography), and me (History). Though I had not planned on this role as a board member, it developed into a new interest that contained challenge, learning, insights and new acquaintances.

The challenge began when I became president of YURA in 1998 and presided over my first meeting, -- an AGM that led to the formation of ARFL a few years later.



The issue at this meeting was disposal of a large sum of money accumulated by the university in its contributions to the faculty component of the pension fund. The interests only of retired faculty were involved, yet retired faculty had no organization of their own.

Through association with YUFA such an organization was formed, which very soon developed into ARFL. I felt that the outcome was a sensible one, giving retired faculty the opportunity to maintain continuity from YUFA and providing an alternative to YURA which some faculty felt was nothing more than a loyal company union.

It is true that there is in YURA a strong sense of loyalty to the university connection, but in varying degrees it is felt by staff and faculty alike. The point really was for YURA to be constructive and creative, and I learned that it could be both. In 2001-02, sitting as York's representative on the steering committee that planned and led to the formation of CURAC (College and University Retirees Associations of Canada), I learned how successful by then was York's organization of its retirees. Members of the steering committee, who were mostly from the University of Toronto, thought of university retiree organizations only as members of faculty. York University by then had two Associations, since ARFL had achieved formal status in close association with YUFA. In 2002 it played a visible role in the initial conference of CURAC, which was held at the University of Toronto.

But YURA was also developing clearer definitions in its executive structure. The idea of having two co-chairs – one staff and one faculty – was raised and passed in the executive committee, and in 2005 Nancy Accinelli, with her long experience as one of York's senior administrators, became co-chair with me. Then, when I retired from the Executive in 2007, Sandra Pyke, Professor of Psychology and former Dean of Graduate Studies, became co-chair with Nancy.

Their partnership was unfortunately brief because of Nancy's sudden and tragic death, but Sandra's strong and congenial leadership and her subsequent role in CURAC

has helped to reinforce continuity in the co-presidency of YURA. And when I observe and look back on the change from the YURA Executive that I joined in 1993, I am inclined to conclude that perhaps, after all, there is progress in certain areas of History. My participation, together with the clear evidence of development on the larger university scene, has instilled into my retirement years a sense of contribution and achievement.

**Name withheld**

To women – single and working – I say: do not wait to plan for retirement five years or so before you retire. Begin to plan *years before*. Nobody likes to think about planning for retirement too early but we must be aware that we cannot rely on governments or employers to take care of our retirement funding. Begin to put aside funds and take advantage of “easy” investment opportunities offered through banks, etc. It is a dreadful thing to come to retirement without adequate funds to live even simply.

Retirement is a positive. Enjoy the planning.

**Richard Weisman, Retired 2012**

My official retirement occurred three and a half years ago as of this writing. I was one of the lucky ones who was able to retire when I chose. I left not because my competence was diminishing but because I needed time to finish a book I'd been working on for years. Indeed, I felt that my years from 65 to 70 were the strongest of my career in terms of teaching, scholarship, and contribution to my intellectual community. Nevertheless, even if you are fortunate enough not to experience physical or mental deterioration and if you love your work as I did, there are still pressures to retire. For me, the retirement of colleagues I had worked with for three and sometimes four decades was

another reason to leave. Their departure made me feel that I would be out of place if I stayed on.

I knew before I retired that the biggest challenges I would face would not be financial. Like many of my colleagues, my academic work was never just a job. I thought of my teaching and my scholarship as the primary mediums through which I could voice those ideas that mattered most to me. Even more importantly, I thought of my colleagues not just as persons with offices located nearby but as part of a larger community of scholars with whom I shared a way of seeing the world and a way of writing about it. It is the loss of this connection and the difficulty of replacing it that I view as my greatest challenge post-retirement.

So- three years later- my experience as a retiree is still very much a work in progress. In the interim, I have embarked on a few projects with mixed success – a few simply never got off the ground, one in which I would be following up with academics in Australia on the book I finished in 2014 may still yield fruit, and another is still germinating. I will feel I have completed the transition once I have settled on a new major project and I am in communication with other academics or non-academics who share my interests.

### **Name Withheld**

There is a consideration about which some of us in retirement feel very strongly. Many of us, as academics, had a very good kick at the can. We were fortunate enough to teach, do research and serve York University for many years. But what are the prospects for the budding young academic today? Not so good. The competition is fierce. It is my impression and belief that there are lots and lots of very bright and very able young (and not quite so young) people out there who would give anything in their power to get on

board. They have earned and deserve a chance. It is absolutely in the best interests of Canada and Ontario that they be given that chance. We used to have an amicable parting of the ways -- retirement at 65. That has obvious drawbacks. 70 is the new 50, etc. But it is my earnest plea, coming up to 65 or even before, that you don't block a young person from a chance at an academic career. There are plenty of opportunities to carry on scholarly work to any age, if it is of high quality, which do not impact young people. But every time you teach a course, occupy a needed office, take up laboratory space or other facilities that could involve a young person you run the blocking risk. Of course, this is a judgment call. Perhaps your department has a surfeit of offices. There are labs lying empty. Your lecture course/seminar is unique - but you better be a Northrop Frye or a John Polanyi to make that case. You may not be as irreplaceable as you think!

Whenever I have had a conversation along these lines with a colleague, it has been interesting to note that their reply invariably began with "I . . . ." To wit: "I like to teach . . ."; "I am still good at . . ."; etc. What about "They . . ."? It is reminiscent of Jean Chrétien when he was well past his due date: "I like being prime minister . . ." And I have certainly observed some colleagues carry on past their due date. Inexcusable! The year following my retirement at age 65, I was asked to teach a big first-year chemistry course with which I was very experienced. I should like to think it was because of my superb ability and lecturing prowess. The truth is more mundane, I'm afraid! It was the most expedient and cheapest thing that the department could do. (And I am not blaming my former colleagues. The circumstances happened to be difficult.) My refusal to teach the course resulted in a shuffling of duties that ultimately resulted in the hiring of a young person. Please give thought to some of these considerations. I wish you every happiness and joy in your retirement.

**Stephen Hellman, Retired 2014**

If I had to emphasize anything for colleagues thinking a bit into the future, or on the cusp of retiring, they would be:

1. If at all possible, consider taking advantage of the university's I.R.L. (Irrevocable Reduced Load) option. This can be invoked well before one retires, depending upon one's age. The rules are that you take a teaching load reduction and a concomitant pay reduction, so if you drop down to 60% of salary, you would then have a 60% reduction in your teaching load. It is called irrevocable for a reason: once you opt in, you cannot opt out. Nor can you increase your pay/teaching load. You can, however, start with a relatively limited reduction (say 20%) and you can increase that reduction in future years if you so desire. The other key aspect of the policy is that, once you opt in, you must retire in the year in which you turn 71 (which corresponds to various rules governing pensions, cashing in RRSPs, and so on). So this is not an option open to anyone 70 or older.

For those who feel they can afford it, I would strongly recommend I.R.L. In my and my spouse's case, it provided, respectively, four and two years of a "glide path" to retirement, with each of us continuing to teach one half course at the retirees' rate even after retirement. In short, there was nothing abrupt about the experience of retiring, only a gradual easing into the condition.

2. My other suggestion is equally brief. Colleagues should be aware that our contract entitles us to a consultation with a professional financial counselor, up to (when last I checked) \$800. The P&B Office will have one of its staff meet with YUFA members free of charge, but their advice can vary quite a bit,

depending on whom you speak with. Talking to recently-retired colleagues can of course be an excellent choice, especially if they retired very recently and are well informed about the latest rules. But why not take advantage of this contractual entitlement? Make sure that you get the name of someone reliable (by word of mouth or by openly posting a query on the YUFA and YURA lists). The professionals can help one navigate through the often intimidating pension options, e.g. life only, life only with guarantees for 5, 10 or 15 years, joint and survivor percentage options for how many years, etc. One can make fairly informed judgments on one's own -- assuming a certain degree of numeracy -- but the professionals may introduce considerations you hadn't thought of. A few hours of your time can buy a lot of peace of mind, and York foots the bill!

### **David McQueen, Retired 1993**

If one can avoid a complete cut-off from University activities, this is psychologically helpful. I am glad that I availed myself of the YUFA provision whereby retirees may continue to teach one course.

Four or five years before retirement, it is a good idea to begin getting into volunteer activities – especially those that make use of one's professional qualifications and/or serious hobbies. Past retirement, these keep one busy and ease the transition. It is good to feel needed by some organization or cause.

### **Donna Walters, Retired 1990**

Before leaving York University, I attended one of the Retirement Planning Centre's seminars, which really impressed me and left me wishing I'd been able to attend

more of what was offered. Regardless of individual future plans, I strongly suggest everyone should attend these seminars to gain insight and advice.

**Paul Anisef, Retired 2007**

In reflecting back on my own retirement experience, my primary recommendation to faculty planning to retire in the near future would be to apply analytic strategies similar to those you employed in your academic work. This is particularly true with respect to financial planning. Separating the ‘personal’ from the ‘academic’ (and prioritizing the latter) prior to retirement can have implications, not all of which will be positive. Conduct a careful and engaged study of your financial future much like you might research a topic area in your discipline. Personal engagement pays off in the long run.

**Sandra Nolte, Retired 2002**

*Ideas for those preparing to retire*

PURPOSE: In retirement we risk our having empty years ahead UNLESS we face a few of the questions that never got answered. Example, “What did you always want to do, but not get around to?” We’ve all tended to take the “path that pays bills well”. What is... the other one? See #4 below.

1. Body care: Set a plan for exercise, and then put it into motion. There are numerous price levels here.
2. Travels: Do a trip once a year. Or two.
3. Serving: Giving, sharing, volunteering are good. There are vast needs all around us, besides grandkids.

4. Your joy: Someone handed me the J. Eldredgebook, Dare to Desire – with a quote he found in a bookstore that says it nicely.  
*Don't ask yourself what the world needs. Ask yourself what makes you come alive, and go and do that, because what the world needs is people who have come alive.*
5. Dental: Do not just get your teeth done before going. Start NOW taking care of the teeth. Brushing, flossing, NOW. Not on New Year's Day, not on Monday...  
NOW

### **John Lennox, Retired 2010**

I think that much of the initial experience of retirement is shaped by the spirit in which you leave full-time employment. I had very fine innings and very good luck at York, so that when I'm asked how I find retirement, I say that I was very happy doing what I did at York when I was doing it and I'm very happy now not to be doing it. There's a great deal of emphasis in some quarters on planning what you're going to do in retirement and I'm sure that's great for some people, but I'm especially fond of my wife's response to the question posed to her by many on her retirement. The question: "What are your plans for retirement?" And the reply: "Isn't that the point?" I've found that activities, connections, and interests come naturally and often unbidden if we're open to them. I have connections and friendships at the university that I treasure, but I am no longer active in teaching or scholarship. Other aspects have taken their place. That's a choice, one of the many that we have the privilege of making. That's the key, I think,-- to remember that we do have choices and, to the extent that our health permits, the opportunity to make and enjoy them.



**Susan Callum, Retired 2005**

***Travel Insurance***

One of the luckiest results from attending the preretirement sessions at York was asking about Travel Insurance advice. The HR representative running the session said she was not sure but some previous retiree had told her that signing up with OTIP had been wise. At the time (2005) I investigated and we joined. I learned my husband and I could join without a medical IF I joined before leaving York or with a medical later. We chose to join immediately as we were going to the US for a month immediately after retirement.

We joined for medical insurance, which so far we have not needed, but the big payoff came when our trip to Egypt was cancelled due to the Arab Spring unrest and we were each refunded \$6,000 for trip cancellation costs.

The best part is that we can go away for 95 days, return home, and go away again. We do not travel for long periods other than winters. It works well for us. Thanks HR.

## CHAPTER 2

### THRIVING FINANCIALLY

“Most people say that their greatest concern is whether they will have enough money to last throughout retirement. Changing economic conditions compound this.

In this section, retirees provide useful advice on how to ensure your assets exceed your liabilities. Making the most of what you have may require the help of a professional, such as an accountant, financial planner, or investment counselor. But don't leave everything to a professional. After all, it is your money and your future. Develop your own understanding of financial matters. If you are a part of a couple, both of you need to understand your general financial strategy.

While financial planning is the cornerstone of retirement planning, it is only one aspect. Remember to consider lifestyle, health, and attitude when you are thinking about retirement.”

**K.G.**

**Name Withheld**

I took the early retirement package in 1996. I had not thought very much about retirement ahead of time and, needless to say, had a lot of concerns, particularly about money. I taught one course per year and continued in a joint research project until it ended in 2001. Then, at 65, I changed focus to enjoy my hobbies of travel and photography. It has been great!

One of the best things I did was to develop a cash flow budget from 1996 to 2010 on a spreadsheet. This showed our monthly income minus household, personal and fixed and major expenses. I then inserted the income from our investments on the appropriate maturation dates, and this enabled us to get on top of our overall cash flow. Timing for cashing RRSPs is also simplified. It has been easy to make adjustments to the spreadsheet as situations change, thus keeping the projections accurate. It is now nine years since I developed the spreadsheet and it has been amazingly accurate and given great peace of mind.

**Carolyn Gardner, Retired 1985**

When I was negotiating early retirement, YUFA was particularly helpful. It was a long and arduous process. Crucially helpful was my outside accountant whose objective, knowledgeable view aided me in making my decisions. I would urge those financially able to retire early while one's health is relatively good – I was 60.

Six (or seven) years ahead are not too soon to begin planning for a new, perhaps different, kind of life. Our bank manager advised buying our retirement house/flat six years before we retired by taking a new mortgage out on our house. We paid this off before we retired. Sound advice. We used this flat for summer holidays before we

retired so that we felt at home here in this new city and country by the time of our retirement.

**Michael London, Retired 1990**

While many say that most people should be able to live quite comfortably on a gross income of between 65 and 75 per cent of their gross at retirement, this will depend very largely on individual circumstances and how one plans to spend the retirement years; one must, of course, compare net incomes.

Many expenses retirees had while working, such as deductions for EI, CPP, company pension plan, etc., will no longer apply. Day-to-day expenditures will likely be less; car expenses such as gas and insurance, or public transit cost will decrease. Many people may be able to make do with one car whereas before they had two. And, they will probably not be purchasing the many lunches and snacks they did while working. There are also many cost breaks for seniors as an increasing number of stores and services now offer discounts to those over 65. The single most likely increase in expenses will be leisure-related, such as travel. Unless pension incomes are indexed, however, a return to double-digit inflation could upset the best-laid plans.

**Name Withheld**

Buy a new car immediately before retiring and ensure you are mortgage-free. Living in the country, say within an hour's drive of the city, is highly recommended. It is not only cheaper and healthier, but one still has easy access to family, friends and all the good things a big city has to offer.

**Theodore Olsen, Retired 1992**

1. *Block* in your expected retirement income from all sources: CPP, OAS, investments, as well as the York pension.
2. Organize its *flow*. Which months are lean? Which are fat? How well does this flow match the way you'll have to pay your bills?
3. In your last year or two of pre-retirement income, *compare* the actual amounts you spend month by month with the level and flow of income you'll have in your first retirement years. Do this and you'll get the clear pointers about any real changes you'll need to make once you retire.
4. Plug in new *demands*. Our youngest got married and needed help buying a house. The church has a building campaign. And, remember that cuts in government services and in levels of health care may mean that we ourselves may need to tap into that money we put aside!

**K. J. Radford, Retired 1993**

I believe it is important to know in the years before and after where money has been spent in the household and in other activities. This can be achieved by keeping a record of expenditures under a series of headings, ideally in the last three to five years before retirement. Such a record provides a useful guide to indicate how funds can be allocated in after-retirement years.

Ideally, a plan for after-retirement expenditures can be made based on the projected retirement income. In addition, it is useful to maintain a fund into which surplus funds can be put, so that money is available for non-recurring expenditures.

**Gill Teiman, Retired 2007**

A wise friend summed up what we need in retirement: “enough” money, someone/something to love, and something to do. She was right. I was anxious about the money, but I now think that almost any amount would be enough, although never too much. Family and friends take care of the love. And there’s always plenty to do. I found that planning was important, but primarily because it made me feel in control before I retired. Later, it did not matter as much.

Like others, I eased into retirement, adjusting gradually to less income and fewer employment obligations. I retired first from my position in the administration of human rights and employment equity, and then taught as a contract faculty member for several years until I was 66. It was a good process for me.

I thought I was ready to retire fully and that I knew what I wanted to do next. Convinced that I could not touch anything political or controversial ever again, I joined the YURA Executive Committee. There is no nicer organization, and yet I found that I missed the politics. At about the same time, I fulfilled a life-long ambition and got a dog, and, to go with him, a Roadtrek camper van so that I could still travel. Two years later, despite having overcome the mysteries of black and grey water holding tanks, I realized/decided that I was not a camper. Some friends who retired ahead of me similarly found that they wanted to change their first plans.

Of course, many activities simply continue, but somehow take up more time than they used to. I capitalize on a lifetime of teaching by leading a Tai Chi class at the local

community centre, and do other exercise activities. In fact, I am a little taken aback at how much time it takes to stay physically fit and healthy. I can hardly keep up with social, arts, and gentle intellectual interests and events; I have no more time to just read than before I retired.

I don't know what I will plan to do next, but I am looking forward to it. I have occasional twinges of guilt that I'm not doing anything academic or directly promoting social justice. Either I will begin something in one or other of these areas . . . or my feelings of guilt will pass. My conclusions: plan only for the short term, and don't worry. The dog, however, a complete joy, is for the long term.

### **Louise Ripley, Retired 2015**

The very best advice I received about retirement came from a colleague whom I met on the 1997 picket lines. His recommendation: some time before you intend to retire (perhaps five years), figure out how much you will receive each month after you retire and live on only that for the next five years, putting the excess into a savings account. Not only will you have saved up some good money, but you will have trained yourself early to live on the lesser amount. I did it and I have had no difficulty adjusting to essentially one half of my previous take-home pay.

It is very important to have an updated will and equally important to have a Power of Attorney. Contribute to RRSPs to the fullest extent allowed, the sooner the better.

**Steve Dranitsaris, Retired 2013**

Shortly after I turned 60 years of age, I decided that I would start playing with the “pension estimator” which is available on York’s Human Resources web site. At that time, I was approaching my 39<sup>th</sup> year of service at York and I was looking at my estimated pension at “normal retirement age” (65). While I played around with this thing and noodled numbers, I started to realize that, for a long service York employee, it’s your life expectancy that is the key factor in determining the optimal age at which to retire to cash in on your pension. Many employees are determined to wait until age 65 to retire because their rate of pay at retirement will translate into 100% of their projected pension income. But that could be unfortunate if you were to die in your early-to-mid 70s. If you are considering maximizing your cumulative draw from your pension plan, it may be more advantageous to retire early. When I sat down and did the calculation, based on a retirement at age 62, I discovered that I would have to live to age 96 to get the same amount cumulatively from my pension working to age 65 than I would if I retired at age 62 and reaped 3 additional years at approximately 92% of what my projected pension would be at age 65. To me, this was a no brainer. No male in my family has lived much beyond their late 70s and most died in their 60s. So why not retire at age 62 when I still have my health and both the physical and mental capacity to enjoy retirement – even though I absolutely loved my job at York and enjoyed getting up every day and going to work. When I spoke to both our financial advisor and wealth management consultant, they both understood this “cross-over” as they called it – the age at which the cumulative pension payouts from early and normal retirement converge.

So, when I decided that I would retire at age 62, I let my boss know about 18 months ahead of time so together we could begin to plan for my departure. I didn’t let anyone else know until closer to departure time except for the Coordinator of the Retirement Planning Centre, Catherine Federico. While I had my own views, I decided



to meet with her to gain her insights about planning for retirement. Her first concern was about finances, but I had assured her that I had started investments outside of my York Pension Plan back in my twenties.

The advice I received from Catherine was extremely helpful. I was concerned as to how my mind or body would respond to being retired after being so committed to my job at the University and many extra-curricular involvements both at York and in the community in which we live. Indeed, I was concerned about transitioning from going 150 mph each and every day of the week to a virtual standstill. She asked me about the things I was planning to do in retirement. I had a number of things in mind, although not formalized. She told me to plan: to plan to be active; to plan things to do with my wife (who had already retired) and things to do on my own. It was important to plan month to month, but most importantly was to plan those first several weeks of retirement when the transition would be most acute.

For me, the activities with my wife have included playing bridge and golf, travelling, gardening, cooking, entertaining, home and property improvements, and catching up with friends and relatives that we hadn't had much chance to visit during many years of work, kids and community. Our involvements volunteering for several charitable causes have also continued. I have been an avid curler during the winter for many years and retirement has permitted me to play more often. Retirement has also allowed me the flexibility to take on volunteer roles at York, at my curling club, with the York University Retirees' Association and in local politics. It's likely too much for some, but I've decided to do so while I am still able. For me, life continues to be full!

In summary, my advice is as follows:

1. Start saving for retirement in your twenties. While York's Pension and retiree benefits are very good, you may want or need additional money upon which to draw. The earlier you start paying into RRSPs, equity funds, life insurance (from

which you can borrow with payback from your estate at death), etc., the more affordable it is (on a monthly or yearly basis) and the more comfortable financially you will be in retirement. Talk to a financial advisor or wealth management consultant. The later you wait, the less you are likely to have.

2. Determine your optimal age at which to retire based upon your own circumstances, your retirement aspirations and the projected income from your pension, CPP and other investment sources.
3. Use the resources of the University – the Retirement Planning Centre and the Pension & Benefits Office of the Human Resources department for information and guidance. They offer free seminars, they are knowledgeable and they are there for you!
4. Plan, plan, plan – all that you want to do in your retirement and schedule it!
5. In retirement, stay busy and active -- and enjoy!.

## CHAPTER 3

### WHERE TO LIVE

“As you approach retirement, you will be thinking about whether to move or to stay where you are. Perhaps you will be considering living part-time in Canada and part-time in the U.S.; part - time at a cottage with an apartment in the city; living full-time in another country; or making the move from a house to a condominium. Before making any decisions, you will want to think very carefully about the pros and cons of such moves.

In this section, you will read stories from people who are extremely pleased with their move and stories from others who wish they had never decided to change their location. Each person values the place that they live for individual reasons.

Each experience is very personal.

The most important piece of advice is to *play it safe*. If you are thinking about moving, try it out for awhile, particularly in the off-season. Rent in the new community but keep your options open for moving back into your old house. The short-term cost of renting out your primary residence, or even leaving it un-rented for six months or a year, might pay off in the end.

Another tip is to subscribe to the local newspaper to get a real feel for the activities, philosophy, problems and successes of the community you are considering for your retirement home.”

**K.G.**

**Jules Heller, Retired 1990**

In Central Arizona in general, and the Phoenix area in particular, the climate is the exact opposite of Toronto. By and large, the desert-like conditions still prevail. There is little or no winter and too much heat and sunshine the rest of the year, but it's good.

What you should truly consider is whether to give up your health plan for the turmoil going on in the U.S .concerning health insurance. Needless to say, it is expensive down here and people fear old age and its accompanying health problems-especially the economic ones. So, we try to stay healthy.

**William Jordan, Retired 1991**

When retiring in California, the following factors should be recognized. California assesses state income taxes based on worldwide income for the entire year one becomes a resident, and does not give tax credit for taxes paid in foreign countries. Therefore, one is subject to double taxation in the year of arrival. And since Canadian taxes are based on the number of days of residence, it is advisable to arrive in California early in the tax year in order to reduce Canadian taxes and, thus, avoid double taxation.

**Ed Parker, Retired 1990**

Anyone due to retire in the next few years who would like to spend their retirement years in a scenic area with a mild climate, yet still be in Canada, should consider the Okanagan Valley of British Columbia. The valley is in the rain shadow of the mountains and so receives a low annual rainfall.

**Josephine Richardson, Retired 1990**

I suggest moving to a small town or city where housing and goods are less expensive. I could not manage in Toronto on my pensions. I am living in Peterborough in a seniors' building where we look out for each other; especially we single women.

**Ken Thomson, Retired 1993**

My only comment relates to "where to live", though it's based on another's problem, not on mine. (Since coming to Canada in 1968 we have lived in two successive houses and now a Retirement Home, all in roughly the same part of Etobicoke. In other words, we still live within our "Friendship Circle").

A much older widowed former friend, once he was no longer able to drive or to live in his own house in this area, was taken by kindly relatives to live near them - unfortunately miles away east of here. He was totally miserable since he knew nobody there, and some of us find difficulty making new friends as we age. I think this may be more so for single men. From such experiences, I suggest that it is important for retirees to remain, as far as is possible, within their own "Friendship Circle"!

**Newton Gurdyal, Retired 2006**

My retirement in 2006 was unplanned and due to ill health. I was only 59 and had planned to work for six more years. The transition was difficult as I had to deal with the health issues, finances and also find a reason to get out of bed every day. In 2011 my wife and I moved to an Adult Lifestyle Community but found we did not fit in with that lifestyle due to the numerous condominium rules. We have now moved to Wasaga

Beach and are thoroughly enjoying life. There is something for everyone here and in my ten years of retirement I have found the key is to put yourself out there in social situations and mostly stay active. We swim, hike, cycle, take long walks on the beach, play golf and pickle ball and take exercise classes which all contribute to my improved health as do the many local dances and then there is the social aspect of meeting people playing darts, shuffleboard, euchre, cribbage, snooker etc. or just having a drink and a chat with our excellent neighbours. So, however it is that you come to retirement I would say be active physically to keep your body healthy and find ways to socialize to keep your mind alert. Mostly, find ways to enjoy this new phase of life.

## CHAPTER 4

### TURNING INTERESTS INTO OPPORTUNITIES

“The first step in ensuring a successful, happy retirement is having a positive attitude. People who look for the good things in life are more apt to be open to opportunities and advantages that others just might miss.

In this section of the booklet, York retirees recount a number of ways in which they have found personal satisfaction in retirement. These include: giving something back to their community through volunteer work; starting a small business; enrolling in classes; continuing research and teaching; and giving themselves permission to follow a dream or to pursue a personal interest.

After all, age is a matter of feeling, not of years.”

**K.G.**

**Diane Adam, Retired 1993**

Retirement is, in my opinion, different things to different people. For all of us, yes, it does require financial planning. And, for some it requires psychological planning.

I would compare my years at York to reading an interesting novel – highly enjoyable but, towards the end, I was anxious to get to the last page. Having married a year prior to my retirement (after 25 years of single status), no doubt contributed to this attitude. To anyone contemplating a marriage in a later stage in life, I would highly recommend it!

**Name Withheld**

Retirement for an academic can mean the best of all worlds. He/she can continue to teach and/or do research and write with the support of the University. In my case, I have taught one half-course in most fall terms. We have travelled to warmer climes during the winter.

As an Asian historian I have many contacts in my favourite places. Word gets around that a person is retired and may be available for other things.... Also, I have continued to do some writing and attend a few conferences (at my own expense).

I should say that the “opportunities” have not come entirely out of the blue. The cruise ship job came from following up on a chance meeting at a conference, an opportunity of giving some lectures at Meiji University in Tokyo resulted from a conference paper, and so on. The point is that these things come from keeping involved in the field and the University, maintaining contacts with friends and colleagues, and investigating possibilities before they disappear.



**Name Withheld**

Instead of closure, my retirement from York, at the earliest possible moment, has led to another career, taking me into areas unexplored and seas uncharted until now. By working with women on social assistance, I've looked at the educational world from both sides, not just from the viewpoint of those who make it into university but those who are left at the starting gate. My horizons have broadened, my concerns coalesced and, if anything, I have become more radical.

**Peter Kaiser, Retired 1993**

There are a lot of ways one can consider academic life. To me many aspects of teaching, research and administration had a major creative component to them. Retirement came easy to me and continues to be a joy. In retirement my creative activity initially was satisfied doing a new skill I learned, namely, stained glass work. Then I added wood turning to my creative endeavors. The aforementioned were added to the activities I enjoyed prior to retirement, namely photography, sailing, camping and reading.

The lesson in all this, for me, is to keep active, learn new things and retirement will be a most satisfying experience.

**Sandra Pyke, Retired 2002**

Maintain connections with colleagues and the institution. Remember this is the place and these are the people with whom you have spent much of your adult life. Don't sever or allow these relationships to wither and die – join the York University Retirees' Association (YURA) and participate to the extent that you are able. For me, involvement

with YURA has been stimulating, entertaining, and challenging. My activities have included attending theatre trips to Stratford and Niagara, gorging at Gourmet Club events, selling attic treasures at Showcase, organizing a silent auction, going birding, volunteering in the office, planning a conference, attending lectures, serving in various executive positions and much, much more. Without the YURA infrastructure supporting these functions, I would have lost the opportunity to experience many of these events. Interactions with other retirees, which are an integral part of every event, have been especially enriching and rewarding and have resulted in the forging of many new, treasured friendships.

Give free rein to new (or unrealized longstanding) interests. Try something totally different and stretch your boundaries. In my case this involved exploring life in ancient Rome through literature – both fact and fiction – and even included a trip to Italy to experience firsthand the Forum, the Colosseum, Titus' Arch, ruins of the Temple of the Vestal virgins, Pompeii, and many other marvels of the Roman Empire. Some 100 books later I am now on a first name basis with a number of the Caesars. Another new interest is an involvement in municipal politics as a member of the Executive of a rate payers' association – an eye-opening experience.

Capitalize on your disciplinary focus and search for possible applications of your scholarship. As a feminist social psychologist. I had researched many aspects of the status of women in Canadian society (e.g., bias in children's literature and in the school system, the chilly climate for women in universities, gender bias in science, sexual harassment). One logical extension of this academic orientation was to volunteer to work in a shelter for abused women. I subsequently joined the Board of Directors of this organization and sat on the Board for four years. It was a humbling experience to discover the not insignificant gulf between an academic analysis of a social problem and firsthand exposure to it.

Let me conclude on a cautionary note; retirement is seductive. For some of us the perceived luxury of infinite amounts of free, unstructured time is short-lived and/or illusory. It is incredibly easy to slide down the slippery slope of being over-committed. Nevertheless, I have found this phase of my life to be a wonderfully positive experience – exciting, rewarding, productive. I recommend it highly.

### **Ross Rudolph, Retired 2011**

#### *Never too Late*

Though music has always been a passion in my life, I only resumed taking piano lessons after a hiatus of more than one half century following my retirement. I'm not the first person to discover that seriously pursuing an avocation in retirement is a life-enhancing experience. Soon after I resumed lessons, I read an essay in the *New York Sunday Times* by Gerald Marzorati, excerpted from the author's new book *Late to the Ball*. The author urged seniors to take up some activity that they really enjoyed, which was demanding and would take time to master, like playing a musical instrument, cabinetry, or, in his case, high-level competitive tennis. In his article and book, Marzaroti catalogues the benefit of tennis instruction and play, and I propose to do the same about taking up, or resuming, playing a musical instrument.

First, I cannot overpraise the difference expert tuition makes to whatever pursuit you have in mind. I realize that in my youth, while all my piano teachers were estimable human beings, none of them was a professional practicing musician, which makes an enormous difference to holding students to stringent standards with some reasonable prospect of realizing them. Second, with the right teacher, piano lessons are lessons for life. Even before I resumed piano training, I had long been interested in learning theory in conjunction with political education. As an adult learner, I consciously avoid the pitfall of

young beginners who endlessly repeat what they already play tolerably well, whereas the best strategy for improvement is to focus like a laser on the passages that present the greatest difficulties. Here is a general recipe for improvement, but how to put it into practice? At a very early lesson, my teacher impressed upon me the difference between sight-reading and practicing. If it sounds good, it's not practicing! Some passages are particularly tricky, but even in those cases not everything about them is equally demanding. The road to improvement lies in mastering all possible aspects to the point that you can focus all your attention and labors on the ultimate challenges that remain.

There is no question that demanding pursuits like competitive tennis or mastering a musical instrument are more easily mastered by young people, but with the discovery of neuroplasticity, it is now clear that old dogs can learn new tricks. Remaining mentally alert, active, and engaged in either your professional field or some avocation that you have only dreamt of until retirement is a recipe for a happy and rewarding retirement. As Marzorati says, it's not certain that this kind of concentrated effort will prolong your life, but I guarantee that it will improve its quality!

**John Goodings, Retired 2002**

*Do Something Else*

When I was coming up to retirement - age 65 was a good number for me - I naturally had conversations with quite a few people about what I might do in the future. There is the usual stuff about keeping fit and active, and having the opportunity to travel. But one of the more significant remarks came from my fair bride of many summers: "You have spent most of your time doing Science for 50 years. For heaven's sake, do something else!" (Perhaps not surprisingly, my wife is an Arts graduate!) Anyone having the patience to read this would, of course, substitute their own "Whatever" for

“Science”.

Before expanding on that, there are a few observations of a personal nature which might be addressed to give a little context. For eighteen years, my son and I had been building an aeroplane in the basement of our house. My afore-mentioned wife and I had decided to move to a townhouse. She was quite clear that the many pieces of the aircraft would NOT be moving with us. My son was also not very helpful. He said it would be a great pity if WE did not complete the aircraft - and then he promptly returned to his job in Ottawa! In hindsight, these circumstances had a salutary effect. Stopping work can leave quite a hole. For the year following my retirement, I drove to a workshop near Kitchener Airport for two or three long working days each week to complete the aircraft. (It flew the next year - still going strong!) The point is, it provided a useful bridge from working every day at York before moving on to other things. Some sort of immediate focus is probably desirable. Everyone has some projects that need finishing - that were crowded out by the pressure of regular work. You no longer have that excuse (luxury?)!

Having raised the “Do Something Else” issue, permit me to explore that a little bit. An interesting body of research has shown that to achieve high competence in many *different* fields requires the expenditure of roughly 10,000 hours of dedicated effort. For example, that number is ascribed to people like the Beatles. Perhaps many of you can come up with that number applied to your own vocation at York. It would be achieved in 10 years of working 5 hours per day for 200 days per year. At the present time, many people starting retirement will have 15 or 20 years of reasonable health and vitality. Another considerable body of research suggests that reasonable health and vitality, both mental and physical, are greatly aided by almost any active pursuit. Perhaps one could be satisfied by a level of achievement somewhat less than that of the Beatles. A first point I am trying to make is that one could start a *brand new* activity at retirement, and have plenty of time to take it to a high level. A second point is that you need to *think big*.

Just consider for a moment what such activities might involve. Music offers many possibilities. Starting from scratch, one could learn to play an instrument very well; or sing in a choir; or compose; or study the classics; or jazz. Might you have an unexplored talent in the visual arts, to draw and/or paint? For any of these pursuits, there are excellent courses available - always a good idea to keep on track and push forward. I know a retired physicist; he and his wife are now leaders in the fight on poverty. Another retired friend (a York professor) is now an expert in teaching English Second Language to refugees. Still another tutors students at a high school in a less than affluent neighbourhood. Any of those have to be tremendously rewarding.

Learn to manage your own money and investments; it can be fascinating. There are great books available at all levels, and weekly/monthly subscriptions to financial letters. A serious effort is required, but it is not difficult. As time goes by in retirement, you will inevitably acquire disabled friends. I had a close friend and former classmate (actually the chief architect on the McLaughlin College Residence and Central Square at York) who suffered a severe stroke leaving him with acute aphasia. Another classmate and I took him out every Wednesday noon for lunch plus activity. There was a huge bonus for me; I ended up doing and seeing dozens of things that I would not have done otherwise. It is worth a little effort for you to formulate your own list of significant possibilities, and not just drift in retirement. To some extent, I feel I have been guilty of the latter (and, I suspect, many others). Don't you do it!

I better stop this now, and get back to my piano playing. It could certainly use a little work! Best of luck for your future in retirement.

**Billie Mullick, Retired 2006**

Retirement! Some of us look forward to it with excitement others with trepidation. Regardless, if we have had busy hectic careers it is natural to feel anxious about how we are going to fill the void when work is no more. Children have left home and work has kept us busy and engaged with the world.

I took early retirement in 2006 for family reasons. Two of the Vice Presidents I worked for advised me I had to put my skills, and energy to other uses so I wouldn't feel totally isolated while still getting the flexibility I wanted. That was very good advice and I decided to look for consulting work. Having been involved in York's internalization efforts when I worked full-time, and passionate about promoting Canadian higher education and York in my home country, India, I saw an opportunity to combine my interests, my ethnic background and my love of both countries. I explored opportunities to do that and was fortunate to find meaningful work in the field for a number of years. I loved what I did, travelled for work, put my skills and knowledge to use, learned new things and made wonderful friends in universities across the world.

Working from home allowed me the flexibility to attend to my family obligations as well as pursue other interests in my spare time. I was not working full time but doing work that I found fulfilling. For the first time in my working career I was in the privileged position of refusing assignments when they got in the way of other priorities in my life. My husband and I brushed up our skills in Bridge and now play regularly. We are members of the Seniors Lifelong Learning programs at George Brown and Ryerson and have enjoyed taking courses on topics of interest to us. I spend time with my grandchildren, am a member of the YURA Executive, knit for charity, volunteer at a museum, and am involved in various committees in my condo. An added bonus is the ability to travel when I feel like it and without time constraints, a passion I have been able to indulge in. Long lunches with friends are doable without guilt. As of December 2015

I decided to give up my consulting work. I have made a transition to full-time retirement and am pursuing activities that bring me joy and keep me engaged.

The transition to retirement is not always easy. After a demanding job with long hours, I had to give myself time to adjust to my new life and routine and not be discouraged if every minute of every day was not filled with activity. The hardest part for me was losing the camaraderie I enjoyed at York, my colleagues and friends across the university, the team I worked with and shared ideas with. I missed that.

For anyone contemplating retirement – don't wait until you have everything planned out before taking the plunge. Best laid plans don't always work. Once you retire, try various activities that you think you might enjoy and if they don't appeal to you, experiment with others. We often don't realize that we have numerous skills developed through our careers and that these are transferable. You make new friends, meet likeminded people, learn new things, and quickly realize that work is not the only thing that is fulfilling.

**Bill Frisken, Retired 1996**

General: Years ago, I once said to my brother, “Who wants to be 85?” to which he replied, “Maybe someone who's 84”. Life may go on longer than you think, so plan ahead. I am planning to be 84 in May (2017).

About exercise: Keep moving - use it or lose it! We have moved from house to condo, so I no longer shovel snow or cut grass, but the condo provides exercise classes twice a week. I attend these, and also go twice weekly to the UHN Rumsey Road Cardiac Rehab Centre and walk 20 laps (2 1/2 miles) on their indoor (winter) or outdoor (summer) track. (I enrolled in their cardiac rehab program in 2010, and have been a member of their “graduate class” ever since). Then there's the East Don Ravine just



down the hill. Does York still have a Retirees' Exercise Class every week? (Editors note: at the time of this writing the retirees' exercise class no longer operates. However, the fitness centre is available free of charge to York faculty retirees

Choice of condominium: If you go for an older building, you get more space for your buck. Our building is a 1980s structure, and gives me a study in which to sit and think (or "wool gather" as my mother used to say).

Summer cottage: get out of that endless list of chores before you fall off the roof and kill yourself. A stay at a lovely summer resort, meals included, costs less than the taxes on a cottage: and no repairs, brush to clear, wood to split etc.

### **Glen Norcliffe, Retired 2008**

#### *Staying Active*

I find that staying physically active is the key to most other activities I do in retirement. When I have a research block, I have always been able to work it through on a ski, or jog or bike ride. I guess the exercise opens up your synapses and things connect in the ageing brain. Being physically active helps my volunteering work maintaining the trails of a 100 acre conservation property, and this is much more interesting and useful than taking out a membership in an indoor gym. I enjoy company and have made many new friends through sports, but mainly exercise alone, often muttering away to myself as I go.

With very few exceptions, there is a sport that suits everyone. That is crucial – if you don't enjoy doing it you will soon give up on it. There are plenty of sports for the older person: many pools have swim sessions reserved for over 60s; pickleball is designed for the older racket enthusiast; anyone can snowshoe; I have often see elderly

ladies padding a badminton shuttle backwards and forwards in parks in China; and if you are wobbly on a bicycle, get a tricycle – they are very stable and give you a good workout. And if none of these interest you, just go out for a good walk or create a walking group, or plant a vegetable garden.

Contrary to expectations, the latest research suggests that moderate running and cycling slows the development of osteoarthritis in joints. The same applies to walking – according to anthropologists we are the running ape. The 105-year-old cyclist in France has improved his times since turning 100 by including small bursts of more intense effort – so don't be afraid of pushing it a bit unless your doctor says not to. And at the end of an active day, having burned several hundred calories, you can enjoy a substantial meal and a glass of wine without feeling guilty.

## CHAPTER 5

### ADJUSTING TO THE REST OF YOUR LIFE

“In retirement we change from a life where others schedule our time to one where we create our own schedule. How we make use of the extra 1700 or so hours a year; who we decide will be part of our retirement life; how we keep in touch with our colleagues at York; how we will adjust to a spending mode instead of a saving mode; and where we will live; are important considerations that need to be thought about well in advance of our retirement. Decisions like these need to be talked about with your partner, family or friends.

In her book, *Planning Your Retirement*, Blossom Wigdor said “Change is perhaps the most important aspect of retirement and adapting to change, one of greatest challenges.” How we have adapted to situations in the past provides a key to how we will adapt in the future. Don’t be surprised if you find yourself at loose ends for the first few months. Many retirees find it takes some time to establish a new rhythm or routine.”

**K.G.**

**Name Withheld**

I decided I had a few critical ideas to work on based on a lifetime's reading and have written several essays tussling with these ideas. I no longer have to worry about extraneous matters such as the "publish or perish" syndrome. I just write for myself, hoping a few others might be interested if and when any of the essays are published (as it happens, a couple have been published).

Of course, not everyone wants to express himself/herself in this literary way. There are, for example, many possibilities for active, volunteer work. I'll try my hand at a piece of *general* advice: before you retire, spend some time meditating about *you* and what is most important to you. Don't just drift into retirement – you might go on just drifting.

**Rosemarie Nielsen, Retired 2002**

Retirement gave me the time and the flexibility to work on myself for a change, to enjoy my own company and that of my family and, especially, it gave me the independence that I craved but never had under the seemingly endless round of visitors to York and work-generated projects.

Retirement has given me the time to visit friends in those far-off places, and to share myself with them. My camera is never far from my reach on these trips. I have had an article published in Germany about a trip taken abroad.

I relish the visits and sleepovers with my granddaughter, dinners with my family, the unexpected company of friends who come to call. I enjoy redecorating my home, clearing clutter and arranging garage sales. It is good to have time to read, to golf, to help someone when asked, to visit family and friends, to be the captain of my bowling team,

to attend concerts, meetings and to cook just for me as well as for friends. And then there are the afternoon and late movies. There is another blessing about being home – being able to go to sleep late and sleep in. We have earned it. It is wonderful being retired.

**Huw Pritchard, Retired 1997**

Last year (Ed. Note: 2005), I emptied my lab and found good homes for all of the useful equipment and many of the chemicals. This year, I am emptying my office, the biggest problem being where in our home to keep all of the papers to which I still feel an attachment.

## CHAPTER 6

### DEALING WITH THE UNEXPECTED

“In the introduction to the chapter *Getting Ready to Retire*, I said that being flexible allows us to take full advantage of opportunities and respond to unexpected changes. Nowhere does that fit more than this final chapter. Thinking about the “what if?” scenarios helps us cope with a variety of life events should they ever happen.

The stories in this section tell of unexpected situations. Some of them are good – like being a grandparent. Some are more difficult to deal with, involving illness, children returning home, death of a spouse, and burnout. And some are frustrating, such as the impact of changes to retirement policies. A question you may want to ask yourself is, ‘What would I do if this happened to me?’. Talk about the situation with your spouse, family, or friends. While you can never really anticipate how you might handle a future event, talking about the psychological and practical aspects of this can help prepare you to deal with the unexpected.”

**K.G.**

**Pat Allen, Retired 1995**

After renovating our cottage and almost doubling its size, we moved to Bobcaygeon in 1996 and sold our home to our older daughter and son-in-law. It was not a move I particularly wanted, however, it was my husband's dream. Unfortunately, he was diagnosed with inoperable lung cancer two years later and died in October 1998. I stayed on for five-and-a-half years until it became obvious that maintaining a large property on my own was no longer feasible. While prices in lakefront communities have escalated in many areas, unfortunately, in the Kawarthas that is not the case, which meant a considerable loss when I sold.

Because walking has always been a high priority for me, and I have always had a dog, I found it easy to make friends in the new area. Unfortunately, come evening, single seniors are often excluded from functions in a couple community which is perhaps why so many women who are widowed move within a short period.

A major drawback to living in many rural areas is the lack of family doctors, which played a big part in my decision to move back to the city. I was never able to find a family doctor in the Kawarthas, and drove to the city for medical and dental appointments. A community organization was extremely helpful in the few short months my husband lived with his cancer, but back in 1998 there was no palliative care available in our area. That has changed over the years though.

Because we moved to the lake immediately following retirement, and there was lots of physical work to be done, I did not experience any major adjustment nor did my husband. However, when one loses their spouse, life changes drastically. Some women (definitely me) do not drive much when spouses spend most of their time together, and it makes it difficult to resume driving when left alone. All in all, I did not have any

adjustment to retirement, but lots of adjusting (or I should say changes) once I was left on my own.

**J.E.H., Retired 1996**

My situation on retirement was complicated by the death of my husband, less than six months later. I had to adjust to retirement and loss of a spouse in quick succession. For some time I missed the people with whom I worked – especially the daily conversations. I want to stress, though, that I have never regretted taking early retirement for ONE SINGLE SPLIT SECOND! The following spring I found great joy in a new hobby, discovering that I could sing. I took lessons from spring 1997 to spring 2003. I sing in two choirs (singing solos with one of them), with a possible third choir next fall. This year I'm taking lessons in the Welsh language – something I've always wanted to do. So you see it's never too late to try something new, and one of the advantages of retirement is that you can plan many activities during the daytime hours, not just in the evenings and on weekends.

**Michael Lanphier, Retired 2003**

One important feature changed as a result of the life cycle: becoming a grandparent – three times within five years. Thus another dimension of life opened up – assisting our working daughter and son-in-law with their little girl – serving as “daycare” during the working week. This new status piqued the imagination – how to communicate with the very young – how should I become a model? When our other daughter, living in Europe, began to launch her family, the challenges multiplied – carving out several weeks at least twice a year to visit and introduce ourselves as grandparents to infants and young children for brief periods, know that we would have to depart – abruptly, in their



little eyes. So not only was there a new time allocation, but planning for these trips has required preparation several months in advance – acquiring clothing and items that would interest the very young. The grandparenting experience, while occasionally exhausting, has offered certain rejuvenation. It has (re-) opened the world of the young child, experiences, objects, learning about the world, and language. In a sense, we grow with them, vicariously sharing in a (small) part of the child’s ever-widening world.

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