

It has been suggested that I give a paper on RETIREMENT, based upon my own experience and upon my observations of fellow-workers who retired about the same/<sup>time</sup>that I did. I would hope that some of these observations will make your RETIREMENT a happier one.

"RETIREMENT" --- what it IS and what you EXPECT may be two entirely different things. However, most of you have been successful in your work-life, with your success being a result of your above average basic intelligence, a disciplined mind, a good attitude toward life and your associates, and your ability to find an interest in almost everything you came in contact with.

These are the same INGREDIENTS that spell success in retirement, and therefore the chances are very great that each of you will find RETIREMENT a surprisingly pleasant experience.

RETIREMENT means different things to different people. To some it means "going to bed" and sleeping life away, getting fatter and fatter by the day. To some it means getting out of a job you did not like and getting into another you think you will like --- this is a bad mistake. To some it means freedom, freedom to get in a car and travel 500 miles a day; freedom to catch all of the fish in the sea; or to do the thousand and one things you have dreamed of.

But, to all it should be a time for "Harvesting", not "sowing", especially as the sowing pertains to "wild oats" --- this is because it is too late in the season for them to germinate!

I have enjoyed my eight years of retirement tremendously and have said many times that the early days of RETIREMENT remind me of the early days of fall when you are harvesting the rewards of a long, hot summer of work. What you have made of your life you will have to live with because the mere process of retiring will not change you one bit.

In general you will be exactly the same kind of person in retirement that you were before retirement, happy and contented or unhappy and miserable.

LIFE can be full of interests if you will school yourself to look for them. Being a member of the ATHENAEUM SOCIETY has meant much to me. I have found interest in every paper that has been given, except one that I thought was too critical of the members to be in good taste. I enjoyed George Boone's travelogs, Norman Lazar's poetry, Tom Westerfield's science, Frank Yost's economy, Bud Hudson's sports, Sam Traughber's history of Medicine, and the many, many biographical, philosophical and literary reviews. My interest was no doubt enhanced by the fact that I always came to the meetings expecting great things. AND SO IT WILL BE IN RETIREMENT --- your ATTITUDE will be the most determining factor in your happiness and you are the only one who can do anything about your attitude.

You will be about as happy as you want to be. If by nature you found excitement and joy in your work-life --- if you loved your parents, your school teachers and your work supervisors, chances are very great that you will find RETIREMENT a wonderful experience, with pleasures on every hand. This is because HAPPINESS is a state of mind.

Some people enjoy being unhappy more than they enjoy being happy --- I had an engineer like this and I did all I could to keep him unhappy, and he really appreciated it!

When Robert Browning said "Grow old along with me, The best is yet to be", he was only writing pretty poetry, or else he had completely missed the boat. He may have been like a pshchologist friend at U. K. who was getting his Ph.D. degree. He told me that he had been in college 7 years and had made nearly all "A" grades, BUT that he had never had a date in the 7 years. He said that if he had it to do over he would not want a single grade above a "C" and would have a date every night. DON'T LET LIFE PASS YOU BY --- live it as you go, each age for itself. Then your RETIREMENT will be enriched by loads of good memories.

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One/the great questions you will have to answer is WHEN should I retire, at what age. At 50 you will dream of retiring at 55 --- at 55 you will be doing so well in your work that you will decide that 60 would be a better age, and so you may go on and on and retire at the normal age of 65, as I did.

Personally I think 65 is the ideal age to retire. Retiring before 65 gives you too much time to become bored with life, costs you too much financially, and relegates you to the shelf of social inactivity too early.

With too much time on your hands you have a tendency to deteriorate. You may become an alcoholic, a bum or just fade away. I am not sure that your length of life after retirement isn't about the same whether you retire at 55 or 65, because the length of life is to some extent a result of your enthusiasm and happiness.

PREPARATION AND PLANNING:

PLANNING what you will do will be great fun during the years of approaching retirement, but be realistic and keep in mind that ANTICIPATION is often more fun than REALIZATION and that throughout life some of the things that you have most wanted to do, you did not get to do and now you are glad of it.

Actually, there is very little that you can do of value more than a year in advance of retirement, EXCEPT to save every dollar you can. This is because you cannot tell what conditions will be at the time of your retirement, nor what the state of your HEALTH will be. No matter how bad inflation becomes your savings will have some value.

MONEY:

"A FOOL AND HIS MONEY SOON PART". I have seen so many sad examples of this among my fellow retirees. Some bought yachts before realizing that they should have bought a 16 foot hull with an outboard motor.

We are in precarious times --- it is impossible for the best minds to know what is going to happen to our economy. Norman Lazar's comment two meetings ago regarding \$1500 and \$2000 an acre farm land was certainly a warning worthy of consideration.

Just hope that YOUR MONEY OUTLASTS YOUR BODY, and the best way to make it do so is not to make too many irrevocable decisions ahead of time, especially if they take a big slice out of your life savings. What you have at retirement is likely to be all that you will ever have. So, KEEP YOUR POWDER DRY and your money safely invested. However, do not put all of your eggs in one basket, nor all of your beer in one bucket, nor all of your money in one bank or in one kind of investment.

BE YOUR OWN JUDGE. Pay no attention to so-called "financial advisers" --- if their judgment was any better than yours they would already own the world. Take the position that if you had sense enough to make it you should be the best judge on how to keep it.

Do not start giving chunks of your savings to your children to save taxes. If at 65 you have not given them something of much greater value than money, don't try to salve your conscience by giving them money. It will only raise their standard of living to more than they can sustain on their own power & that is BAD.

Actually you will find that you spend less money in retirement than you thought you would; partly because your desires are less and partly because you are scared to turn it loose. You soon realize that you cannot make ends meet off of your Social INSECURITY check.

Learn to be a "JACK OF ALL TRADES". It will save you lots of money and give you a sense of accomplishment and being needed. I recently paid \$12.50 to have a new light switch installed on a fixture. The switch itself cost only fifty cents.

Ben Self in discussing inflation was telling about a relative that years ago had a house he paid \$25,000 for and went on to say what a gorgeous mansion it was, and then pointed out that we would hardly want to live in a house now of \$25,000 value.

Before many of you retire, the dollars you saved may be worth only ten cents but hang on to them -- it will be better than being broke.

Some of you younger fellows may not have an opportunity to retire. You will either be shot by the new rulers for knowing how to read and write, or the economy will be drained completely dry for lack of energy. Without an almost unlimited supply of energy our industry will quickly shrivel on the vine and we will become a FOURTH WORLD NATION. That is the next step down from the Third World Nations that we are giving so freely to now. Of course you do not believe it because at least half of the people do not believe there is an energy shortage. But, let me

assure you that it is real and if something drastic is not done to improve the situation soon, by 1985 we will face disaster as a nation.

HOME, WIFE AND FRIENDS:

This is the category that can spell SUCCESS or complete DISASTER for your retirement. It is the category in which you will have to make the greatest adjustments because from the minute you retire, HOME is going to be the dearest place on earth to you and your WIFE is going to be the most important person in your life. You will learn the truth of "There is no Place Like Home" and with the passing of each year this will become more true.

You may not have considered yourself an EXPLORER but gentleman, after retirement you are going to make some real "discoveries"! The first thing you will have to do is to become "House Broke".

Most of you in work-life will have been owner, boss or a high ranking supervisor in your business. At HOME you will soon discover that you are none of these things and the sooner you admit it to yourself the happier you will be. Remember that you are entering what has been your wife's "private domain" for many, many years and she too will be going through a lot of adjustments trying to help you adjust. Your being at home will completely disrupt her daily routine of personal and social life and if you do not want to become a "persona non grata" you had better do some serious thinking on how you can make this adjustment together. You either succeed together or you fail miserably.



Naturally, having been a "big shot" all of your work-life, you will know better than she how to place the furniture, prepare the meals and to do most things, but don't be fool enough to let her know that you think so.

Do not make fun of her interests. Condone, even if you cannot praise, her hobbies and interests. Bridge, antique sales and idle shopping just to see what is being sold, are just as honorable and sensible as poker, golf, fishing, or my plant breeding.

Make your wife as INDEPENDENT as possible, well versed in your financial and business affairs and completely able to carry on should your health fail. By all means teach her to drive a car.

Visiting others can be lots of fun, for awhile, but in the end your comfort and happiness will depend upon the relationship between you and your wife and some good books.

With good judgment and a spirit of give and take you can both adjust within six months to a year and become great companions. If not, you can at least become "friendly enemies", willing to share what life has to offer.

Who will be your friends in retirement?

The First and most important one should be YOURSELF. Yet, many people cannot stand themselves nor to be alone. They just have to have a bunch of cronies to jabber with.

Accept yourself as you are because there is nothing but unhappiness in trying to be like someone else. Do not worry about your short-comings. Most people have more than you do.

A "must" on your friendship list is the LIBRARIAN. You cannot imagine how much pleasure David Cumbe has brought to me by suggesting good books to read. It is fantastic how he keeps up with the latest and most worthy books, and how quickly he can translate your interest to the finest books on the subject. It is very difficult to select your own books. For example "FAREWELL TO MOSCOW".

You are going to have fewer outside friends than you thought, for the simple reason that many of those people you referred to as friends in work-life were merely acquaintances, cultivating your friendship for business, social or some other selfish motive.

At first you will miss the people you worked with, but make your return visits to the OFFICE few and far between. Remember that they are still overloaded with work and that it costs someone a lot of money for them to stop and visit with you. When they give you a "FAREWELL PARTY", they will mean farewell. Factually, when you retire you will disassociate yourself from most of the people who have made your previous days complete. That is why it is so important to quickly "accept" yourself and to search out the good that lies within each of us and to forgive the minor faults.

HOBBIES:

Develop your interests. These must be your own interests. If you have been too busy to have any interest other than work, that is a sign you have been just plain stupid and without some interest you can count on being "clinically" dead before your first year is out.

Just DO WHAT YOU WANT TO DO, not for any profit or reason but simply because you want to do it. And, feel no need to explain to anyone else. I have lots of trouble with garden visitors, especially the "clinically dead" variety, who usually comment that it looks like a lot of work. To one I replied "and so is breathing but I sure like the end results". In exasperation I said to another "Lady, is your soul so devoid of beauty that all you can see in this garden is work?" SO, to you let me say --- whatever you do, do it because it has some meaning to YOU, not to impress anyone else. Soon you will forget your past work and learn to really live.

There are many excellent hobbies and you will meet some most interesting people in them --- after all, mutual interest is the essence of friendship. REMEMBER -- that is how you happened to get married --- mutual interest!

TRAVEL may provide a good transition from your work-life to a state of retirement. But when you travel be sure it has some meaning for both you and your wife. Do not go to impress

someone else --- you will soon learn how little people are interested in where you go or what you do. No matter where you go they will have been some place better. And as for hearing about your travels, if you had gone to heaven there would not be 20 people who would want to hear about it or to see your costly movies you brought back of the Angels flying around.

Read the books YOU like, not the ones that someone else likes or those that are on the Best Seller List. The fact that they are on the Best Seller List is a strong indication that are worthless compositions of four-letter words.

Do not be afraid to give up one hobby and get another. I have been through dozens --- I even used to "hunt" until I found what I was looking for.

All hobbies are expensive but they are as essential as pills for your health. So, budget them under your HEALTH budget and forget what they cost.

Many hobbies are AGE oriented and they certainly should be. For example, don't try to play marbles when you are too old to bend over.

For your health's sake it is good to find a hobby that you can take in small doses. I have such a hobby, plant breeding and it is by far the finest hobby I have ever had. I can work when I want to, as long as I want to, quit for

coffee or a nap or reading, or when I get hot or get cold. I can study the records in my sunroom and have a ball day-dreaming of the new beauties I will produce from such and such a cross; or I can get my exercise by weeding and hoeing them. In the winter I can study my genetics and plan new crosses. I set my goals, such as disease resistance, new colors or new forms (I am trying for pure whites and pure blues, neither of which has ever been created), and then spend four or five generations trying to attain those goals.

Each seed will produce a new variety that the world has never seen and to get an improvement is more exciting than to catch a 10-pound bass, to me!

It is an added pleasure to go to the National Conventions and to have fifty or more people from all over the United States come tell me how beautifully my flowers are growing in their part of the country and how many blue ribbons they have won with my things in shows.

Should any of you ever become interested in hybridizing I will be glad to give you a start with the best I have produced in 13 years.

HEALTH:

Don't worry about a few aches and pains --- just keep in mind that they are going to get worse, not better. Finally you will say to yourself "I used to feel better when I was sick than I do now when I am well". As to pain, take the optimistic view --- the fact that you can feel it means that you are still alive.

Exercise moderately, get plenty of sleep, get a good family doctor and do what he tells you. Trying to be your own doctor is worse than trying to be your own lawyer. Don't worry about dying --- it will come when your time is up. The best way to postpone it is to have many interests.

Five years of vigorous life is about all that the average retiree can count on after 65 so do not bite off more than you can chew --- or more than you can take care of by yourself. No matter how much you are willing to pay it is going to be almost impossible to hire any dependable help. For six years I had a full time, five-day a week, gardener but he inherited a quarter of a million dollars and quit. Now all I can get is a drunk "coon" about three hours a week.

Most retired people complain about their loss of memory.

Well, let me tell you something --- a good "forgettery" is better than a good memory. Nature so programmed us that we tend to forget the bad and to remember the good. Just think how miserable we would be if it were the other way around.

At a recent meeting Ben Self told us about having had a bad dream but he forgot it before he waked up. Well, many

things in life are a "bad dream" and it is good to forget them.

HOW LONG WILL YOU LIVE AFTER RETIREMENT? Of course you have been thinking of it as "life eternal", all in good vigorous health, but that is not realistic and not true. Most of the people who retired when I did have already "Clinically Died" and their "loved ones" hurriedly embalmed them so they would not return like those people Prewitt Owens was telling us about!

Stastics indicate that at 65 you have a life expectancy of 13 years. That does not mean 13 good vigorous years. You see in the name of "scientific progress" we lost our freedom to die a normal decent death --- so, the 13 years includes that long period the hospitals will have you on those so-called "life-saving" gadgets plus months, if not years in a nursing home at about \$1,000 per month. It also includes several major operations each of which is likely to lay you low for a year.

On the average, if you get five good vigorous years of retirement after 65, you will be lucky. You also have to figure on the chances of your wife's health and the possibility that you will be at her bedside for some of those years because you will not be able to hire anyone to care for her in the home and you will love her too much to cart her off to a nursing home.

Set some firm habits and stick with them. They will make daily procedures so much easier. For example, in taking your pills (and you will be taking pills), follow a strict routine

so you do not have to wonder whether you took them or not.  
Putting tools, and everything else in the same place when  
finished , will make it much easier to find them.



WHERE TO RETIRE:

Stay close to known surroundings. They have much meaning in happiness and also provide many friends that you would lose if you moved.

Do not "experiment" with other places. Each move is likely to cost you \$10,000, so you might figure how many \$10,000 you can afford to spend on searching for your paradise. All places have good and bad points. Learn to accept them.

It is seldom wise to buy a lot until you are ready to build because conditions may change so much before you retire that it will no longer be a desirable location.

THE FUTURE:

The future is certainly an unknown quantity but from the downward trend we are in, there is real reason to be concerned about our society and about the health of our national economy. YET, if you will apply the wisdom to your retirement that you have to your work-life, there is no reason that you cannot have many years of rewarding life after retirement, with much happiness for you and your family.

One does not have to have money nor full vigor of life to be happy. If you will learn to accept whatever comes you will be surprised how much happiness you can find. My twin brother was paralyzed and completely helpless for 15 years, yet he maintained a bright outlook on life and the respect and sincere love of his wife and family to the end. He so

successfully adjusted to his fate that his Doctor used to send patients to visit him, under the guise of doing him a kind deed, but really for the purpose of trying to get the patients to pull themselves out of their own despair over some minor ailment.

Recognition that the bitter days of winter are to come is no reason not to enjoy to the fullest the early days of fall, and so it is with retirement. In fact, there is strong evidence that the medicinal value of enjoying the early days (first 5 years) of retirement will extend this healthy and vigorous period by another two or three years.

If it seems that I have dwelt on the dreary side of retirement in this paper, it was intentional, BECAUSE, it would have been impossible to give you both the good and the bad in my allotted 25 minutes. I chose the bad because I felt that if I pointed out to you the pitfalls to be dodged, your own good judgment would lead you to the good and exciting things of RETIREMENT. Furthermore, it took only 18 pages to list the bad --- it would have taken hundreds to list the good.

HAPPINESS TO YOU, friends.

Martin Standard.