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Retirement: What Then?

THE TIME TO ANSWER "What Then?" is before the day of retirement comes. That may not be due until one reaches sixty or sixty-five, but at forty a person should be learning about it and developing the expertise to cope with it and accumulating the necessities to make it comfortable.

When a child arrives at the age to go to school, when the youth enters high school or university, when the man or woman takes a first job and gets married: these are not thought of as age tombstones, but as events in the stream of life; as changes in status. In the same way, retirement is to be looked upon as the beginning of a new life experience.

Every person who retires is a special case, and he needs to give himself personal attention. No formula will fit everyone, but everyone can benefit by applying the experiences of others to his own case. It is sad to see those who reach retirement facing difficulties which they might have avoided by forethought and planning.

A fresh outlook

It is disappointing when one depends upon the reputation and memories of the past to sustain him in the present. One need not copy youthful ways or act in a skittish manner in order to keep a fresh outlook on life. The fire of youth may be tempered with the gravity of age, but the circumspection of age may be enlivened with the vivacity of youth.

The greatest dividends in terms of retirement success and enjoyment are gained by those who start planning early in life, so that the transfer from their first to their second career is made without anxiety. As one of the youthful discussion group in Cicero's "Essay on Old Age" remarks: "Although we are at present far distant from old age, we have reason to expect — at least to hope — that it is a period we shall live to attain."

The man is depriving himself of much enjoyment and satisfaction who reaches the day of retirement with no programme in his mind except to do a little fishing or take a month's motor trip. It is unwise to trust that chance will turn up some occupation that

is worth while. Just as a corporation sets objectives for production and profits for years ahead, so objectives for desirable retirement should be made and reviewed.

Planning this second life can be done more intelligently than planning the first, because a man is smarter now. The clever thing is to make a list of the things you might like to do when you leave your present job, and then, in your spare time, try them out. It isn't enough to think that you might enjoy working with tools: get some and try them out. Don't just dream of having a market garden: go for a two week vacation in one and spend your time digging, spraying, hoeing and harvesting.

That is planning intelligently. In its simplest form intelligence is the ability to think rationally and to weigh situations. This is usually called "common sense". It is also the ability to plan actions after constructive thinking. It shows itself in the satisfactory way we adapt ourselves to circumstances and make the best use of them.

Putting a plan down in black and white, making a resource list of aptitudes, skills, interests and physical assets, enables a man to assess the degree to which his plan will enable him to achieve a suitable balance among his various needs and wishes, and to fill his life adequately.

Filling the time

Do not approach retirement with the idea in mind that you are going to play games you are not used to and do not particularly like in order to fill the time and escape boredom. Some people, after a life of heavy or tedious work have a natural desire to rest, and providing they can find some quiet interest to keep their minds alive this may be the wise thing for them to do.

Dr. A. W. Kelly, Managing Editor of the Canadian Medical Association Journal, put it this way: "Relief from the pressures of immediate responsibilities is the first and most agreeable sensation experienced. But this will not persist for more than a few months unless one becomes immersed in a new and relatively