

A hobby can be made a mind-rouser, not an exercise in cutting out paper dolls. One man devised a way to make stamp collecting a fascinating pursuit. Instead of merely collecting stamps and pasting them in an album, he placed his stamps in a frame around a page and wrote in the middle the history of the stamps. The research led him into interesting and exciting hunts for information.

Many thousands of people enjoy crafts as a hobby or as a part-time or full-time profession. There is a basic need within everyone to create things with his hands. To make something, to discover something, to contribute something: these are expressions of the creative spirit.

Travel for the sake of travel is not satisfying to many. Some people develop interests, such as art, music or the various national cultures, and travel with the purpose of enjoying them and learning more about them.

It is well to make travel constructive by going to places that have interesting things to see, and thus to keep your mind alive. For a nature fan there are associations and groups in every province that have meetings, movies, field trips and summer camps. For the art lover, there is a gallery somewhere within reach, with a display of paintings and sculpture and perhaps lectures and instruction.

Be positive

Retirement does not require us to abandon interests and activities wholesale, but merely to change the emphasis and reassess the values we assign to varied enterprises in our daily lives.

Think of retirement positively. It is not loafing or withdrawing, but participating in life in a new way. It is being your own boss, having work geared to self-satisfaction instead of to a pay envelope, doing things you never had enough time for. It is learning and exploration and new experiences. It can be an exciting adventure of positive living and active contribution.

A person needs something purposeful and constructive. Retirement is a chance and a challenge to find pleasure in new vistas, to search for and find new levels on which to find expression, to look forward. When he was responding to a toast at a gathering of distinguished people celebrating his ninety-fifth birthday, Sir William Mulock, Chief Justice of Ontario, said: "The Castle of Enchantment is not yet behind me. It is before me still, and daily I catch glimpses of its battlements and towers."

As retirement approaches, test your plans: try them on for size and comfort. Anything you decide upon should have been sampled at its worst as well as at its best. The village you visited in summer and fell in love with may be quite different in winter when you have lost the privileged status of "visitor".

Some problems

There are worry-saving devices that are useful

throughout life but are specially needed at retirement age: for example a written record of where important papers are to be found. Some people make a synopsis of documents such as leases, insurance policies, wills, contracts and agreements, and keep this synopsis at home while preserving the papers in a bank safe deposit box.

Another way to avoid trouble is by consulting competent professional people. The decision to sell one's house or other property, to purchase expensive equipment, to enter upon a lease or a contract that places obligations on either party: these are potentially troublesome matters that should be discussed with a lawyer.

Retirement is not made up of dreams. There are realities to be dealt with, and a leading contender for first place is finance.

A pension plan, whether government or company, is not designed to provide a life of luxury, but to help provide a sense of security. Even those with liberal pensions have to think about the financial aspects of retiring.

Most people plan to reduce expenses. Transportation to work, parking fees, gasoline, lunches, entertaining: all these are reduced. Men and women can save on clothing costs. They can save money by doing things for themselves that they did not have time for while they were working, such as repairs and improvements around the house.

Orderly analysis of the post-retirement financial set-up should be made well in advance. The points to consider include: how much income will you need to live in comparative comfort? what does your company or government pension plan give you? have you an annuity programme, one into which you pay now and receive periodic payments after retirement? have you any maturing insurance policies? what dividends will be yielded by investments? if all these do not give prospect of meeting your needs, what can you do to supplement them?

Deciding where to live is probably number two priority on most lists of things to consider. Some couples look forward to a second honeymoon in a new house newly furnished; others decide on a place in the country; others go into an apartment, divesting themselves of the work of maintaining and servicing a house.

When deciding upon a place to live, do not assume anything: find out the facts. List the features that are important to you: climate, friends, business opportunities, transportation, quietness, church and club associations.

A good way to hedge against disappointment with a move is this: take a long vacation in the new location; find out first hand about the weather, living costs, chances for making friends, church and community associations, and activities, paid or voluntary, to employ your time. This plan leaves you the old home to go back to if things do not work out.