

## Aging Lifestyles: Life after retirement

*by Joe\_Volz*

It has been almost a decade since I retired as an editor for the American Psychological Association magazine, the Monitor. I had a lot of ideas that day in 2000 when a reporter from the New York Times tracked me around town. I made many predictions about my future life in the golden years; most of them turned out to be inaccurate.

So, today, I thought for the benefit of those contemplating retirement, or even victims of an unplanned layoff, I would look back. With the wisdom of 10 years' hindsight, what would I have done differently? I figured I would spend a year in Ireland working on a book while also learning to play the clarinet. Then, as the snows of winter enveloped the Emerald Isle, I would head to sunny Spain to learn Spanish.

I have done none of those things. I doubt that I will get to most of them. It's not that they aren't laudable goals. Oh, no. The world changes and so should a retiree, who must avoid being stuck in amber like some old fossil.

Ireland is a place where the dollar went a long way a decade ago – now uses the euro, which is stronger than the dollar. Ireland is no longer a bargain. As far as the clarinet and Spanish go, a number of other opportunities presented themselves. A local paper needed a writing coach. I jumped onboard. I had plenty of travel writing assignments. I took them and made trips to Ireland and Spain.

And older relatives played a far more significant role than I had envisioned. My mother and Kate's father were in their 90s. We didn't want to get too far away. And Kate was power of attorney for her aunt, also in her 90s.

Then there was 9-11. Just a year after I retired, I lived within a few miles of the Pentagon, which was attacked. Europe was a target, too. We moved to the Maryland countryside. Life was too unpredictable to plan any major moves overseas. The terrorists had not been in my plans when I retired.

Then, before you know it, I began to realize I missed the newspaper business. So I started writing three times a week for a daily in my new hometown, Frederick, Md. Why not? I was back to musing on local issues that directly affected the lives of my neighbors: schools, taxes and crime. And I volunteered to help teach reading to immigrant children. I would leave the big picture to others.

Back when I retired at the age of 64, I wondered how much time I had left as a healthy person â€” maybe 10 or 15 years? Well, I have passed the 10-year mark. Does that mean only five or 10 more years? Who knows? My father lived to 92 and my mother to 95.

Will I run out of money in this distressing "age of irresponsibility," as President Obama calls it? I doubt it. I have been frugal in my spending. No debt except my mortgage. My income is pretty secure â€” Social Security, defined benefit pensions, CDs, bonds, a little freelance work.

Life right now, at 74, is pretty good. I feel more secure than I did at 34. I have accomplished a lot in life. I don't have anything to prove. In fact, I am willing to bet that we, seniors, are better off emotionally and financially than many of you juniors.

My advice is: Don't get bogged down with too many plans. Just follow the yellow brick road wherever it takes you.

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