# Active Retires

### **FASHION** Runway ready



# Travel

# When I grow up

How four members have left behind their careers to follow lifelong passions

### **HEALTH** Women's rites

# NINNER!

# **FINANCE Hold** on tight



#### **COVER STORY**



# When I grow up ...

Among the many challenges of retiring, one is difficult to find a solution to: what now? Many retirees are returning to the workforce casually and part-time to fill the gap left by work, and doing so in ways that satisfy lifelong passions.

WENDY KAY

Ithough he's been retired for more than a decade, Col Pask recently had to take time off work to enjoy a twomonth holiday around Europe with his wife Ginny.

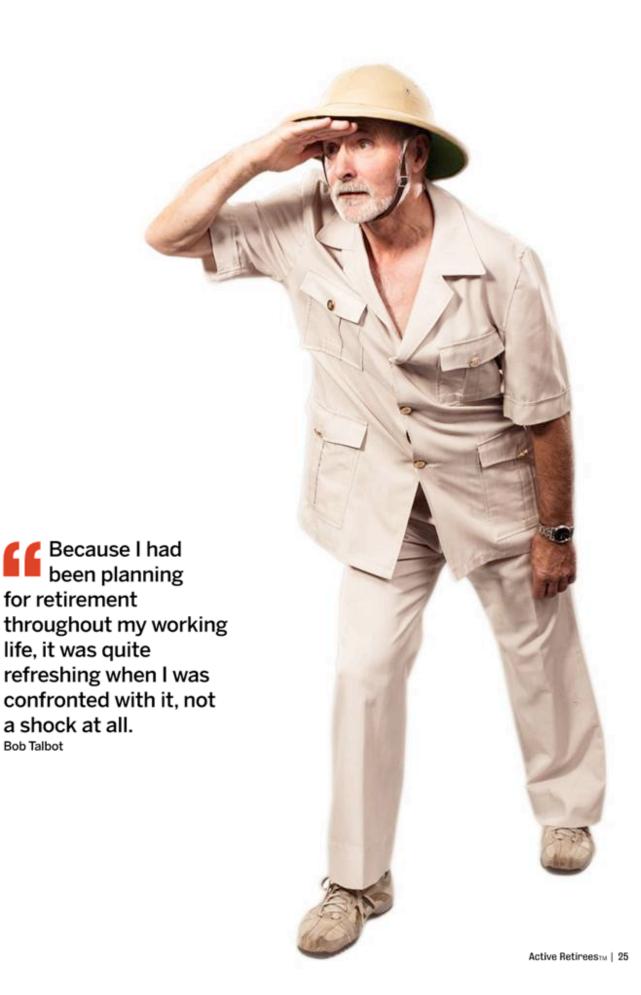
Apart from designing and building websites, the 65-year-old is employed as a handyman for a luxury residence in Melbourne. The multi-million dollar property boasts a range of technology that would make most normal people's heads spin, but it's sheer gadget heaven for techy Col.

"Everything, from the lighting to the curtains, to the security and watering system, is all computer controlled," said Col. "Inevitably something always needs fixing; I have more work than I can handle over there."

Col is a member of Melbourne's Ringwood Clock Tower Probus, where Ginny, 63, is secretary. She also works in her spare time marking exam papers, a perfect transition from her years as a teacher.

There's no doubt this couple is a well-oiled, functional team, using their retirement to pursue their passions, and both lucky enough to pocket some money for them along the way. Their enthusiasm and zest for life is infectious, and their daily schedules are full, split between enjoying time together and pursuing separate interests.

Col has his computers and photography, and Ginny her online courses and volunteer work. »



Bob Talbot

#### COVER STORY

"But we share a coffee every day," Ginny said. "And if I'm home I'll make lunch for him."

For the last two decades of his 37-year career with Telstra, Col worked at the "pointy end" of technology and development before retiring in 2002. After a year renovating the family home, he launched a business developing and fixing websites and spreadsheets, and offering computer training.

#### Talk about it

Unlike Col, whose post-retirement work often requires silent concentration, past president and member of Sydney's Gordon Probus Club Bob Talbot was told to keep talking after he retired more than a decade ago. Just before he left NSW Farmers Association, a colleague pulled him aside to share a secret that apparently would prevent Bob and his wife Sue from driving each other mad.

"He told me that having been in the people's game all my life, I had to speak to at least seven people a day, and that didn't include my wife," Bob said. "Even if it was just phone calls, or someone at the shops, I had to keep up the people contact."

## I work because I enjoy it, and everything I do stretches the brain. Col Pask

The problem of one person being driven mad by their newly retired partner is not uncommon. Comfortable and established routines are often thrust into chaos and the new retiree often forgets their better half is not there solely to entertain or occupy them. Nor make their coffee or lunch.

Then there are the retirees from senior management. "They want to redesign the kitchen," said Judy Cole, a retirement transition coach. "They want to manage either a project or their partners, and it doesn't work. Retired couples really have to sit down over a bottle of red wine and redefine their lives, reinvent themselves and their relationships."



Life after work is all about overlapping ovals for transitional retirement coach Judy Cole. When couples struggling to adjust to the next phase of their lives come to her for help, Judy gives them a pen and paper and asks them to draw three ovals.

"Inside the middle oval they write what they do together, and the other two ovals are for the independent interests they both have," Ginny says. "If one of those ovals doesn't have much in it, that's an area that needs to be developed and filled."

And they need to be filled with the four basic needs that work provided: security, socialisation, contribution and purpose.

"Security is all about finances and knowing there is enough money coming in," she says. "Socialisation is the daily interaction with colleagues you enjoyed, while the contribution is the sense of satisfaction you felt for a job well done. Meanwhile, the purpose is the reason for getting out of bed every day."

Judy says it is important not to get into the victim mentality.

"That will drag you down," she says. "Move on and find somewhere you can channel your energy, skills and expertise."



Judy, a self-funded retiree, thought her future was sorted in December 2000 as she sailed out through Sydney Heads for a trip around the world with her partner. However, "somewhere in the Caribbean" she realised she wasn't ready to simply cruise through the rest of her life.

"So we finished the circumnavigation in three years and I reinvented my life combining work, contribution and play."

Her contribution is her volunteer work with Sailability, an organisation enabling people with disabilities to sail, while her play includes heading to the UK in July to hire a campervan and take her cousin's young grandchildren down the west coast of England to ride Exmoor ponies.

"I used to have one when I was young," she explains. Her work, meanwhile, is helping older workers identify what they want to do when they retire.

# I was told the work would probably be too menial for me. But it was exactly what I wanted after the stress of flying planes.

Peter Howell

"Although people say they can't wait to retire, there's a lot of time to fill," she said. "Find work that is an extension of doing something you love. Write a newsletter, babysit, drive a bus. It's a great age, particularly for baby boomers blessed with superannuation and the pension."

The pension can be affected by paid work though. If you are single and your income exceeds \$152 per fortnight, the pension will drop by 50c for every \$1 earned over \$152. For a couple, both on the age pension, that limit is \$268.

Bob, 68, spent nearly 40 years planning what he was going to do when he finished work.

"I always said 40 years would do me working for bosses, and I had two of them, Elders and NSW Farmers," he said.

Today he and Sue run Property Solutions Pty Ltd NSW, where he acts as an advocate for landlords and tenants negotiating leases and rent reviews.

"As the Commercial Director for NSW Farmers, I put together a large property portfolio and when I left I was asked to continue with consulting work. At one stage though I found I was working seven days a week, so I've cut it back now, handling just four clients and working an average of a day a week."

#### Adjusting to a slower pace

A sign on a gate lured former Qantas captain Peter Howell into part-time work as a handyman at Sydney's Woolwich Marina. »

#### THE MORE THINGS CHANGE.



There's no doubt Col and Ginny Pask are busier today than they ever were during their working lives. In between the demands of keeping up with three children and two grandchildren, going to the gym, caravanning, overseas travel, renovations, voluntary work and Probus, they each have part-time jobs to stretch their brains.

Col spends around 24 hours a week at the computer and one day a week working as a handyman, while during March and October his job description extends to head chef.

'When I go off to mark exam papers, Col makes sure I come home to a cooked meal," Ginny says.

Ginny, a former primary school teacher, has completed online courses including TESOL (Teachers of English to Speakers of Other Languages) and AMES, which helps new migrants settle and learn English.

While Col's transition into building websites was also a natural progression from his former job at Telstra, the handyman job came out of the blue.

"Ginny saw it in the newspaper and cut it out, and I stuck it on the noticeboard for a couple of days before making the call. That was eight years ago," he savs.

"I work because I enjoy it, and everything I do stretches the brain.Particularly my computer work - there's nothing like a complex website to stretch the brain."

The couple celebrated 40 years of marriage in Paris last May while they were on a European holiday: two months spent travelling by train and staying in hotels. The trip highlights that, while some things don't change too much in retirement - the Pasks had to take leave for their holiday others certainly do.

"The trip was a little different from one we did a few decades ago in a Kombi van and a tent."

#### COVER STORY

"I keep an eye on the boats, check the mooring lines and do general maintenance around the site three days a week," he says.

"When I saw the sign and enquired I was initially told the work would probably be too menial for me. But it was exactly what I wanted after the stress of flying planes.

"I leave early to avoid the traffic and I'm finished early too. Then I can sit on the harbour enjoying the company of the other blokes and watch the boats. There's no jetlag, no uniform and I wake up the next morning in the same bed."

Bob, Peter and Col agree that having a parttime job has helped keep their sanity and that of their wives.

"It was quite an adjustment for my wife Mel when I retired, having me sitting there asking her why she was doing things," says Peter.

Bob, a self-confessed workaholic who became the youngest member of Gordon Probus when he joined in 2000 at the age of 56, says it is vital to plan not only your finances but what you are actually going to do.

"Whether you want to travel, consult, or get involved in community activities, make a plan to do it. Because I had been planning for retirement throughout my working life, it was quite refreshing when I was confronted with it, not a shock at all." he says.

Although Col may only run his business for another five years, he'll never be thinking about doing 'nothing'.

"I have a workshop out the back which I've hardly touched because I've been so busy on the computer. I'd never sit down and let the grass grow under me," he said.

Indeed he won't. This year he's heading to Sydney in August to take on his 11th City to Surf.

"There are plenty of other lives outside your former working world," he says.

Ginny agrees: "You either get on and enjoy this party of life and make the most of it, or end up disappointed." ••



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