

The Vintage Voice

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Retirement Teaches a Retirement Teacher

Mary L. Shiflet

As a child, if I thought of retirement at all it was as a time when very old people stopped working, sat in rocking chairs with their heads nodding, and waited to die — usually not long after they retired. As a working adult, I did not think much about retirement either. I was so busy in my career as a teacher, being a mother, and living the role of clergy spouse that there just wasn't time to contemplate retirement. Fortunately I am married to a man who has always been very good at planning and managing financial matters and who consequently thought a *lot* about retirement.

For many reasons, among them Bill's financial planning abilities, we both were fortunate enough to retire at a younger age than we had expected. We anticipated many years of living a healthy life, pursuing activities that would bring purpose to our lives, and generally having a great time.

About one year into our retirements, Bill and I began working as facilitators for the Life Planning segments of the Church Pension Group's Planning for Tomorrow and Enriching Your Retirement conferences. The irony of all this — teaching the importance of lifelong planning for all aspects of living — is not lost on me. Before retirement, I did not always practice what I now teach. For example, our curriculum stresses the importance of communicating our expectations about retirement to our loved ones, yet I simply made assumptions about how my husband and I would spend our time. Even Bill, the perennial life planner, made assumptions. It turns out that our visions could not have been more different. He imagined that we would travel — a lot. I envisioned staying at home, reading on our beautiful screened porch, and quilting in my large, private basement room. Now I share some of what my experience has taught me with participants in the PFT/EYR workshops.

Compromise became a major part of our relationship in retirement. We have taken some wonderful trips, which I have enjoyed. Bill accepted that he would travel less than he might have wished, but the trade-off was enjoying many hours on the nearby golf course. A few years into that arrangement, he began to voice more and more frequently how much he disliked cold weather — especially when it snowed. I would counter that I love to watch it snow, and think it is beautiful. During the winter of 2010, it snowed frequently and heavily. At one point, we had over five feet of it in our driveway. Bill looked at me one day and said, "Next winter I plan to spend at least two months someplace warm. I hope you will join me."

And so our retirement vision changed direction (which shouldn't have surprised us, given our retirement workshop experience). The next three years were full of the unexpected. We negotiated renting for two months in Florida in 2011, which stretched to three in 2012. That year we purchased a small place so we could return on our own terms to a home that was *ours*.

Bill often spoke of his wish to move to Florida permanently. I was not ready to consider doing that. My response was that as long as my mother was living, I could not comfortably move from our home in Maryland that was just three hours from where my mother lived in Virginia. She was not in good health, and I needed to be able to get to her more frequently and easily than I could from Florida. (The wisdom that I taught in retirement conferences about how to cope with changing family situations now was teaching me!)

Toward the end of March, I was notified that Mother had developed a sudden serious illness. I left Florida sooner than planned to be with her. Bill closed up the house in Florida and joined me in Virginia. Mother was under hospice care by then, and she died April 9.

Those weeks are now a blur in my memory. But sometime during that period, Bill told me about a conversation he had had with a dear friend of ours right after my Mother's funeral service. Bill had shared with John that we were thinking about moving to Florida permanently at some point — perhaps in a year or two. John's response to this had been, "What are you waiting for?" My response to Bill (and indirectly to John) was, "I don't know that we are really waiting on anything, but my mind is pretty full right now."

We agreed to at least take the first step in exploring possibilities by meeting with a realtor. We also started working on the many outside maintenance projects that our house needed, whether or not we planned to sell. The more we worked, the more convinced we became that moving to a smaller place was the right thing to do. To our astonishment, in just three months we sold our Maryland house, bought a house in Florida better suited to our scaled-down needs, and moved.

Our advice to workshop participants is to be open to possibilities, and we followed our own advice. Bill's analogy has been that we shaped a small snowball (I think he secretly *does* like snow) when we entertained the possibility of moving, nudged it a bit with the meeting with the realtor, and then watched it race down the hill, growing larger and rolling faster.

We now have much more experience to share in our workshops. We are living through some major life changes. I grieve the death of my mother. We are working our way through the challenges of settling into a new place. As we occasionally sit in our rocking chairs, we enjoy planning some travels and moving forward in our retirement adventure.



Mary L. Shiflet retired in 2005 from teaching after 30 years in elementary education. She and her husband, Bill, have been consultants to the Church Pension Fund since 2006. They live in Palm Harbor, Florida.

Life Planning doesn't end with retirement. Go to www.cpg.org/financialplanning for helpful planning tools and resources.