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RETIRED REBORN

Increasingly, Canadians are living intensely in their golden years – working, volunteering, even starting new careers

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DAPHNE SCHIFF looks out of place in her cluttered York University office. Wearing a plum-coloured designer suit with a flashy silk scarf, the 78-year-old could well be on her way to a society luncheon, or shopping along Toronto's Bloor Street. Instead, the petite woman rummages through the stacks of dusty aviation books that litter the room, along with maps, a large model airplane and aircraft components, including a bent propeller. Schiff, who teaches a course on aviation and is herself a pilot, is looking for a CD containing pictures from her recent trip to Africa. Eventually she finds it, then shows the images in the darkened computer room next door. "When my group was stranded in Libya for two days because of a fuel shortage, we had dinner with Bedouins," she recalls. "We also rented Jeeps and drag-raced in the sand dunes."



Daphne Schiff has flown between France and Africa three times for an aid group, battling sandstorms and malaria-bearing mosquitoes

Photo: Peter Bregg/Maclean's

Last November, Schiff, along with Frenchwoman Jacqueline Higuieret and Adele Fogle, owner of a flight school in Guelph, Ont., flew a single-engine Cessna from Niger to communities in Cameroon and other African countries. Schiff and Fogle, who used to participate in long-distance flying competitions together, were the only Canadians involved with the French non-profit group Air Solidarite. They were inspecting schools, hospitals and employment programs funded by the charity, as well as delivering medical supplies and teaching equipment. It's the third year in a row that Schiff, who began flying when she was 46, has made the month-long trip for Air Solidarite. These African excursions have seen her battling sandstorms, fending off malaria-bearing mosquitoes and sleeping outdoors. Schiff has spent a lot of her own money, too, as her personal expenses for each trip are about \$20,000. But she has no desire to stop, and is thinking ahead to next November's flight. "It's payback time," she says, then laughs. "Retire? Take things easy? Why? I'm having way too much fun."

Schiff may have an atypical lifestyle, but her determination to live intensely in her golden years isn't unique. Canadian retirees are volunteering with non-profit groups, doing development work and finding part-time jobs. They're taking early retirement from one occupation only to embark on brand new careers or start their own businesses. "A lot of people are challenging the myths in our society that after the age of 65 you become useless and lose all meaning," says Bill Gleberzon, associate executive director of Canada's Association of the Fifty-Plus. "They're giving the word retirement a whole new definition."

Much of this can be attributed to Canadians living longer and being healthier in their later years. Life expectancy was only 59 in 1927, when Ottawa passed the Old Age Pensions Act, whereby some low-income residents over 70 could receive a \$20-a-month pension. In the 1940s, when companies and unions began negotiating pension plans and mandatory retirement by age 65 in employment contracts, life expectancy was 69. Today, the average age of retirement is 61, down from 65 in 1977, and Canadians as a whole can expect to live until about 80, with poor health only in the last few years. "When 65 was originally chosen as the age to retire, people weren't expected to make it," says David

Foot, University of Toronto economist and author of the best-seller *Boom, Bust and Echo*. “Now people can anticipate at least a good healthy 10 years beyond their retirement, and they’re using the time for recreational or occupational pursuits, paid and unpaid.”

This trend is likely to continue as the front end of the baby boomers, those born in the late 1940s and early 1950s, retire over the next 10 years. There are more than two million of them – about seven per cent of the Canadian population – and due to their sheer numbers, they could dispel many of the stereotypes surrounding retirement. “When the boomers were young, North American culture honoured youth,” says David Bond, a retired businessman and Calgary based co-author of *Future Perfect: Retirement Strategies for Productive People*. “Now that they’re nearing retirement, we’re going to see a real celebration of age. Increasingly, older people are seizing this stage in their life to pursue things they’ve always wanted to do and live life to the fullest. It will be sexy to be 60.”

IN 1995, when B.C. Hydro downsized, computer science engineer Robert Middlemass, then 59, was forced to take early retirement. His wife, Marilyn, quit her position with the planning department for the municipality of West Vancouver a short time later. “I’d heard horror stories of couples who didn’t retire at the same time,” says Marilyn, now 65, “and one would end up with an illness before they ever got around to the things they had dreamed of doing together.”

One of their dreams saw the couple spending the first six months of their retirement travelling from B.C. to Newfoundland and back in a mobile home. But their long-term aspiration was to do development work. Robert and Marilyn, who has a background in anthropology and sociology, had visited a few projects in Africa in the early 1990s with the goal of returning when they retired. But they concluded that those programs weren’t meeting the needs of the people they were supposed to be helping. When the Middlemasses returned from their cross-Canada trip, they attended a seminar for the Canadian Executive Service Organization, a federally funded organization that promotes economic and social growth in Aboriginal communities and developing countries. CESO volunteers – almost all of whom are retired – serve as mentors.

Marilyn threw herself into helping Aboriginal women in Vancouver create business plans for their enterprises. Robert’s first assignment came in 2001, when he helped prepare a voter list and set up a computer program to tabulate results for a provincial Metis election. Since then, the two have taken on 19 assignments for CESO. Their latest is a three-year project with the Nuxalk First Nation in Bella Coola, B.C., where they and 10 other CESO volunteers will spend a week every few months. Marilyn will work with band members setting up their main office, while Robert organizes a team to implement a computer network. “It’s a real challenge,” says Marilyn, “that keeps us retired people on our toes, because you don’t have time to feel sorry for yourself.”

DAVID MORRISON harbours special memories of his high-school years in Hamilton where he and friends Judy Lanza and the now-famous actor Eugene Levy performed folk music in local coffee houses. Morrison went on to pursue a career in business and then banking. And for decades, he brought out his guitar only at Christmas, to play for his three children. Four years ago, however, his kids gave him a harmonica for his birthday, as their dad had always joked that he wanted to learn to play the instrument and the guitar at the same time. The music bug struck again. Morrison bought a new guitar and took up singing lessons with a teacher near his rural home in Milgrove, Ont., just north of Hamilton. A year ago he was given the opportunity to work with Toronto vocal instructor Elaine Overholt, who trained Richard Gere for the movie *Chicago*. “I felt impassioned by the music in a way I had never felt before,” says Morrison, 58. “I had this vision that I would sing for world peace one day because I believe in it so much.” Now, three weeks after retiring as vice-president of executive development for TD Bank – a position that involved giving training seminars for executives – Morrison is on the verge of becoming a public performer again.



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– David Morrison

Photo: Shannon Ross

HE ALSO owns a leadership training company, which he plans to continue running long into his retirement. Recently, he incorporated music into his program. Morrison converted part of his basement into a recording studio, where he makes CDs for his seminars. He also hopes to record his own music: he, Levy and Lanza are considering a relaunch of their band, Tuesday's Children, to coincide with the April release of *A Mighty Wind*, a movie about folksingers co-starring Levy. "We're hoping the movie will spark a revival of folk music," says Morrison. "There are the baby boomers who know the music, and there is the possibility of war, which drove folk music to begin with."

SHORTLY AFTER Nora Perra retired as a Toronto high-school English teacher and career counsellor in 1998, she agreed to drive a friend to a meeting with the Toronto Clown Alley, a clown association. Perra didn't know anything about clowns except what she had seen on TV. She discovered that Toronto has a large and vibrant community of clowns – a community she very much wanted to be a part of. Not only did she join the group, but she spent a week that summer at clown camp in Alberta, where she learned how to apply makeup, design her costume, perform magic and make balloon animals.



'It's so much fun to put on the costume. People appreciate clowning more than I ever thought possible.' – Nora Perra

Photo: Frances Juriansz

Since then Perra, now 61, has performed for free in hospitals and seniors' residences and at non-profit events, including fundraisers for Meals on Wheels and the Parkinson's Society. "It's so much fun to put on the costume," laughs Perra. "People appreciate it more than I ever thought possible. It's a nice way of communicating. My accountant calls it humour consulting." Perra, who also paints, swims and does yoga, says clowning has helped in her transition from work to leisure. "Retirement is a whole new stage in your life, and it's natural to mourn the loss of work and the friends you were once surrounded by. But all of a sudden there is this wonderful gift of time – time to do things you never thought about doing before and time to take care of the mind, body and spirit."

INCREASINGLY, people at retirement age will have to continue working, at least part-time, to support themselves. The stock markets' downward slide in the past 2 1/2 years has still left many people with less retirement income than planned. Aging women, in particular, have been hit hard by market declines as many get relatively small pensions – either because they never worked or they took extended periods away from the labour force to raise children. While many seniors depend on pensions, retirees-to-be may not have the same luxury. For one thing, it's increasingly rare for a person to stay with the same organization long enough (20 years or more) to qualify for the maximum pension. Smaller companies are also moving away from providing pension plans because they're expensive to maintain. And the Canada Pension Plan struggles to keep up with the cost of living (the maximum entitlement for CPP is about \$800 a month and is based on contributions, not need).

The front end of the baby boomers – like their 10-year-senior colleagues who are now retiring – have generally benefited from a prosperous economy at least early in their careers, and so have been well positioned to acquire wealth and prepare for retirement. (Divorce, though, has wiped out many a

nest egg.) The tail end of the boomers, however (those born in the early 1960s), have fared worse, says Foot. “When the younger boomers finished school in the late 1980s and early 1990s, there weren’t any jobs. They have the positions at 39 that they would have liked to have had at 29. They’ve delayed marriage and buying homes. They’re five to 10 years behind their older siblings and may need to stay in the workforce longer.”

Whether they have to continue working or simply want to, Canadians face one giant obstacle – mandatory retirement, which became common about 50 years ago. Unions liked it as a reward for a lifetime’s hard labour, while business saw retirement as a means of promoting younger workers. But experts say it’s now unrealistic because people can spend decades as retirees, and it prevents those who need an income from getting one. Meanwhile, with some businesses and professions facing skills shortages, it no longer makes good business sense, says Toronto-based economic consultant and social-policy researcher Arthur Donner. “One of the criticisms of businesses and governments is that there is so much turnover, there’s no institutional memory left,” says Donner. “Retiring people take with them a lot of this institutional memory as they’ve probably been with their companies for a long time.”



‘At one time I was on pills for my blood pressure and for depression. Now I need neither—because this work is so rewarding.’ – Tony Grant

Photo: Michael Van Leur

STUDIES SUGGEST that people who undergo mandatory retirement have an increased likelihood of death within three years if they don’t find a new purpose in life. At the very least, there’s a risk of depression. Peter Young was not in the position of having to work three years ago when, at 52, he was forced to end his career after the oil company he worked for was sold and then closed. Young, who holds a Ph.D. in chemistry, had spent more than 26 years in the oil industry, and had enough money saved to support his early exit from the labour force. The Calgarian looked forward to spending time with his two children who lived nearby. Yet within months, he found himself slipping into melancholy. His usually fit, 175-lb. frame softened as he gained 35 lb. while surfing the Internet all day. “I lacked the sense of accomplishment that work brought me,” Young says. “I was horribly bored.” He began browsing the employment ads. Yet jobs for someone at his upper-management level were scarce and most involved relocating to North Africa.

Young’s daughter suggested that her dad, who had always done his own home renovations, apply at Revy, a large home-improvement store. Young realized he had to do something to pull himself out of his slump, and took on a part-time position in the lumberyard. He drove the forklift, which he had never done before, and lugging around wood helped him lose the weight he’d gained. He originally viewed Revy as a diversion until he found a job in the oil business, but he fell in love with his new work. He took on more hours and went in earlier each day to have coffee at the in-house Tim Hortons and talk shop. “I feel like I have a purpose again,” says Young. “I’m helping people build their homes.”

Young plans on retiring for good in three years, and he’s already preparing for the transition. With his employee discount, he’s purchasing tools so he can do woodworking in his garage shop. He’s also looking into becoming a Big Brother. “I hadn’t put any thought into my first retirement, and it cost me my emotional health,” he says. “Next time, I’ll have things to do so I won’t be sitting there wondering what to do with my life.”

IN THE FALL of 1997, Tony Grant, then 58, sold the automotive parts company he had spent 30 years building. He retired to what he thought would be a leisurely existence of reading and volunteering in his hometown of Kleinburg, Ont., about 30 km northwest of Toronto. All that changed when

Grant found an infant orphaned raccoon on his property. He took the animal to Muskoka's Aspen Valley Wildlife Sanctuary, which he had come to know from vacationing in the Ontario cottage region years before with his wife and two children. When he arrived, he found the owner, 67-year-old Audrey Tournay, struggling to look after an animal population which had burgeoned from about 20 to 50 animals during the winter. Grant decided to stay on for a few weeks and help out. The weeks turned into months. Grant spent the following winter sleeping in an abandoned, poorly heated camper on sanctuary property. "I would go in at night, take my snowsuit off and jump into bed," he says, chuckling. "When I got up in the morning, the snow on my snowsuit was still there."

Grant gradually took on more responsibilities, learning how to care for the animals from local volunteer veterinarians. In addition to the general upkeep of the animals, which numbered as many as 1,000 in the summer months, Grant rescued bears and rehabilitated wolves and coyotes. He also raised money, organized the volunteers and became the official liaison for the sanctuary with the Ontario Ministry of Natural Resources.

Grant is now manager and takes home a small annual salary of \$15,000. He and his wife, Patricia, sold their Kleinburg house and purchased a cottage near the sanctuary. Every day, Grant wakes up at 4 a.m. to be with the animals by 5 o'clock, and often doesn't leave until well after dark. He is also on call 24 hours a day, every day of the week. But he's happy. "At one time I was taking pills to lower my blood pressure and I was on Prozac for depression," he says. "Now I need neither, even though I put in more hours and am under more pressure than when I was in business. It's because this work is just so much more rewarding than anything I have done before. An injured fox or bear will be brought to the sanctuary, and we can't even feel its pulse," he continues. "Within a day or two that animal is active. Within six months, I'm setting it free. There are few things in life more beautiful than that."

