

# Greenwich High School Wreadin Writin n Wreminiscin

Weekly Wreader

31 March 2005



## A Soldier's Prayer



Between the fields where the flag is planted there are 9+ miles of flower fields that go all the way to the ocean. The flowers are grown by seed companies. It's a beautiful place close to Vandenberg AFB. Checkout the dimensions of the flag: The 2002 Floral Flag is 740 feet long and 390 feet wide and maintains the proper Flag dimensions as described in Executive Order #10834. This Flag is 6.65 acres and is the first Floral Flag to be planted with 5 pointed Stars comprised of White Larkspur. Each Star is 24 feet in diameter; Each Stripe is 30 feet wide. This Flag is estimated to contain more than 400,000 Larkspur plants with 4-5 flower stems each for a total of more than 2 million flowers. You can drive by this flag on V Street south of Ocean Ave. in Lompoc, CA.

## From 62 to 62 (Retirement Questionnaire)



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### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I retired from training horses in 1982. I went on to breed Standardbred horses as a hobby while working as a carpenter's helper in Tennessee. When I came back to New York State, I worked as an electrician's helper, then a plumber's helper, as I was a single mother at that point. When I met my late husband in 1988, he

worked while I stayed home and went to college (finally!). Since my husband died in 2001, I haven't worked, so I guess I'm really retired now.

#### **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

My husband had an IRA, a pension and insurance which is what I live on, now. We had planned on traveling when he retired.

#### **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

I will still travel. Life is short, so I'm going to raise a little hell. I'm going on a safari to Northeast Cape in South Africa for a week on April 28th with my shooting instructor and some other people.

#### **A SECOND HOME OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

No, I have a sister and a son in Florida and friends in Hawaii. I'll just stay with them when it gets too cold up here. Why buy a place when I can mooch?

#### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

Travel and chase younger men

#### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Nothing scares me except death and I'm not ready for that, yet.

#### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

I think the unexpected loss of a mate can be a problem, for a while. Also, for some folks, the government might be the biggest problem if they mess with Social Security.

P.S. Never lose your sense of humor.



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#### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I am sort of retired. I left the workforce after a debilitating fall in 1988. However, since "retiring", I have discovered a new career, writing novels. So a little bit yes and a little bit no to answer your question (probably more than you wanted to know about!)

#### **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

We (my husband and I) have been planning for retirement for a long time now. How? We are saving in stocks, savings accounts, mutual funds, 401K's, real estate and so forth.

#### **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

I am enjoying the freedom of being "free from work", which gives me time to do what I WANT vs. What I Had To Do.. One cannot just stop doing anything, one must have some activity to keep the brain (or what is left of the brain) functioning.

#### **A SECOND HOME OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

Three years ago, we decided that we wanted to end our years looking at the ocean every day. So, we found a lovely spot in Maine, on an island, bought the land and built what is to us, our dream home. Jack and I are "snow people". We love the Northeast, and the change of seasons. Florida is NOT for us! Maine is. We also chose NOT to live in an "Adult Only" setting. There are old people, youngsters, and all

kind of in-between people around us. I think this enables us to interact with all ages of neighbors, which keeps our own outlook flexible and not only centered on issues for old people, God forbid!

### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

I will do more travel, writing, naturally, gardening, time to read, go to the beach, sit in the sun, get up when we want to, eat dinner in bed at midnight...whatever. Jack is an avid sailor, and he has found a small local yacht club with sailboats to use. He can be on a boat, sails ready to go, in less than a half-hour. Bliss.

### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Jack (my husband) is still working. He enjoys his job (sales) and, as he works from the house 100% of the time, except for business travel, we have lots of options as to free time. He'll probably continue to sell for the next 5-8 years, until he gets tired of it. Aren't we lucky?

### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

If one is not careful, boredom. Also, if one hasn't prepared, one could run out of \$\$\$\$. However, if you have given it a little thought and have put away a few shekels every year, the freedom of retirement can be super-duper!



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### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

Retired on the last day of the last millennium and had I known the impending fun, would have retired earlier.

### **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

We took a couple of years planning finances and logistics for our move from the NYC area to the Blue Ridge Mountains of SC. Sold house and contents and started

with new everything.

### **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

Rather than looking at it from the "how do I keep myself busy" perspective, we treated the event as an opportunity to finally do those things we always wanted to do, on our schedule.

### **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

Moved to a different area and still maintain travel flexibility with a travel trailer.

### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

Always wanted to make a difference in humane animal treatment, to spend more time in competitive one design sailboat racing, playing golf, traveling in the western states, more time with grandchildren and fly fishing for trout. I'm into all of that.

### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Nope.

### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

Hoping for enough time to do all of the things you always wanted to do. Oh yeah, and the obnoxious price of medical care.



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**ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I teach at a Canadian university, with mandatory retirement at age 65. I will be looking for teaching and research jobs in the US at that time.

**HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

University teaching jobs, both in Canada and the US, typically have good retirement schemes. Without needing to do anything clever, I have accumulated substantial savings for retirement. My wife is also a university teacher, and is likewise in good shape. Paying for the kids' college tuition is another matter.

**THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

It would be nice to have a chance to get some work done without spending so much time on relatively unproductive administration and on grading. (Lots of teaching is fun, but I've never met anyone who claimed to enjoy grading.)

**A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

We'll have to see how the job hunting goes.

**WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

I have no special knowledge in this area. I would assume that for most people the biggest problems are money and health and the interaction of the two. Most of our classmates are probably in reasonably good shape for money, but that is not true across the US, and I am greatly distressed at the way the current US administration is trying to modify the reasonably successful Social Security system at the same time they are ignoring the need to develop Medicare and Medicaid into a more general and more efficient national health program.



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As a contributing editor, George made me do this, so I will try to be a good "Boss" and do what the staff requests.

**ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

Sadly, I am still employed and probably will be till they carry me out on a slab. The founding partners of my firm are in their 70's and still show up every day, so I believe the rule is to keep your head down and look busy, till the flies start to swarm around the carcass. In fact the original partners of my prior firm are still active as well and one of them is in his 90's. The job pays quite poorly and the "debts" grow fast with each new year. I think at last count I owed much more than I have. With my son in College, I have climbed into the proverbial bed with a bunch of new partners. I have some of America's biggest Banks, stealing the covers every night.

**HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

I believe that one day, I will win the lottery, or even better, I will inherit a great amount of money from some "unknown" rich old lady, who I helped across the street when I was a Boy Scout. There is a horse in the fifth race at Pimlico that has my full support.

## **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

I have to admit that the idea has crossed my mind, more than once. I do believe that I will sneak up on it and approach it from the "left side".

## **A SECOND HOME OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

A second Mortgage? Gee, what a novel idea. I have already done the second and third houses routine. The upkeep is a real pain in the butt. Keeping staff at all these places, to take care of the place while I am away. Not to mention keeping a full wardrobe for the area as well as more than one razor, hair and toothbrushes, not to mention the multiple cars and drivers, the helicopters to take me from the airfields to the landing pad on the great lawn. All this is such a hassle. I forgot, it's a bummer when it comes to keeping food in all the fridges.

## **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

I guess this could be an easy question or a hard one. But the one thing I have put off doing until I retire, is drop dead. I expect to do that, till the end. But I have never had to put off anything that I want to do, I just go ahead and do it. I've been there, done that, may not do it again, but know how to back out of a situation when it arises.

## **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Nope (Quote by Peter Hens)

## **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

I will have to go with what many of the others have said, "Running out of Money". The current Social Security System only pays out "bupkiss". Since my current costs of operation is in the 15K a month range after taxes, I can't see being able to do that on the "dole". Now if we look at that down the road, say to the age of 68 (the next change in the retirement age), my debt will have settled down to about ½ of it's current status, since there are ten year payouts on most of it, so I will be still at the 15K a month, since taxes will have risen to replace my debt. And guess what? You pay taxes on your income even in retirement.



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## **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

My husband and I will probably retire in about six years but have no specific plans. There are a few things I would love to be able to do. Live in San Francisco for 6 months-my favorite city and close to two of my boys and all of my grandchildren. Live in Italy or Portugal for 6 months. I never have a shortage of projects, but that can be somewhat isolating and I need the stimulation of other people around so I don't know how I will find a balance. My husband and I hope we can be able to spend more time outdoors-walking, hiking, skiing, etc. That is the best part of Wyoming. And also, I may do more camping and fishing. I have always done a lot of volunteer work and will undoubtedly continue that. Also do some classes that I would enjoy in sculpture, etc.

## **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

Most of our planning is financial. I read recently that there is a direct correlation between planning retirement and enjoying retirement so as it becomes closer, I think we will try to get a better mental picture of how it will look.

## **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

Sometimes I think maybe I don't want to retire but just want to know that it is a choice. I hope we will be there-financially in the next 6 years. Considering how long my dad lived, I have to be prepared to be

retired at least 30 years! That is a long time. So the main thing is to keep the time creative and interesting. I can do that. But I am a planner so I will prepare. I have many retired friends and they tell me that they are busier than when they were working.

### **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

We have owned second houses in the past and find them to be a hassle. We have talked about a month or two in Mexico during maybe February or March-but renting. We have thought in the past of moving back to the Denver area where we lived for 10 years or maybe even Grand Junction, CO where we lived several years but our support system is in Wyoming even if our children aren't. That is what planes are for.

### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

Road trips that would take two weeks or more-like Vancouver and the northwest. Going to the beach for extended times would make me very happy.

### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

It will be fun and keeping healthy is part of the secret.

### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

Insurance and Medical costs.



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### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I served in the Navy from 1963-1966 and from there went back to Electrolux (like a lot of our class did) I joined the Greenwich Police Department in Jan of 1971 and retired in Aug of 1992. Having seen enough of snow, ice, generally cold weather and crowded roads, I moved to Florida seven days after retiring. I now split my time working 3 days in a Dive and Surf shop ( I do Dive equipment service and sales) and 2 days in a commercial fishing tackle store. I love what I am doing (how many people can say that) and enjoy the atmosphere. I also spend a lot of spare time SCUBA diving and keeping our extra freezer full of Lobster and fish. I still actively hunt and spend time in Colorado, New Mexico, Maine and Pennsylvania. The hurricanes of last September nearly wiped out my town of Sebastian although my home was spared. We are growing but we still have a small town atmosphere. Take care and say hello to everyone up North.



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### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I'm **PLANNING** on retiring in August 2006 at 62. **PLAN** is the key word here and depends on things like stock market (ugh lately), medical insurance, and wife Vicky continuing to work (she would like to retire with me at 60), etc.

### **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

Not as well as I should have planned. I started getting serious about tax deferred IRA and stock accounts to supplement Indiana University's retirement contributions late (only after I married at 39). I am very serious now about paying down mortgage and other debt- but no easy task.

## **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

Obviously, start early and keep a long view about indebtedness. Home equity loans late in career may not be the wisest move and did I mention, start early. It also helps if your career is somewhere other than a public university as this not the place to get rich.

## **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

No, we have spent too much time and money upgrading (for example accessible bathroom) and love our house and rural Monroe County Indiana. Eleven acres of woods, grassland, pond on 11 acres is too sweet to leave until we can not keep up. Which seems closer than I really care to admit with the aches and pains? When we do leave, it seems likely we'd move to an apartment in or near Bloomington to take advantage of cultural benefits, etc.

## **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

Long list here of things that have been on my "to-do" –or- "do more of" –or- "do again" list. Over the years I have dabbled with watercolor painting, stone carving, beekeeping, gardening and orchard-ing fruit and nut trees and berries, woodworking, welding with acetylene torch and arc welders whimsical 'objet d'art, photography, playing bridge and cooking. Time limits these activities now and although retired friends say somehow there is no more time in retirement, I look forward to doing more in these areas.

## **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Both. The prospect of having more time to pursue my current leisure time activities is balanced by the financial, social and medical aspects of being employed. I am surrounded by wonderful people at my University office and I will definitely miss all of them. And the income of employment. To the point I am thinking about working part-time as a consultant after I retire.

## **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

Money, health (medical insurance) and not having enough time to pursue leisure time interests. Pretty much in that order. The state of medical insurance and medicine in general seems almost criminal. Shame on us for not doing something more via political process and/or self planning.



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I tried going through the retirement questions one by one but it didn't work for me. I retired at age 55 after 20 years in mental health social work and 11 years working for AFLAC. While we lived in a golf-retirement-neighborhood for 23 years in NC, we decided to move to a place called The Villages in central Florida when we ourselves retired. Ironically, Florida was the one state my wife said she would never consider for retirement, but once we saw The Villages we knew that this was the place for us.

Those of us who grew up in Byram will remember the great times we had at Pemberwick Park mostly in 6th, 7th and 8th grade. There was a game I loved called paddle tennis that was played on a short tennis court with large wooden paddles. There was baseball, soccer, bocce, and all kinds of other sports. In the summer, you could take part in all kinds of crafts and field trips. And who can forget the Friday Nighter's that everyone dressed up, boys on one side and girls on the other, the beginning days of real rock & roll. For most of us, it was our introduction to dancing and the first time we got to hold a girl. The best part for me was that I lived only a three minute walk from the park so I always thought of it as my personal playground.

Retirement for me has been exactly like going back to Pemberwick Park. I'm again doing all the things I loved as a kid, plus many things I never thought of doing. I play Pickleball almost every day (like paddle tennis) at a park that is a three minute walk from my home. We go dancing three or four nights a week at any of several locations within The Villages that have free live bands every night. We both perform in dance troupes and I sing in three choruses and two barbershop quartets (I hadn't done any singing in almost 40 years). We're almost never home because there's so much to do.

The Villages currently a little over 100 square miles in area and 100% structured for leisure living. But forget everything you've ever heard or assumed about a retirement community. I've never been as physically active in my life. My first six months here I dropped 30 lbs. And everything is accessible by golf carts, even the routine things like shopping, doctors and dentists, everything. My main vehicle is a Vespa scooter and my wife goes everywhere on a golf cart. There's just never a reason to leave this place.

I tend to ramble on and on when I talk about The Villages and I promised myself I wouldn't do that here. I encourage anyone who wants to find out about The Villages to go to <http://www.thevillages.com/> and order a free DVD. It's well done but it doesn't even scratch the surface of what this place is really like.

I'm attaching a picture of my wife, Freya that I took of her during a rehearsal for one of her recent dance performances. I think her expression sums up how we're enjoying retirement.



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**ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

Unless I hit the lottery, I will probably die on the job. My Retirement Future is bleak at best. Having wasted 30 years in a vodka bottle, instead of having a steady job with a good company, and furthering my education, and planning for retirement, I'm now faced with the consequences. I HAVE been offered a chance to go to Iraq and do security for some rich Arab, which pays ENORMOUSLY. I'd have to whip my old, tired butt into shape (not that tough a job). IF I lived through it for two years, I could retire then.

**THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

HAD I planned carefully, I'd be retired already. To work past 60 is, in my book, a sin. Regardless of what anyone says, it's a long, slippery slope from here to "the end", and one should enjoy what's left of it. As far as getting "old", it sucks out loud. I hear people say, "I'd never want to go back to age 17 again!" I'd go back in a heartbeat!

## **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

Again, IF I had planned, I'd have a home in AZ and one on the Coast of Maine.

## **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

Scares the Bejesus out of me!

## **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

The biggest problems to be faced are: (1) the high cost of housing/property taxes (2) a shaky healthcare system (a group of very rich, powerful people [who do NOT have to worry about retirement] dictating to the rest of us what we get for health care, if any) (3) an infrastructure on the local/state/federal level that is crumbling (which, I guess, is really NOT going to be our problem, but the next couple of generations)



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1) No, I'm not already retired... as to when... gosh take a shot!!!! I cannot see a time when I can do that at this point.

2) I/we planned when I was married... now that, that isn't my life... I've gotten into a couple 401K's and 401B's; however, as the situation has warranted, I've cashed two of them in, and so now have a small one and another new one started with new job.

3) I cannot wait until my time is free, I can write all day... everyday, I can "play," and have all the bills paid!!!

4) I don't wish to move anywhere... my "new" home in Hampton, VA is everything I want/need... love it.

5) I don't think I've put off doing anything. I was really someone without any real wants, except the "want" to write... I do that and have always done it... so, even if I cannot retire now... I can write.

6) Retirement has never scared me... as I said, if I can find a way to pay all my bills right now... I'd sit back and watch the grass grow!!!

7) I think health issues, loss of independence (driving for example)... and funds... money is a major deal for retirees....also the loss of friends and family... the longer we live, the more of these folks we lose.



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## **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I did it in 1982 while walking off the MGM lot after 'War Games.'

## **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

Luck has always been my guide. People who plan worry too much.

## **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS**

Suddenly, they were here. (See above) Damn! - There are assets and liabilities. Dump everything that doesn't work.

**A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

You can't go wrong with Florida. It's a beauty. I haven't left here since I crossed the state line 14 years ago. It has everything, except snow. Boo-Hoo.

**WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

That's a trick question. I think I've done everything I've wanted to do, except for ... what were their names?

**ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

In my 23rd year of it, I kinda' like it. Once you drop the idea of having to 'DO' something, the rest comes easy.

**WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

No more young (deleted expletive, referring to young cats).



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- 1) Soon
- 2) Eliminating debt, organizing assets, setting up medical coverage, and planning how to utilize free time.
- 3) Find something you enjoy doing; working, playing, relaxing, and make plans. Don't let life pass you by.
- 4) We have a second home in Florida where we plan to spend 3 to 6 months each year.
- 5) We've done a lot of traveling but when we retire we'll do more. I'd also like to write a book.
- 6) Looking forward.
- 7) Staying active to maintain health and keep life interesting, especially an active social life to prevent boredom.



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**ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

I am already retired.

**HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

I planned for it by getting remarried three days after the last day of school in 1999. It would have been almost an hour commute.

### **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS?**

It was a great relief to retire. Teaching is soooooo stressful these days. Approach: wait for the monthly retirement checks.

### **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

Second home in Florida, which this winter felt like being on a different, wonderful planet.

### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

Always wanted to have no homework or not have to make plans for every day of school.

### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

I look forward to every wonderful day of freedom from a set schedule.

### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

Biggest problem is not winning the Lottery. Travel is so much fun. It helps to have an agreeable husband who likes to travel all over the world, which we have done. However, HE complains that he is busier now than when he was working. Yes, that's true, but we look at it as an adventure.

## Summary

It's not over yet... We have only 14 responses and over 200 of you still out there. I know it's not going to draw a 100% of the populace, but the initial start-up has generated some interest. So let's give it a shot and fill in some of the following Questions and send in your response. Attached to this eMail there will be a "simple" text based notepad with the questions repeated. Simply open the text file and enter your comments. You can see by the ones above, you can be serious, or comical... terse and pithy or verbose. I for one will enjoy reading all responses and others, too, have said they have enjoyed anything that has the "human side" of someone you knew "once"... 43 years later.

### **ARE YOU ALREADY RETIRED, IF NOT, WHEN DO YOU PLAN ON RETIRING?**

### **HOW DID YOU PLAN, OR HOW ARE YOU PLANNING FOR RETIREMENT?**

### **THOUGHTS AND APPROACH ON THE RETIREMENT YEARS?**

### **A SECOND HOME, OR A MOVE TO A DIFFERENT AREA OF THE COUNTRY?**

### **WHAT ARE SOME OF THE THINGS THAT YOU ALWAYS WANTED TO DO THAT YOU PUT OFF UNTIL RETIREMENT?**

### **ARE YOU LOOKING FORWARD TO RETIREMENT, OR IS IT SOMETHING THAT SCARES YOU?**

### **WHAT ARE THE BIGGEST PROBLEMS WE FACE IN THE RETIREMENT YEARS?**

## Internet Humor

For all of us who feel only the deepest love and affection for the way computers have enhanced our lives, read on. At a recent computer expo (COMDEX), Bill Gates reportedly compared the computer industry with the auto industry and stated, "If GM had kept up with technology like the computer industry has, we would all be driving \$25.00 cars that got 1,000 miles to the gallon."

In response to Bill's comments, General Motors issued a press release stating: If GM had developed technology like Microsoft, we would all be driving cars with the following characteristics (and I just love this part):

1. For no reason whatsoever, your car would crash twice a day.
2. Every time they repainted the lines in the road, you would have to buy a new car.
3. Occasionally your car would die on the freeway for no reason. You would have to pull to the side of the road, close all of the windows, shut off the car, restart it, and reopen the windows before you could continue. For some reason you would simply accept this.
4. Occasionally, executing a maneuver such as a left turn would cause your car to shut down and refuse to restart, in which case you would have to reinstall the engine.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast and twice as easy to drive - but would run on only five percent of the roads.
6. The oil, water temperature, and alternator warning lights would all be replaced by a single "This Car Has Performed an Illegal Operation" warning light.
7. The airbag system would ask "Are you sure?" before deploying.
8. Occasionally, for no reason whatsoever, your car would lock you out and refuse to let you in until you simultaneously lifted the door handle, turned the key and grabbed hold of the radio antenna.
9. Every time a new car was introduced car buyers would have to learn how to drive all over again because none of the controls would operate in the same manner as the old car.
10. You'd have to press the "Start" button to turn the engine off.