



retirement memos

Margaret Miller

Poor plan brings retirement regrets

I GUESS I thought she lived only in the columns you read about avoiding mistakes in retirement. But there she was at a coffee welcoming new members to an organization I enjoy.

In the introductions, she said she had come to Florida from Buffalo. So when I sat down to chat with her and we talked about our hostess's beautifully landscaped swimming pool, I mentioned that Joe and I had loved our pool in Michigan, but it required a lot of work and the swimming pool season in the north is just too short. But, of course, she, coming from Buffalo, knew all about long, cold winters.

Her answer was that she really preferred Buffalo's winters to Florida's long, hot summers. That surprised me since, for one thing, I've reached the exact opposite conclusion and since, for another, she was living in Florida.

SO I SAID we had learned to adjust to summer heat by going out early or late in the day, and anyway I had so much had it with driving on snow and ice in the north that I was gloriously happy to be liberated.

"I just don't have the energy to do anything in the hot months here," my companion answered. "And they just go on and on. And I don't enjoy going anywhere — I'm scared to death of traffic and the way people drive." Then she went on to note that in Buffalo she had many friends to visit, summer and winter, but now it seemed she hardly knew anyone. "And people who have been here a while seem to have their own circle

of friends and don't need newcomers," she added.

Well, I learned she had been living in Florida less than a year, so I suggested she give herself time. She would soon get acclimated and start meeting people and adjusting to retirement life.

"I have to," was her rejoinder. "We sold out everything to come here."

CONVERSATION was interrupted before I could learn whether the "we" included a husband, whether he had found interests and was any happier than she, whether they had visited the area before retiring or done any realistic assessment of what life would be like here.

But because she had mentioned another national organization in which she had been active, I helped steer her to a friend at the gathering who also was a member of that group. She extended an invitation to its next meeting.

I hope that will help. I also will try to get better acquainted in the weeks and months ahead, and I hope that will help.

Many people make some mistakes in planning retirement, but this woman seems to have made a bunch. I hope she doesn't go on forever regretting them.

Margaret Miller was Suburban Life editor for Observer Newspapers for 16 years. She and her husband, Joe, have retired to Florida, where she writes Retirement Memos.



Sharp-Seabolt

Mr. and Mrs. Clay LaVale Sharp, Jr. of Stamford, Conn., announce the engagement of their daughter Kira Ariane to Daniel Patrick Seabolt, son of Mr. and Mrs. Terrence Seabolt of Farmington Hills.

The bride-to-be is a graduate of University of Missouri School of Nursing. Her fiancé is a graduate of University of Missouri School of Finance and employed by InterFirst Corp., Ft. Worth, Tex.



Gidmark-Fisher

Mrs. Irma Gidmark of Moorhead, Minn., and Laurence Gidmark of Fargo, N.D., announce the engagement of their daughter Laura to Dennis Fisher, son of Mr. and Mrs. Chester Fisher of St. Clair Shores.

The bride-to-be is completing graduate study at Wayne State University while employed as an outpatient therapist for Group Health Plan of Michigan.

Her fiancé is a graduate of Michigan State University and a student at Trinity Evangelical Divinity School in Chicago, Ill.

A June 1987 wedding is planned in Ward Presbyterian Church.

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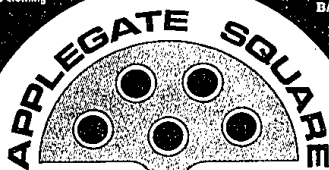
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