

Talking About Retirement

Belinda's Story

"I do find it immensely exciting just seeing what life brings every day. I don't think I felt this level of excitement even as a small child". Belinda Crompton

Belinda and her husband, Derek, were both solicitors working in London when they met and married. They have two sons, Simon and Craig.

Derek was a great "doer" and "joiner in". He enjoyed running the neighbourhood watch or heading up the board of governors at the local school. Belinda played a supporting role in the background.

True to form Derek decided to approach retirement in a very methodical way.

Together he and Belinda bought a place in Dorset. It was quite large and as well as the main house there were 3 cottages attaching to the property that could be rented out as holiday lets. There was a considerable amount of land attached to the property, including a productive orchard and a wood.

Belinda and Derek took courses in conservation and on running and improving their land and the wood. The plan was that when Derek eventually retired they would leave London and move permanently to their property in Dorset.

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Derek threw himself into life in the Dorset village, joining everything, and very quickly became a pillar of the local community. He was making a great job of preparing their retirement life. Belinda, as ever, followed along in his wake picking up whatever got dropped.

Each Sunday evening they would drive back to London together, discussing plans for their future retirement life and looking forward to Friday when they could come back to Dorset. But the boys were grown up and independent and Belinda had given up her job so there was less and less need for her to be in London. Derek worked long hours and life in London was not as exciting and alluring as their new life in Dorset.

Increasingly Belinda, rather than returning to London on a Sunday evening with Derek, would stay in Dorset.

It was then that, left alone all week on his own, Derek met another woman with whom he had an affair. He left Belinda to go and live with his lover and ultimately they divorced. It was an awful time for Belinda who went through a period of ill health and depression. But, in the divorce settlement, she kept the property in Dorset and it has become her *raison d'être*. She has converted one of the out buildings into a sanctuary, which encompasses a healing centre, and spends a lot of time working her land in such a way that it promotes well-being throughout the neighbourhood.

When asked now about her life she is grateful for the awful things that happened round about retirement because she believes that it has given her the opportunity to live a far more fulfilling life than she would ever have been able to do if she and Derek had stayed together. She believes that she would have always been in his

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shadow – helping and supporting but never really running her own life as she does now.

Belinda is age 62 and a post retiree.

Coping with a different retirement to the one she expected to have

The best bit about being retired for Belinda is being able to do what she wants to do within her own space and time: *“Being by myself meant that I discovered different things and that’s been my greatest satisfaction. But I didn’t originally plan it that way and, at the time, I didn’t think that way. But things changed so I changed with it.”*

She admits that life would have been very different if she had stayed married to Derek: *“It would probably have been rather more like it was for the first five years after we bought this place. We took on a great number of different things, but the priorities of what we did and when we did them tended to be set by my husband. And I fitted in – running along, tidying up things that were not getting done. So I now have the satisfaction of being able to do it in my time, which is sometimes fast and sometimes very, very slow. And to be able to make my own mistakes in my own way and to be able to relate to everybody else around me in my own way, however oddly, without any wish to try and establish myself in the community which, I think, was a big factor with my husband.”*

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But it wasn't all plain sailing for Belinda – the period of adjusting to her new status was a painful one: *“I went through giving up everything that I thought was fundamental to me being me. The tearing up of a marriage after nearly 40 years destroys your identity more than anything else can. But in the process of putting that back together, or reassembling your identity, you do have to get to know yourself remarkably well.”*

One of the things I really admire about Belinda is that she always resists the temptation to feel sorry for herself. She admits that she did go through a bad time but says: *“A bad time is simply an opportunity to find out what the new good is.”*

Finding space to determine what to do in retirement?

It is difficult to think about what you want to do in retirement if you are in the “valley of work” and so busy working you don't have time to think about it! This happened to Belinda: *“I had no idea before I stopped work what I wanted to do, but I did think that until I stopped work I wouldn't have the opportunity to think what I might want to do because I was too busy thinking about work! So first of all I needed the space to allow what I wanted to emerge and to grow.”*

What emerged

The initial decision that emerged for Belinda was one that several transitional and post retirees had mentioned, and had surprised me: *“The one thing I was sure about, and what came to me most clearly when I first stopped work, was the need to do*

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something outside rather than inside. That's the balance I wanted to shift – instead of spending my leisure outside and my working life inside I wanted to reverse that, to some extent.” This one decision has shaped Belinda's entire retirement life.

There is no doubt about it, Belinda just loves being outside. She often spends Christmas and other festive periods in a yurt in the middle of her wood: *“I like going up mountains and being out in the wild and staying at youth hostels and camping and things like that.”*

What else emerged?

A desire to find things that offered her new challenges made her do another degree when she retired – and then another one. The degrees were based around ecology and conservation, the academic knowledge she needed to look after her land and property. She now puts that knowledge into practice and works hard physically. She laughed when I asked her if she went to the gym: *“Oh no – there's no time for that whatsoever. Physical activity inside seems wrong to me, somehow, unless it's yoga or something like that. To me physical activity has to have a purpose, an outcome.”*

Staying connected

Her network of friends has always been important to Belinda but, following her divorce, they have been a vital lifeline. She is a keen supporter of book clubs and joined her first one 35 years ago: *“A book club has been one of my lifelong things and probably the thing that I have done most continuously through my life. I kept*

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going back to London specifically for the book club once a month because it was such an important part of my life and because it was the basis of my best – my most important – friendships. I did eventually start up a book club locally and that's been running successfully for a number of years now.” Book clubs have received rather a bad press recently and become the butt of several jokes, unfairly in my opinion

Varying her social connections

Belinda still meets up with her friends from the London book club: *“I haven't been to the London group for a long time but I still walk regularly with three of them, for at least one week a year, and they are still my eldest friends. And we talk books in a different way from the local book club – it's very useful, both socially and mentally.”*

Belinda found it stimulating being involved in different groups of people with diverse interests because each group brought out different things in her: *“I'm a mix as well and diversity is the real spice of life. There are crossovers in the groups – I do have lots of sub-groups, shall we say – people who share several things. I probably don't have too many people who don't share any of them.”*

Sharing is important to Belinda and having several groups of friends enables her to do this on a wider scale: *“Sharing is the most important thing as far as I am concerned. Although I really value my time and space I also value sharing the good things in life, whatever they are, with other people, with lots of as many different people as possible. And the diversity of the people I know, and the interests that I can pursue through those friendships, has expanded greatly. In a sense, now that I am single, my life is more limited in the conventional social way, much more limited. But as far as*

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expansion of interests and the friendship through interests is concerned, it's infinitely greater."

Retirement is a seven-day a week job.

It was Belinda who admitted that she was tempted to take on far too many projects and had to concentrate on slowing it down. As she said you don't get weekends in retirement – it's a seven day a week job: *"It's only too easy not to allow yourself the time to do things simply for pleasure – the things that you might have done at weekends when you worked."* The week before I interviewed her Belinda's son, Simon, had made the rather telling comment: *"My mother is busier than I am – and she's retire."*

Being financially prepared

Following the settlement from the divorce Belinda's financial future is secure: *"It's wonderful to have the financial freedom not to have to worry about it. But if there's quite a bit of it one feels some sort of responsibility to worry about it even more – unless one has somebody that one trusts to do it for them."*

Responsibility to one's money

Although Belinda enjoys the financial freedom her money has given her she does worry about having too much of it just sitting around and not benefiting anyone. In the past she has spent money on projects that have benefited the whole

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neighbourhood. As well as the sanctuary she has built a labyrinth on her land which she encourages people to come and walk: *“I would like to find another new project to use some of this money that I think would be better spent than sitting in my account. I think I will shortly find such a project.”*

Spiritual wellbeing

As well as helping aid spiritual wellbeing in the local community Belinda sees retirement as a time to nurture her own spirituality: *“It’s absolutely essential that one does provide for oneself spiritually. I did think about it when I was working but I dismissed it. Work life, and most particularly the society we live in, teaches us how to acquire things. I think retirement and one’s spiritual life is learning how to let go of things.”* I asked Belinda what she thought was the best way to provide for oneself spiritually: *“There are lots of things that can help one do that, meditation, yoga, teachings of whatever practice you believe in – but walking the labyrinth is very helpful, the focused walking.”*

Did she feel more spiritually fulfilled in retirement?: *“Far, far, far more. I always felt there was a hole somewhere in me throughout my life – and a hole in a huge amount of things, and people, and family, and jobs, and now that hole has gone and I feel more fulfilled. It’s very curious.”* How did she think she had accomplished this: *“With a great deal of self-taught work and the help of a lot of other people and running the sanctuary – trying to promote, in the community, the working together, the sharing, the recognition of the value of people, rather than prices, regardless of their perceived status in society – in fact almost in a reverse proportion in a way.”*

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Belinda believes that it is her robust spiritual health that enables her not to worry about the future: *“It’s actually part of the excitement of retirement – not knowing what happens next.”*

How successful has her retirement turned out to be?

Even though it’s not the retirement life Belinda originally planned, how good is it?:

“My immediate response to that is that it is amazingly good, perhaps because of the lack of romance! It’s certainly very different because I hadn’t anticipated going it by myself but I’ve got immense amounts out of it that I certainly wouldn’t have done otherwise. Obviously one loses things too but if one knows what one needs, if one truly understands oneself, there are lots and lots of different ways of fulfilling whatever those needs are.”

Are there new things that Belinda still wants to achieve?: *“I am sure there are many things that I haven’t yet thought about that I might achieve, or do, or enjoy or share or whatever; so much so that I could probably fill another 30 years. But equally I already have a sense of completeness, not so much by achievement but by how I feel about each day and so I could face death next week if it came.”*