

Second-wind workers

Increasing the retirement age is firmly on the national agenda but as ANGELA BENSTED discovers, there are already workers who, after making a dramatic career change, choose to remain employed – some long after turning 65 – and are loving every minute of it.



Ian Morgan has relished the shift from classroom to workshop.

The TV commercial shows a man and a woman driving in a red convertible, smiling and windswept, then zooms wide to reveal they're behind glass as part of a museum exhibit.

A young boy looking on turns a puzzled face to his grandfather, who wears a crumpled suit and a hangdog look, seeking an explanation.

"It's called retirement son. They

used to have it when I was a boy."

The shape of Australia's workforce is changing.

Once it was a pyramid, the base fat with younger workers contributing tax dollars to support their grandparents at the tip.

Now we're living longer and having fewer children and the pyramid is being squeezed.

There are more people at the top

looking to wind down and fewer at the bottom to keep the economy's fires burning.

These shifting sands are eroding traditional notions of retirement, blurring the once distinct line between working and not working.

But while some might lament these changes, for many people in their 60s and 70s, a job is not a burden. The chance to remain in the workforce is actually a godsend.

Just ask Tony Cox.

Tony wasn't too sure about retiring at 58 to swap his home in Taree, NSW, for the soft climate and gentle pace of Palmwoods.

He was a racing industry stalwart, a track manager with 35 years in the business who loved his job.

But for a man with no hobbies used to being with people all day, retirement came at a cost.

Volunteering at a Bli Bli nursing home with his wife Margaret was no substitute for work and he became "very bored and depressed".

Everything changed when Tony answered an ad and landed the job of courtesy car driver with Sunshine Coast Mazda.

"Physically and mentally it has been really beneficial," Tony says.

"It gives me a reason for getting up every morning."

Now 71 years old, Tony drives an eight-seater van five days a week, delivering dealership customers to

their homes or workplace every morning and afternoon.

"I'm in contact with people every day," he says. "I don't feel 71 and I'm sure this job I've been doing for the last 11 years has been good for me."

Ian Morgan's late-life career change also started from low point.

He found himself in bed one morning, tears spilling down the lines on his face earned through a lifetime of teaching.

Ian had tasted success as a teacher, an education advisor and small business owner. But a divorce, with its financial and emotional aftermath, had taken its toll.

He had to sell his business and found himself drifting through life, moving between regional towns from one teaching job to the next, none of them the spark he needed to get him through the day.

His pilot light flickered.

A chance phone call from an old friend was a lifeline. Huddled over a coffee at McDonalds, the friend listened to Ian's troubles and urged him to get some professional counselling.

It was just the "kick up the bum" he needed.

"Teaching was getting really difficult. I needed to do something but I couldn't. I didn't know where to go. I needed motivation," Ian says.

A few counselling sessions gave him the head space and the confidence to think about how he could go about

Peace of mind at a great price

Our travel insurance covers a range of pre-existing medical conditions

Our travel insurance has been specially designed for the over 50s and provides peace of mind and affordable protection for you and your holiday.

- ✓ Cover for a range of pre-existing medical conditions with phone and online medical assessment*
- ✓ No age limit on acceptance
- ✓ Unlimited cover for overseas medical expenses
- ✓ New for old replacement cover for luggage and personal effects*
- ✓ Cover for cancellation fees and lost deposits
- ✓ National Seniors members save an additional 10%^.

As a service of National Seniors Australia, the largest, independent not-for-profit membership organisation for the over 50s, you can rest assured that the returns generated from every insurance policy sold are reinvested to help us fight for a fair go for Australians aged over 50.

Call us or visit our website for a competitive quote today.

1300 50 50 99

nationalseniorsinsurance.com.au

National Seniors

Insurance

National Seniors Australia Ltd ABN 89 050 523 003 AR 282736, is an authorised representative of Cerberus Special Risks Pty Limited ABN 81 115 932 173, AFS License No. 308461. This is general advice and you should consider if this product suits your needs. Before you buy, please read the Product Disclosure Statement available from us before deciding to purchase this product. This insurance is underwritten by certain underwriters at Lloyd's. *Available on International Premium and Frequent Traveller policies. ^Subject to application and approval. Additional premium may be payable. ^10% discount applies to the base premium only and is not available in conjunction with any other offer.

finding happiness again.

"She was really good. She said 'What are you going to do, Ian?' And that was the turning point leading to this little business," Ian says, gesturing to his tinker's workshop where tin and copper wares jostle for shelf space.

In between contract teaching jobs, Ian harnessed his creativity and business acumen to make tin buckets, jugs and vases, which he sold at weekend markets.

Since opening a shop front on busy South Pine Road in Alderley in 2014 he's had constant traffic.

Now in his 60s, Ian doesn't see himself ever retiring.

"I'd be bored," he says. "I need this to keep me going. I love being an entrepreneur, seeing where it's going. I love making new stuff that I've never made before."

He's expanded the business, offering evening classes in metal work. With students aged from 12 to 80, these classes are now his bread and butter.

He's landed commissions for heritage buildings such as Newstead House.

Carpenters stop by and ask him to knock things up, looking for metal solutions that don't require rivets.

Ian says he's still broke. The difference is that now he doesn't care.

"If I go bankrupt," he says, "I'll still do this."

Dr Stephen Carbone, a policy research and evaluation leader with the mental health advocacy group Beyond Blue, says research confirms that there is a link between

employment and wellbeing.

"People who are in work tend to report lower levels of psychological distress than those who are unemployed but would like to work," Dr Carbone says.

"Work provides a sense of identity, a sense of purpose, structure. It gives you an opportunity to socialise."

He says people who have to leave work involuntarily, perhaps becoming

counters a final tidy before turning off the lights and disappearing out the back to change.

They emerge a few minutes later, giggling like a bunch of schoolgirls enjoying a half day, weighing up the merits of the various shopping centre cafes for our chat.

This trio is half of a group of women, all 50 plus, who have notched up 20 years or more with Australia

on the income, but there are other benefits.

"I work with lovely people. We're all friends. We even socialise outside of work," she says.

While Glenda loves her job, she could happily live without it, conceding if she won the lotto "I'd be out of here".

Angie Valks is different. She retired when she was 62 "but I came back" she says, laughing a little, as if embarrassed by her indecision.

Now 72, Angie works Saturday mornings and relieves when the shop is short-staffed, usually one or two days a week.

The initial joy of retirement with its freedom from routine, lunchboxes and uniforms, soon wore off. She felt lost.

She found herself looking for excuses to go out "because I just couldn't stand being at home."

Angie says her husband is a lovely man but when he retired soon after her, "he nearly drove me crazy".

"He had nothing to do and he was always at home. Whenever I wanted to go somewhere he would ask me 'Why do you want to go there?'"

A return to work, even just a few hours a week, has made the difficult adjustment to retirement a lot easier.

"I think it keeps you healthy," she says.

Her colleague and friend Vivienne Read, 68, is considered a minor celebrity by her grandchildren. Every time they visit her at Brookside they are struck by how many people know her.

continued over>



Tony Cox loves being in the driver's seat.

"A return to work, even just a few hours a week, has made the difficult adjustment to retirement a lot easier."

unwell or needing to care for a family member, are more likely to experience psychological distress.

For some people their job is their identity Dr Carbone says. For these people, retirement can feel like "being a fish out of water".

Just after midday on a Saturday afternoon at the Brookside post office in Brisbane's northern suburbs, a group of women in their 60s give the

Post. In a display of grey girlpower, they have shrugged-off retirement thoughts, laughing at the suggestion that it's time to take it easy.

These ladies like each other and enjoy the job too much to leave just yet.

"It's like a second family," says Glenda McLean, 62, who has worked for Australia Post since 1992.

Delayed superannuation saving and a marriage breakup mean she still relies

FREE 90 Minute iPad Lesson Exclusively for Seniors

Easy To Understand "No Technical Jargon" Tuition

10am Friday April 15th or 22nd Mooloolaba Bowls Club

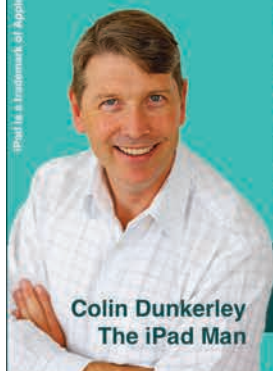
Do you find the iPad confusing? Are you stuck just playing games? Wouldn't you like to use your iPad with more confidence? We are here to help you. Our Fun, Informative and Entertaining Lessons will leave you hungry to do more!

Last Months FREE LESSONS SOLD OUT - Don't Delay BOOK NOW - Seating Strictly Limited

Call 5444 5338 or visit iPadLessons.com.au/yourtime to book

or Email your booking enquiry to support@ipadlessons.com.au

You must have an Apple iPad to attend!



Colin Dunkerley
The iPad Man



Colin explained the iPad in an entertaining and instructive manner. I learnt more in 90 minutes than I had in the past 2 years! - Kath

You have a clear & precise method of teaching that is easy to understand, delivered with humour making it very interesting and entertaining. - Sue

<from previous page

"I sit here (BB's café at Brookside) on my days off and people wave to me - 'hello, hello, hello,'" she says.

After 30 years with Australia Post she has no plans to retire. She job-shares, week on, week off.

"In my week off my husband (72, retired) and I can do things we want to do with our family or community," she says.

Sometimes she thinks she should consider leaving work.

"But I enjoy the customers," she says. "I'm a people person and I love it."

Australia's pension age will rise from 65 to 67 by 2023, then to 70 by 2035. The shift starts in 2017, when it rises to 65.5 years.

Despite this, the number of older people in Australia's workforce is considered low, with only one in three people aged over 55 in paid work.

For many people over 50, this is not for want of trying.

Following a spike in complaints about discrimination against older people, most relating to employment, in 2015 The Australian Human Rights



Grey girlpower embodied in Glenda McLean, Angie Valks and Vivienne Read

Commission launched a national inquiry into barriers preventing older people and those with a disability from working.

The Commission will report its findings and recommendations to the Federal Government by July this year.

Some written submissions have been published online already and

reveal a recruitment culture where bosses who hire staff such as Tony Cox are rare.

Simon Scanlan, then service manager at the dealership which hired Tony and now Elite Player Development Manager and Recruitment Officer with the Brisbane Broncos football club, says Tony's

length of service with his previous employer was an advantage.

His age actually worked in his favour.

"We wanted an older person with a bit more stability, someone who'd hang around."

"(We wanted) someone who could engage with the customers and make them feel comfortable about handing over the keys to their car," he says.

"Tony was great at building relationships with the customers. He'd get them relaxed and comfortable and talking about the car."

"He'd actually come back (from driving them home) with more information about what was wrong with the car which was helpful to the service team," Simon says.

Just as retirement is not an antiquated concept just yet, there are plenty of people in their 60s and 70s who are not ready to disappear from the employment landscape.

"We're still healthy and energetic," Vivienne says, downing the last of her cappuccino and giving a final wave to a passing customer.

"We've still got a lot to offer."

Spail Mum this Mothers Day.

lay-by welcome.



WARANA 278 Nicklin Way, Warana - 5493 9199

BRIBIE ISLAND Shop 21 Goodwin Drive, Bribie Island Shopping Centre, Bribie Island - 3408 1350

www.flairjewellery.com.au f

