



PROBOSCIS

AUGUST 2009

NEWS, VIEWS AND EVENTS FROM: THE PROBUS CLUB OF WESTVILLE – KZN

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COMFORT IN RETIREMENT – IS IT A REALITY?

When you are in your thirties and forties probably the last thing that you think about is making preparations for retirement, other than some possible financial plans via an Assurance company. You have friends who have elderly parents living in a “granny flat” in the grounds of their house and contributing financially to the bond repayments, while also making convenient ‘in house’ baby sitters. Others have parents who are ‘well off’ and fully able to cope with the necessities of daily life. You probably have a good job with excellent future prospects and a wonderful pension plan allowing for things like medical aid in retirement. Complete retirement planning is an extremely difficult story to ‘sell’ to the young under these circumstances.

I can easily speak from experience having been in the wrong place at the wrong time when the seemingly very substantial company that I was working for, with me at the grand old age of 54, collapsed unexpectedly causing almost total staff retrenchment. I still had an expected eleven working years left in which to amass the vast fortune that I now began to believe I would need in retirement. The retrenchment package was fair and allowed me to get into a debt free zone, but what would I live on?

Later on I was persuaded that one item of necessity was to register with a suitable retirement village, regardless of the fact that “the time had not yet come for this major upheaval in my life”. A lovely, and very suitable, place was available and a minimal deposit was paid for registration on the waiting list. At that time I sat back rather smugly in the belief that when I turned 65 (or thereabouts) the retirement village would bend over backwards to accommodate me and my child bride. The fairly low purchase price of a “life rights” cottage would mean that I could sell my existing property for a huge amount and invest the difference to help provide a liveable pension at the then current rate of about 12%. My dear wife found a marvellous employer and I eventually managed to persuade various people that I should be employed ‘under contract’ to make use of my somewhat limited, but seemingly useful, skills.

Oh dear! I think this was where Mr. Murphy and his dreaded Law loomed on the horizon. Now at 73 the inevitable need to retire completely grew larger, but I now found that, partly due to the general economic situation, I was still only number 310 on the retirement village waiting list and there were now 1400 other names. Potential purchasers are now being advised that unless they have at least 30 years to go before retirement they should not waste their

time. So the scramble for other suitable waiting lists is on in earnest.

I tell this story not as a complaint about my lot in life, which I consider to be extremely good when I compare it with many others, but to strongly advise the necessity for your younger family members or friends to make what may now seem like completely unnecessary, but complete, future plans. THEY SHOULD ACT NOW - BEFORE IT'S TOO LATE.

CRICKET EXPLAINED:

You have two sides, one out in the field and one in. Each man that’s in goes out, and when he’s out he comes in and the next man goes in until he’s out. When they are all out, the side that’s been out goes in and the side that’s been in goes out and tries to get those coming in, out. Sometimes you get men that are still in and not out.

When a man goes out to go in, the men who are out try to get him out, and when he is out, he goes in and the next man in goes out and goes in. There are two men called umpires who are out all the time, and they decide when the men who are in are out. When both sides have been in and all the men have been out, and both sides have been

out twice after all the men have been in, including those who are not out, that is the end of the game.

PLANNING FOR THE INEVITABLE:

Jimmy Dove spent most of his working life in the environment of a funeral parlour as this was the family business. On leaving Glenwood High School he started in the business from the very bottom, performing duties like sweeping the floors. After 42 years he retired in 1999 when he was General Manager for Doves KZN which had 17 branches.

Jimmy told us that one of his most interesting experiences was visiting a Pet's Funeral Parlour in the USA. He said that he was amazed at some of the messages of endearment that had been inscribed on the tombstones of these beloved pets.

Our speaker emphasised the need to plan in advance for the one thing in life that is really certain – Death. He gave as an example a couple where the wife was a Methodist and the husband came from a staunch Afrikaans background where cremation was frowned upon. On the husband's unexpected death, and there being no recorded wish of the deceased, the wife had the body cremated. This act caused untold friction and grief between the remaining families.

We were told about the breakdown of expenses of a funeral and given the answers to some long standing myths and stories related to the Funeral undertaking business. Thank you Jimmy for an interesting and informative presentation!

ON TRAINS:

One of our previous speakers DAVID CAIRNS spoke on the subject of "Training in retirement" and trains of all shapes and sizes. Some members have reported experiencing difficulty in finding the web site for a lovely place that David mentioned in the Free State. The site is:

www.sandstone-estates.com He also recommends a DVD called "Song of the rail." If you can obtain it.

ON GOLF:

At the PROBUS KZN AGM Graham Appoleby, a Hilton member, was mandated to investigate the possibility of a Probus golf day towards the end of the year. At our last meeting a show of hands was asked from those who would support such an effort. The response from our members present was nil.

WESWOOD MALL AT SHERWOOD.

There has been some confusion over pay parking at this mall. I have investigated and found that

EASY ISN'T IT.

parking on the upper, open air, area is still free although you must take a ticket.

CHRISTMAS LUNCH MEETING 2009:

This popular even will be held this year on the **10th December at the Westville Country Club.** This is the occasion when wives, girl friends, concubines etc. are invited to join in (but only one at a time please) and enjoy a bit of fun and frivolity with us.

At the last meeting I asked for a show of hands on three different types of entertainment. They were: A light hearted look at the past with **FRANK GRAHAM. GREG AND ROZ,** an entertaining singing duo from Kloof or **ADRIAN SMITH** a well known local Magic man and Chairman of the Magic circle.

Frank got the unanimous nod and I have since spoken to him, at the same time swapping notes on our recent knee replacements.

I am awaiting final confirmation but it looks as if this will be received and will be something to really look forward to. Frank has warned me that he will need far more than just 20 minutes, so come prepared for a longer than usual lunch.

THIS SHOULD GO IN YOUR DIARY NOW!

BIRTHDAY BOYS AND GIRLS:

*Ivan 18/08 & Laraine 01/08 Brindley:
Colin Bumberry 03/08: Mike Favero
01/08: Mike Hall 14/08: Mike Hough
21/08: Tony Jarvis 14/08*

*Norma Liptrot 14/08: Jenny McDonald
01/08: Elizabeth Ralfe 26/07: Suzanne
Townsend 08/08: Vera Turner-Douglas
21/08.*

WE HOPE THAT YOU ALL ENJOY A WONDERFUL DAY.

Our humble apologies for any errors or omissions on this list.

OUR NEXT MEETING:
**OUR NEXT MEETING WILL BE
HELD AT THE WESTVILLE
COUNTRY CLUB ON THURSDAY
27TH AUGUST AT 12H30.
GUEST SPEAKER WILL BE
MARGARET VAN DER LINGEN
FROM
TAPE AIDS FOR THE BLIND.**

I like long walks, especially when they are taken by people who annoy me.