

**CFFC**

Building wealthy lives



**"SAVE  
WHILE  
YOU  
CAN"**



## As young as you feel

Jim and Ann Beaton say they are lucky, but that's Kiwi understatement. What they are is hardworking and wise.

They were able to retire in their late 50s, travel the world, then return to settle into a retirement village they enjoy living at, and which will provide for their needs as they age.

The pair, who have been married for 45 years, achieved this by working hard through their lives – Jim in the Air Force; Ann in the public service – saving into pension schemes, then investing their money while they went travelling. Other than trips overseas, they have not lived an extravagant lifestyle, though Jim enjoys the 'Beer and Banter' sessions at their Hamilton retirement village, and Ann the 'Ladies who Lunch'.

**"It's very important to stay active and engaged," says Ann. "We do the 4km walk around Lake Rotoroa nearby as often as we can, and get involved in charity fundraisers and other activities."**

At 82 the pair are still going strong. They're on the committee of the Continuing Education group in Te Awamutu, where they organised for CFFC's National Manager of Retirement Villages, Troy Churton, to speak to people who were thinking of making the move from the family home. Jim is also the treasurer of his village's residents' committee, and they got Troy along for a forum of Waikato and Bay of Plenty village residents earlier this year.

**"Troy made all his information about moving into a village very easy to understand, and CFFC's booklet (Thinking of Living in a Retirement Village?) lists all the things you need to talk about," says Jim. "Villages should hand it out with their promotion brochures!"**

He and Ann thought carefully before moving into their current home. They were living in a smaller retirement village in nearby Pirongia, but after Ann had a couple of trips to hospital they decided they should be somewhere that offered health-care on site. They found a place in Hamilton that was close to Jim's two children, and which had the "right feel".

**"Everyone's very friendly and welcoming, and we offer to be there for our neighbours if they need help," says Ann. "There are film evenings and free drinks in the lounge on a Friday, and people can set up groups to follow their interests."**

They have friends who are 94, who Ann says makes them feel young. They enjoy listening to talks given by other village residents about interesting things they have done in their lives. Jim spoke about their retirement travels along the canals of England and Europe, sailing a canal boat they had designed and built with their savings.

**"Save while you earn" is one of their key pieces of advice to achieve a retirement as happy and full as theirs has been.**

**"New Zealanders are lucky that we have NZ Superannuation that provides the same income for everyone over 65 – a lot of countries don't have that – and it can sustain you if you're careful," says Jim. "But if you want to do things you enjoy it's important to have savings too."**

The couple's other piece of advice is to stay close to your friends and family.

**"We've met people who have moved quite a way from their home and lost a lot of everyday contact. That can become a bit lonely."**

Ann and Jim are still keen to travel, maybe more around New Zealand than overseas now – they like the sound of the Trans-Alpine Express between Greymouth and Christchurch. They appreciate that their health still allows them to make plans.

**"At one stage I would have said stay in a job and wait for the pension at the end of your working life, but now I think a bit differently," says Ann. "Do things while you can. You never know what's around the corner where your health is concerned. If the opportunity arises to do something different that you really want to do, take it. But still keep an eye on your future."**

To watch the full interview go to [cffc.org.nz/success-stories](https://cffc.org.nz/success-stories)

