



## Saving for a second life

Your retirement is an opportunity for a new adventure

It is understandable why people find it difficult to save for retirement. What advisers and articles are always telling us is that we have to give up some of what we really enjoy doing today just to provide a basic income when we retire so we can sit on a porch somewhere and watch the grass grow. How boring.

But this is the wrong way to look at life. With longevity increasing, a person in their 30's has a good chance of living to 90. A 70-year old today is still relatively young and certainly not ready to sit on a porch and watch life go by.

On retirement, many people start new careers or use their talents gained over the last 40 years to do charitable work. For others, it is a time to finally take up a hobby they never had time for.

**Liberty speaks to Rosslyn Maude Magill, who took up piano lessons four years ago at 91 years young, proving that life does not end at 65. Her story is also a reminder that life can throw you a curve ball at any time.**

*What made you take up piano lessons? Is this a dream you have always had?*

Well my mother taught me how to play the piano when I was 11, but she passed away shortly afterwards and I never had the opportunity to play again. Here at the retirement village, I manage the year-end concert and store the piano in my room. One day I thought to myself "I wonder if I can still play?" I was 91 at the time. My next door neighbor at the retirement village was a piano teacher and offered to teach me again.

*They say age is all in the mind, what makes you stay young?*

When I was younger someone once told me a funny story. They said that every time you think of something new your brain grows new brain cells. As crazy as it sounds, I promised that I would try and learn something new every day. I read, listen and show an interest in anything I can to keep my mind stimulated. I also like to believe my mind is fit and strong due to my younger days growing up on a farm [laughs].

*When you were in your twenties did you ever believe that you would still be going strong at 90, let alone learning new skills? Were you prepared for it financially?*

No, I never thought about it. My mother died at the age of 38 and her mother at the age of 48, although my dad's mother lived until 93. When I had to retire, I certainly wasn't ready for it. My husband was extremely

sick with diabetes and needed me at home to care for him. I was 66 years old at the time but when I gave in my resignation, my boss told me to name my salary. I was extremely flattered but needed to be at home.

*Is there anything you wish you had done differently?*

Definitely. I wish I had the opportunity to finish school. I was granted a bursary to complete my schooling but was not able to as my father needed help at home with my younger sister after my mom passed away. I would have loved to have been a teacher.

*If you could give your younger-self advice, what would it be?*

Just carry on no matter what's in your way, you just get over it. I had a bad childhood (I had to cook and clean the house when I was younger as my father needed help at home and it was hard for a young girl) and no matter what, I just carried on. I wonder if my upbringing made me as strong as I am today.

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