Yuma, Anyone?

I made a terrible mistake.

I had years, no *decades*, to plan my retirement. But after a career in university administration wore me down to a chewed #2 pencil stub, I was more interested in an ending rather than a beginning. Sure, I had vague notions stowed away in my foggy brain... volunteering... chucking business suits for athleisure... starting (and finishing) Dickens’s *Great Expectations*... but when it came down to what to do with oodles of free time, I never thought past submitting my resignation letter with a gigantic toothy smile.

My husband is another story. He’d been planning his retirement ever since he stepped a combat boot on the United States Air Force Academy grounds. And when his lucrative retirement pin was only a house-hunting trip away, he saw a fresh start without deployments, shaving, or wearing camouflage. Freedom.

Ordinarily, retirement planning is fraught with questions like: WHEN to retire and HOW MUCH money is needed. But after twenty years of service the military provided a pension; one which would allow us to live modestly driving a Mazda. But here was our dilemma: WHERE? We never got to live in one place longer than four years since the needs of the military always took priority. This would be our last home. And the last set of address labels I’d need to order. The tyranny of choice weighed heavily on our middle-aged brows.

Leaning on previously successful strategies, we used logic and treated it like a complicated math problem... basically something we could figure with a spreadsheet. We used cost of living (cheap), weather (not too hot, not too cold), activities (sports, education, a movie theater), proximity to family (not too close), and political leanings (not too left, not too right) as variables which, when totaled, didn’t add-up to a round number. Ultimately, we chose to conduct a fact-finding research project. Which meant road trips to see family.

My husband’s aunt and uncle went with their trusty mid-western gut and hooked-up the RV at the Shangri-La Resort in Yuma, Arizona. On our visit, we climbed a ladder to their RV’s rooftop and found a sea of similar vehicles organized in rows below. Big metal boxes baked in the sun, contrasting against a backdrop of sand mountains colored in varying shades of dirt. Yuma’s desolate hellscape stretched out like an apocalyptic aftermath. The sun beat down on our heads and in less time than one could cry, “Hot, damn!” our exposed skin sizzled from its unrelenting rays.

“It looks like Iraq,” my husband muttered. I took his word for it, since after four tours in the Middle East, he knew best.

I firmly believe it takes not only financial commitment but courage to purchase an RV as a rolling retirement home. Brick and mortar houses are cheaper per square foot than a 36-foot vehicle requiring an annual pilgrimage twenty hours south. But for retirees not ready to make the obligation of moving permanently, snow-birding an attractive alternative.

Neatly arranged into a small metallic town, the citizens were easily identified by rig, sports team flag, and yard art. A concrete pad was their welcome mat. Everyone knew everyone, or at least everyone’s business. Small, yappy dogs possessively guarded imaginary boundaries. Retirees returned year after year to see friends, complain about grandchildren, and play cards like professional Vegas gamblers. During our visit, the weather channel reported the Dakotas dropped to below zero every night. Our aunt and uncle howled in laughter from aluminum lawn chairs glued to hot asphalt. Their biggest concern in Yuma was running out of quarters for the dry cycle at the laundromat, only a golf-cart drive away.

Retirees in Yuma all had similar life experiences, sharing a foundation of religion and ethnicity. It was not a huge melting pot of culture and diversity. But that made Yuma a safe choice in their mind. Conservative to a fault, political discussions never veered off a righteous path. Everyone agreed their country was going to Hell. I speculated what would happen when this generation goes to the big RV Park in the sky. Would there be enough replacement rigs to fill Yuma? Still, even with 9-hole golf courses and high-stakes poker nights filled with friendly taunting and habitually empty cocktail glasses, we decided a Yuma retirement wasn’t for us.

Then there was Florida, my own retired parents’ choice. Such a cliché, I kinda expected more from them. But after suffering year-round in Buffalo, New York looking forward to a few weeks of Florida sun, one day they just decided: no more snow. They took an uncomfortable risk and after 65 years uprooted themselves, left their entire extended family, and headed south. They never looked back. Some family members have yet to forgive them, but I am thrilled. Selfishly, I never wanted a phone call telling me Pop passed away snow-blowing the driveway. In climate-controlled Florida, he can die happy with his metal detector on a sun-soaked beach.

They downsized and purchased a small home on a canal boasting exotic birds and the occasional alligator. It was such a reasonable price; they added a custom pool and lanai, the heavy plaid and corduroy furniture now replaced with pastels and palm fronds. Once middle-class, blue-collar workers, they are living a life they only imagined possible. This happened to other people. Growing up, we never had a pool, but went to Lake Erie to swim in freezing polluted water. Now, I watch my parents gleefully splash about like porpoises in an 80-degree pool at any hour of the day. Pop installed a TV on the lanai so he can watch the Buffalo Bills lose from his floatie.

It turns out, after two years of Florida sunshine living, we can never find my parents. What with classic car shows, rock concerts, or drinks at a neighbor’s house, they are consistently missing in action. They practically live outdoors year-round, entertaining, or playing dominoes. Mom volunteers at the cat shelter and collects sharks’ teeth on the beach. Pop futzes in his new lush yard learning how to care for tropical palm trees and underground irrigation systems.

And when did they become so much fun? They were never this social and now have more friends than I can count. Whenever we visit, perpetual visitors and parties squeeze out all our anecdotal stories. The septuagenarians outlast us into the wee hours, as we stumble to the nautically-themed guest room with lame excuses like, “we’re tired.” After each visit, we leave satiated from pot-lucks and rum-inspired cocktails, beautifully tan with sand in our shoes.

Florida’s exhausting go-go-go energy served with daiquiris and Yuma’s heat-filled homogeneity with a side of Black Jack, didn’t fit. For my generation, retirement years are marketed as smart and sexy, like lounging in a clawfoot bathtub on a Tibetan mountain-side reading *The Economist*. Of course, this is a lovely image but in hindsight, it wasn’t realistic.

No, we didn’t move to Tibet.

In the end, our multi-columned spreadsheet ranked Fort Collins, Colorado a top choice. It’s a beautiful college town nestled alongside mountains with lots of craft beer to guzzle, plenty of sports, and the Denver art-scene a 60-mile, 3-hour drive south. The wildlife sightings, snowcapped peaks, and clean, fresh oxygen-starved air are spoiling me with nature.

But even with all these wonders, my reality is sitting on the couch half the morning fighting with my husband over the iPad.

“It’s my turn.”

“You had it longer.”

“What’s for lunch?”

“It’s only 10:30.”

Looking back, hub’s fantastical spreadsheet indicated WHERE, but not WHAT. And this is where I screwed up. The bad news is I went into retirement without a complete strategy. I watch my husband, happy as a pig on a truffle farm, training for Ironman competitions and puttering in the yard. As he’s living his best life changing out sprinkler heads, I schlepp around the house bemoaning my lack of responsibilities. I organize Q-tips. Countless Sudoku puzzle books litter the living room. Yesterday, I made 18 throw pillows. I over-tweeze my eyebrows. Nothing is a must-do, but a maybe-do.

I am jealous of folks who have not only found their ideal retirement spot, but can contentedly fill their days. I think of our aunt and uncle. My parents. Two years into retirement, I still haven’t crafted my new life in any meaningful way. Or at least in a way I appreciate to be meaningful. My expectations aren’t met, because I never had any. And sadly, I’ve yet to read Dickens, but my thighs have fully embraced athleisure.

I contend a successful retirement plan should include, well, an actual plan. And when it comes to new beginnings, it shouldn’t *always* be about location. Really, any place is fine (even Yuma), because meaningful activities to fill the day are key for a long and happy chapter two. I need to get busy and start working on that. And I will, just as soon as I finish this Sudoku puzzle.

#