

GOOD LIVING: CELEBRATING ACHIEVEMENTS OF THE HEALTHY, WEALTHY AND WISE.

Life beyond the empty nest

Newfound freedom can present pathways to self-fulfillment

For Calgary mother, writer and public relations consultant Christie Simmons, music has always been an essential part of life. It was music that led her to her Cape Breton-born husband 25 years ago; today, with the couple's children growing up, Christie sees music playing an even bigger role in her future.

After meeting at the Royal Nova Scotia International Tattoo in 1985, where she played the highland pipes and he played the drums, Christie and Rob Matheson began dating, eventually marrying in 1992.

When the couple's three children came along, her focus shifted to being with them. "Playing music almost always involves going out at night," she says. But not long after the birth of her youngest, she began playing in a bluegrass group and, more recently, has lent her skills as a singer, whistle, flute and guitar player to Tir Na N'og, a local Celtic band.

As a singer-songwriter, Ms. Simmons dreamed of recording a CD of her own music. "I decided that I wanted to do it by my 50th birthday, but it's a significant undertaking." Other things came first, but at 47, she says, "I realized that 50 is a breath away."

Her youngest child is now nine, and the eldest 14, but with three older sisters, she has watched her nieces and nephews grow up and leave home, and experienced the silence that was left behind them.

"When you put a lot of life, soul and energy into parenting, you realize there is a point at which you have to move on. I see the CD project partially as an investment in myself. I have no guarantees at the end, but my life surely will be richer and deeper for having had the experience. It's about having lived – and lived well."

The CD, called *Winnie's Song*, has 13 original tracks, all written and performed by Ms. Simmons with the help of some of Alberta's leading musicians and producers. "A lot of the songs were inspired by books. My sister, Catherine Simmons Niven, wrote a



PHOTO: ORCA GRAPHICS

With the help of some of Alberta's leading musicians and producers, Calgary-based musician Christie Simmons is set to release her first folk music CD, *Winnie's Song*, on which she has written and performed all 13 original tracks. Music has always been part of Ms. Simmons' life, but as she approached 50, she felt it was time to turn her higher musical aspirations into reality.

best-selling Canadian novel called *A Fine Daughter*, and *Winnie's Song*, the title track, captures one of the essential images of the book, a woman hanging laundry when a migration of butterflies is blown off course."

The time after children leave home can be both challenging and filled with opportunity. "You have increased time and energy to devote to your own interests, or to new interests," says Vancouver life and relationship coach Shirley Vollett. "It frees up new creative energy, and perhaps also some yearnings and longings to express yourself and your values and passions."

Those opportunities are only limited by the interests of the individual, she says, and can include exploring the arts, taking up new recreational activities, serving the community or learning new skills.

For couples, this time also creates a shift in the relationship. "Just as this stage frees time and energy for each individual, it frees up time and energy that can be devoted to enhancing the relationship. This can happen in a very natural way, but it's also a

time when couples can intentionally seek to cultivate new aspects of their relationship

and perhaps develop new interests together," she says. Autonomy can also bene-

fit the relationship, says Ms. Vollett. "Couples may not have to be so tightly sched-

uled to keep the household afloat. It can allow individual freedom, and when two individuals are passionately engaged in new interests, it can bring a lot of vitality to the relationship."

Ms. Vollett cites a 2008 University of California study that found that, for women, marital satisfaction increased as they got older, especially when their children left home. At the same time, there are marriages that end at this stage, and some that require a period of renegotiation. "If there have been issues, couples can focus on resolving dissatisfaction and create new life in their marriage," she says.

Ms. Simmons' musical ambitions are much different than they might have been at 20, she says. "I'm not attempting to tour the world, becoming rich and famous. This is the fruition of a dream."

"I think of someone like (famed bluegrass singer) Gillian Welch – I'm not expecting that level of success, but if I could just give one or two people the pleasure her CDs have given me, how could I not do that?" ■

Put to use, time is a powerful savings tool

Ottawa financial advisor Jim Saint followed his father into the financial industry 26 years ago and has watched the benefits of planning unfold in the lives of his clients. "When I first started, I convinced a bunch of my high school and university buddies to start saving for retirement. Their standard disclaimer at the time was, 'This is ludicrous!' but virtually all of them did it."

All now have enough of an asset base to make their goals and aspirations attainable, he says. "They used the power of time."

But while starting early provides a significant advantage, the key to achieving financial goals is starting where you are, he says. Identifying lifestyle goals and the related costs provides a framework for further discussion: "We can then calculate whether those goals are achievable, in a reasonable timeframe, using reasonable assumptions."

For people who find that their savings accumulation has fallen behind their retirement aspirations, the years after children become independent can be particularly fruitful. Cash flow that was previously needed for child-rearing and education can be directed toward retirement savings. "Fortunately, the Tax Act allows us to catch up. When you get your assessment each year, it tells you what you can contribute, so you can backfill your RRSPs and make up for lost time."

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