

RETIREMENT AS THE ULTIMATE GOAL IN LIFE

I've never understood why as a society we have all bought into the notion of retirement being the ultimate goal of a working life. It's held up as this utopian destination that we'll reach one day in the distant future when we'll be able to kick back and enjoy life. In the meantime we are willing to put up with all manner of misery in the workplace. 'My job's shit, but never mind – when I get to sixty-five, *then* I'll live.' My father died when he was fifty-seven and I think that has always made me circumspect about the chances of even reaching retirement age. Imagine working away, thinking, 'Ah, at least in eight years' time I'll be able to retire, then I'll live, goddammit!' and then, kablamo, your time is up. You'd be pretty miffed, wouldn't you?

I remember sitting in a meeting with a pensions adviser when I was about twenty-five and he told me I had to start putting IR£400 a month into my pension fund – I had to stop myself from laughing in his face. The notion that I would deliberately deprive myself of such a large chunk of my earnings and let some bank hold onto it for the next forty years just seemed absurd to me, particularly given that I might not be around to get it back.

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In your twenties you don't tend to waste much time thinking longterm. In fact, if you think at all, it's probably about sex or beer, and how to get your hands on lots and lots of sex and beer. You tend to 'work to live' as opposed to 'live to work' – a tired old cliché, but there's a lot of truth in it. You work to get money to buy beer which will hopefully lead you eventually to more sex. It's a simple formula. Your twenties was a decade for pubs, clubs, parties, sexual exploration and falling down drunk. Your thirties is a decade for getting real.

When I turned thirty I started to think long and hard about where I was going with my working life and whether I wanted to spend any more time as a salesperson. I remember reading an obituary in a newspaper one day and wondering to myself: when *I* die, will there be an obituary in the paper? I know that sounds painfully vain – and don't get me wrong, I know that (a) there are loftier measures of our worth as human beings than whether we have done something newsworthy and (b) there are also other things in life that are far more important than our careers – the type of person we were, the way we treated others and so on. But you get my point. If you can wangle an obituary it probably means you have done something of note in your life. Would anyone want to write an obituary about a salesman? *'Michael Kelly died yesterday aged 57 while in the middle of a sales pitch on storage area networks to ABC Corp. He was on slide 18 of a 138-slide PowerPoint presentation when he keeled over dead from boredom.'*

In your thirties you are more than likely settled down, hopefully with the love of your life, so when it comes to sex

there's a status quo of sorts in operation – you've a fair idea when and how regularly it will arrive so you stop getting worked up about it in the interim. As for beer, well, for some inexplicable reason these days, two or three pints makes you slur your words and fall asleep into your pint and your hangovers now seem to last four days. You start using a phrase that you thought would never pass your lips: 'I can't drink any more.' Most importantly, in your thirties you can do something which you could not do in your twenties: you can imagine yourself being forty. Or fifty. Or, God forbid, old and wrinkly. You can imagine yourself being un-cool, driving too slowly, befuddled, overly fond of routine and finding music too loud. You realise, with considerable anguish, that people in their teens and twenties now consider you to be a stuffy old fool, even though you think you're still pretty hip.

I remember in my twenties being convinced I was going to be a millionaire. It wasn't a childish pipedream – it was an unshakeable belief, so much so that I voiced it to other people, most notably the future Mrs Kelly back when she was my girlfriend. In fact, I think I actually wrote her a cheque for a million pounds when I got my first chequebook, which, if I am not mistaken, she still has (that's a little freaky, come to think of it, but she was an accountant after all). I wasn't sure *how* I was going to become a millionaire – I had no actual plan to achieve this grand financial milestone. As I frittered away my twenties selling IT systems I could console myself that I had lots of time to switch to that new career or stumble on that great invention or idea which would bring me my millions and allow future Mrs Kelly to cash that cheque. But in my thirties I

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started gradually to realise: you know what, that's not going to happen, and that gurgling noise that I could hear in my subconscious was the sound of the last vestiges of my youthful dreams going down the plughole.

For the first time I realised that this job I was in might actually be what I would spend the rest of my life doing. That thought alone pitched me into sheer terror. You build up capital when you spend time in a job. You build up expertise, knowledge, credit, recognition, maybe even renown. All of which makes it difficult to jump ship to another career. So you don't. You pass five years in a job, then seven, then ten. Pretty soon it's twenty, then thirty years. Next thing you know, a young CEO is thanking you for your long years of service and handing you a gold watch and a card signed by colleagues, most of whom don't know your name. And then? Apparently, that's when you're supposed to start having fun.

I couldn't imagine being a salesman at forty years of age, never mind sixty-five, and once you arrive at that realisation, moving on becomes an absolute necessity. Thankfully, it was made less difficult by the fact that I was gradually becoming disillusioned by the corporate world and the grubby sciences that surround it: sales, marketing, PR, advertising, guff, lies, pretend, bend-a-rule, break-a-rule, *tell the customer what they want to hear*. In my last five years working in sales I built up what I consider to be a healthy suspicion about the corporate motive. When it comes to the crunch, capitalism is cold and brutal, and its overriding loyalty is delivering profit to shareholders. Companies don't really give a rats about the people they employ. We are expendable. We are a means to an

end. Most of us know this but we forget at times in our lives and think the company we work for is somehow different. Or we think that *we* are somehow different – better and therefore immune.

My reasons for staying put for nearly ten years in a job I disliked were varied and complex. Firstly there was that general malaise and fear of the unknown that cripples us all to some degree. The fact that I was earning really good money was also a factor – good wages are very seductive and it's tough to deliberately turn off the tap. Bizarrely, earning good money tends to tie you down – 'I'm earning good money,' you tell yourself, 'so now's a good time to borrow!' I seemed to have accumulated a dizzying array of fiscal responsibilities – mortgage, loans, credit-card bills. You can't just give up your job and live on air, can you? And anyway, even if I did move on, what would I move on to? Sales is quite specialised. People think that a salesman is skilled at selling and can sell anything. But that's not quite true. What I was good at was selling IT systems; I could no more move to selling, say, chemicals, than I could move to being a racing driver. I could move to a different IT company, but that would just be the same shit, different venue. So on Fridays I would open the jobs supplement believing firmly that some new career, some ideal job would magically pop out from the page, delivering me from my purgatory. But it never happened, probably because I didn't have any clue what the ideal job was.

There's a saying that if you can work at something you love, you will never work a day in your life. It sounds wonderful, but, I wondered, are there really people out there for whom

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that holds true? When I thought about it, which I did frequently, there were two possible jobs that I considered would be my dream jobs: something to do with music or something to do with writing. Both of those things were hobbies of mine. But just how do you go about turning a hobby into a job, what you might call a jobby? So I stayed put. And the years rolled past.

When I look back on it now, I feel pretty mad that I wasted so many years whining and moaning and doing damn all to change my situation. I'm convinced that there is one reason we settle down, comfortable but unhappy, in the little rut we scratch out for ourselves: consumerism. Consumerism is a vast, highly complex conspiracy. It keeps us wedged in jobs we don't like, working every day God sends so that we can keep paying for the cobble-lock driveway, the iPods, MP3 players, spanking new Mini Cooper convertible, hot-tubs, a collection of DVDs we will never watch and CDs we will rarely listen to, 55-inch, high-definition plasma TVs, gym subscriptions, pilates programmes, yoga holidays. As a wise man once said, we are more eager to amass than to realise.

The real genius of this conspiracy is that we remain completely oblivious to the fact that if we simplified our lives slightly and got rid of (or didn't buy) the stuff we don't really need we mightn't have to work as hard or for as long. Or even more intriguing, we could choose to work at something we love even if it didn't pay so well. The conspiracy has been so successful it has warped the nature of work itself beyond all recognition. Work is no longer a means to an end; it is no longer a way to provide food and shelter for ourselves and our

loved ones. It has become, instead, something we MUST spend an entire lifetime doing and all the while the original objective, ie providing food and shelter, becomes a sort of by-product. If we don't buy into this model, we are considered slackers, wasters, losers. We are not game-players. Work has become so all-encompassing it has relegated *living our lives* to second place.

This book doesn't pretend to know how to unravel that complex conspiracy completely or even slightly. All it shows is how two people shouted ENOUGH and then started to simplify, to downshift. To opt out. If we can claim any credit at all, which we don't, it is that we finally came to a really small but very important (and entirely obvious) realisation: less money going out means you need less money coming in. And that opens up a whole world of opportunities. All of which is really easy to say, fairly easy to type, but very hard to do. It means flipping everything you know on its head.

Economists tell us that cheaper credit has liberated Irish people. When interest rates were 18 percent or whatever they were in the bad old days, people could only afford a house worth IR£20,000 and the repayments still swallowed up half their salaries. These days interest rates are as close to 0% as they can be (although they are creeping up) so we can *afford* to spend F800,000 on a two-bedroomed townhouse in some previously rural town about two hours' drive from work, can't we? One hundred percent mortgages are almost the norm so there's not even a necessity to save a deposit these days. Whenever any pundit pops up on TV or radio to offer the possibility that this might not be the greatest idea in the world,

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they get shot down as if just by mentioning it they are not playing ball. *Shame on you, Sir! Cheap credit has made us free!*

Arsel! Cheap credit has made us slaves! Hundreds of thousands of couples locked into thirty- and forty-year mortgages with repayments that are so high there will never be any other option but for both of them to work all the hours God sends. Forty years! What age will they be when they finally get their mortgage paid off? Sixty-five. Ah! Retirement age – the Garden of Eden, El Dorado, Nirvana, the old utopian chestnut, the pot o’ gold at the end of the rainbow. An entire working life dedicated to paying off a bank that makes more money in a minute than you would in a hundred lifetimes. And because both parents have to work to pay off the mortgage, the little darling they brought into the world gets plonked into a crèche from dawn to dusk. You’re not happy about it, but what other option do you have? The exorbitant costs of childcare lock down the rut even further until there is literally no way out of it. That’s not freedom. It’s a modern form of slavery.

Part of the problem is the desire to *amass*, to have stuff. We discovered that it’s only when you accept that as fact, that you can start to consider downshifting as an option. Our aspirations too keep us trapped just as surely as a monthly mortgage repayment and in some ways they are harder to let go of. Aspirations can be just as tight-fitting a straitjacket as *things*. Downshifting isn’t easy in modern society because it is all about accepting that less is more. It’s about making sacrifices. It’s about saying: I do not want a house as big as our

neighbours. I do not want a new car. I don't want three holidays a year. In modern Ireland, which is fundamentally about wanting pretty much *everything* and where our value as a person is measured by how much stuff we own, downshifting is also about ploughing a lonely furrow.

Now, I began to say to myself, what if you worked at something you love and you don't *want* to retire when you're sixty-five? Imagine the freedom that would grant you? Then you wouldn't need to be giving F500 a month to the pensions people. And on your spreadsheet where you mark down all your incomings and outgoings, you can take F500 out of the outgoings column. And that's when I began to see the first chink of light.

Well, if I need F500 less each month, I thought, then I can afford to earn F500 less. *Right now*. And maybe instead of working twelve hours a day I can work, let's say, eight or seven or six. Or maybe four days a week instead of five. The extra free time would be sort of like moving retirement forward by thirty-five years or so. Which makes sense because at least I know that now I am blessed with the good health to enjoy it. Now I was starting to see the potential.

I began to wonder was there anything else I could take out of the outgoings column. There was a car loan for F400 a month. It's a hell of a nice car. But how much free time would F400 a month buy me, if I was to sell it off and buy something cheaper? I was making progress.

But I needed to take stock. What was I good at? How could I begin to make these changes? Could I make a living from a jobby?