

Not Your Retiring Type

Written by Jay Beskin, BT Contributor
January 2019

Age gets more relative, the older we get



olks like me, and perhaps you, who arrived here in our 30s or 40s, once constituted a subculture in South Florida. The prevailing, the dominant, the permanent culture of the place was of a retirement home for people in their twilight years.

We were all reminded of this by an episode of the popular television show *Seinfeld* in the 1990s. Jerry Seinfeld's apartment neighbor in Manhattan, Cosmo Kramer, suddenly disappears, and when Jerry visits his parents in South Florida, he is surprised to encounter Kramer, a 40ish bachelor, living alongside the elder Seinfelds in a Boca Raton retirement community, Del Boca Vista.

"Kramer, what are you doing here?" Jerry blurts out in front of his parents. "This is where people come to die!"

When he sees the look of dismay on his parents' faces, Jerry turns to them and unconvincingly grants an exemption: "Not you!"

There was a parallel culture, as well, and a parallel identity for the area. It served as a playground for young people, most of whom didn't choose to live here but relished the tropical externals as a backdrop for carefree youthful activities, often involving fast cars, fast boats, and fast women. For the most part, these partiers seemed oblivious to the irony of their disporting themselves like they were going to live forever against the backdrop of a region populated mostly by senior citizens. These young 'uns turned up mostly during the winter months, the

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“season,” when Mother Nature was playing Ice Queen in their hometowns -- but they maintained some presence all year round.

You could always hope to catch a glimpse of Madonna or Jennifer Lopez or Queen Latifah or Kim Kardashian catching some sun or sipping a latte at an outdoor café, pretending not to notice the adoration wafting their way from all the people who were in turn pretending not to notice them. Both pretenses tended to fail miserably, but still this remained a place where a young celebrity could function fairly normally.

A lot of that went away when Versace was killed after returning from a stroll out to the newsstand to pick up the morning paper, but some of it remains to this day.

The folks like me, and perhaps you, who arrived in our 30s or 40s, were not members of either stratum of local society. We came for the most part to sell goods and services to one of those communities. As an attorney with a specialty in estate law, I was often catering to a crowd that ranged from early mature to very aged, when people begin to think about assuring their retirement, elder care, funeral arrangements, and inheritance.

Generally, I was the youngest guy in the room when those discussions were going on. I couldn't play it like the solemn old undertaker who has seen too much and gazes balefully but wisely out upon the follies of youth. Instead I was an anomaly of sorts, the younger whiz kid who is selling his book learning rather than his grim decades on the front lines.

My peers were doing similar things in other fields. A lot of young doctors were out there be-bopping their way from room to room in their geriatric care practices, in nursing homes, and in local hospitals, telling Margaret how young she looks and Sam how nimble and spry he seems.

A subset of young-makers was providing plastic surgery, cosmetic dentistry, and personal training to push back the clock a few ticks, or at least buy an hour of Daylight Savings Time. Accountants and financial planners were out there crunching the numbers, figuring out how to stretch the resources from earning years to make them last through the declining years. We were in late youth or early middle age, but our prime focus was on helping the elderly be old in comfort and prosperity.

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Once I (and perhaps you) turned 60, the entire dynamic had shifted, and as always, I was the last to receive the memo. I'm still doing the same work at the same stand, I feel energetic and vigorous, healthy and vital, and retirement is nowhere on my psychological horizon. Yet I cannot help but notice I'm now the age that my first clients were when I first hung out my shingle. I sit in my office and hear the echoes of the younger me three decades ago telling 60ish types that now was the time to think about...fill in the blank, all the old people stuff.

How many times over the years have we all participated in conversations about Social Security checks, usually to cynically dismiss the possibility there will be any money left in the Treasury when we hit that age? The last thing I would voluntarily do 10, 20, 30 years ago -- unless to help a client -- was to read analyses of whether to claim Social Security at 62 or 67 or 70. Now every time I see an article on the subject, I stop whatever I'm doing and read it with attention to every detail.

Although this stuff is living rent-free in my head, for now it is still without immediacy, and I hope it stays that way for the foreseeable future. But I cannot help thinking how it would be to adjust to a new role in the South Florida landscape. Can the people of my age group who came to be support staff for the elderly in the professional realm turn around and live here as the ones who need the support from a new generation of strivers?

Perhaps the solution is for us to retire elsewhere. Do we need to buy up a bunch of property in Arizona and put up developments for retirees from Florida who need a change of scenery? Some of us may wind up in walkers or wheelchairs and don't want to be wheeled past the restaurant where we like to flirt with the pretty young waitress. Nor do we want to see her with wrinkles, looking the worse for wear and providing a sad mirror for our vanishing youth.

For now we are committed to staying as young as possible for as long as possible, and flipping calendar pages be damned. Maybe Ponce de Leon was right after all, and Florida is the Fountain of Youth. After all, this New Year, our year is shortening by two Roman numerals, from MMXVIII to MMXIX, and next year it will shorten further to MMXX.

Now, where did I put my glass of champagne? Having a senior moment here....

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