

## I Planned Ahead

*by Mike Harris*

Like most people of my generation I was not concerned with the road that goes way down and beyond. It was enough to just get on with my daily trials and tribulations. I felt like mostly I could handle the future pretty much the way I had been handling my daily problems.

We were not rich, but not what I considered poor. When it became obvious that physical labor was no longer an option, I took a course in "Dale Carnegie Salesmanship." I made the life-changing step, left the farm, moved to the city, and continued to manage with my partner's help and support.

Time marches on, and one day I was abruptly faced with a very important decision. I was coming up on sixty-two. Time to decide: sixty-two or sixty-five? Time to stop and take inventory. The only important thing that I ever learned in school that was seconded by life experience was, "Do not make important decisions without knowledge."

After many sleepless nights and talking with my partner, we came up with some basic truths. One, I never had a job where I could not wait to get up in the morning to get to work. Not before the farm, not on the farm, and not now! I worked at what I did specifically because doing a job right made more money than just doing the job. The farm was successful because I worked hard. I expanded a rundown poultry farm from five hundred laying hens to ten thousand laying hens, took courses in poultry husbandry, and was considered one of the more successful farmers in Atlantic County, New Jersey.

Our life in Norristown, Pennsylvania was pleasant without anything outstanding. Having two wonderful children and a mediocre job, my partner returned to her skilled former ability at which she was very good. With two pay checks and living within our means and only a modest mortgage we got along.

Suddenly, sixty-two or sixty-five? After much indecision I called my insurance agent. "Could I see the insurance Mortality Tables?" "Yes, but why such morbid reading?" "Thank you, I will be down."

Out of one thousand men born in my year, with those alive at sixty-two, only half were alive at sixty-five, and only three made it to eighty-five. Two important decisions. Sixty-two won out. There are no guarantees, but being the eternal optimist, make your money last to eighty-five. Both decisions were on the money. So much for planning ahead. At age ninety-six another surprise! Uncle Sam sent me a check for ten thousand dollars, the Veterans Administration notified me that I had beat the odds, they were sure that I could use the money now, if not, give to your heirs, your choice.

At ninety-seven I have been retired for thirty-five years. I have had one hell of a ball! My partner and I were the envy of all our peers. We even planned for a year in Australia, or six

months in Australia, three months in New Zealand, three months in Hawaii, and then home. But man proposes and God disposes. My partner after fifty seven years began to fail, three years of failing health and sixty years together. It was a trip not taken.

Sometimes I think I am being punished for having had such good go ... then. Now it is not the same, but I am here and trying to make the best of my situation, independent, garrulous, opinionated, and subjecting you to my thoughts of the many years that I have lived.