

Rural Life after Retirement

Rural living is a process, not an end

Rural life can be an adventure. There are always new things to see and learn. There are always new problems to solve. Rural life can also be very comfortable.

Retiring to rural life can be a tremendous release from the stresses of a career and the pressures of dealing with people in an urban or suburban environment. For most of us, this is a move from a familiar lifestyle to one that is new and unfamiliar. The key to success at making the transition, as with most things we do, is planning and preparation.

Learn all you can about the area you will be moving to. Learn about how things are done by the people there. Many times, things such as how house construction is done, what materials and processes are used, and even how businesses operate are not always the same. Differing regulations, tax laws, and even weather conditions mean that different approaches will be used to solve problems. Learn about and use the local methods and materials.

The silliest thing we have seen is when people have moved to a new area and attempt to change things to be just like the place they moved away from. That certainly does not make sense for those of us moving to a rural environment. We are doing so because we want to adopt that lifestyle, not to change it.

Always keep in mind that rural life is a process, not an end. Getting there is just the first step. Nature is not static. Everything around us changes with time. Trees grow up, grow old, and die. New plants and animals move in and take over where old ones once lived. We become part of that.

Lifestyle changes with rural living

There are a number of changes you will have to adapt to for rural living. Some of them are what we expect when we move to a rural location and some not. Living in a city, large or small, provides many advantages not available farther out.

You will be isolated from shopping and service centers. A quick trip to the store to pick up something you forgot when you were last in town could take an afternoon and several gallons of gas. Response to a 911 call for police or medical help could be a long time coming. Appliance service may not be available. UPS and FEDEX may not deliver to your home if you are too remote. Day-to-day contact with people other than your spouse could be almost non-existent. These are all things you must be prepared to deal with.

Obviously, though, people who live in rural areas get by just fine. You can too. It simply takes a little forethought. For instance, the longer drive to shopping is handled by making fewer trips and making shopping lists so you don't forget anything when you are in town.

Shopping

Trips to town for shopping are time consuming because of the greater driving distances involved with rural living. Minimizing the number of trips you must take into town each week is necessary. One of the greatest ways to help minimize the number of shopping trips you need to make is to have a well-stocked pantry. When items such as canned goods and other dry storage foods that you regularly use go on sale, buy several of them instead of just what you need for the moment. Store extras in your pantry for future use. A rural pantry will often have sufficient food to last the home's occupants a month or more without having to leave the property.

Make a shopping list before you head for town. That list will help you remember things you need to buy. Make lists for every shopping trip, not just for food and household supplies. Having to make an extra trip into town to buy that nut or bolt you forgot to buy on your previous trip to town is doubly annoying for rural projects.

Buy your supplies in bulk when available. Toilet paper, tissues, deodorant, toothpaste, and other similar things won't spoil while sitting on your shelf. Paper products can usually be bought by the case. Other items can be usually bought in more than single unit quantities at box stores such as Sam's Club or Costco. Even if the price savings is not significant, having a quantity of these things available will reduce the number of trips you must make to the store.

For those more perishable items, a large capacity refrigerator and a large freezer unit can help. The large refrigerator will allow you to buy more vegetables, meat, eggs, milk, and other such items on a shopping trip increasing the number of days before you must go shopping again. The freezer will, of course, allow you to keep a stock of frozen items on hand. The freezer is also an excellent place to store leftovers. Occasionally cook more food than you will want to eat in one meal. Package and freeze the leftover quantity. The frozen leftovers will provide easy to prepare meals for future days, perhaps for those days when you wish to relax and enjoy not working.

Another strategy employed in rural situations is hanging on to spare, damaged, and non-functional equipment. Though most people call this material junk, having spare nuts, bolts, brackets, and other materials on hand can save you from having to spend dollars worth of gasoline to buy pennies worth of hardware. Just remember that some junk is not worth saving. Avoid converting your scenic rural property into weed-choked junkyard.

Keep Cash on hand

Even in this day of credit card and on-line banking, there are times when it is necessary to use cash money. Just as with shopping, obtaining cash involves making a trip to town. ATMs are not common in rural locations. A bank may be your only practical option. Rural banks usually do not have extended operating hours so keeping some cash available at home is prudent.

How much cash you need to have on hand depends upon the area you live in and your lifestyle. In general, you are interested in an amount that would let you refuel your vehicles, buy some food, and maybe eat at a local restaurant. Beyond that, you can decide if you want to keep cash to carry you through a major disaster but many folks don't.

Provisioning

A concept worth considering is provisioning for an emergency. There are many conceivable situations than can temporarily keep you from buying food or other supplies. This could be anything from a major earthquake, to a snow storm, to an illness. Being prepared is prudent. It is not, however, necessary to take this to an extreme.

For any rural location, supplies should always be on hand to get by for a month without leaving your property. This is not a difficult duration to provision for. Remember that the goal is to survive for a month, not necessarily that you maintain

your normal lifestyle. If your home is more easily isolated such as having only one road for access, providing for longer durations may be necessary.

Your main concerns should be medications, water, food, and clothing. Your doctor can help you with the prescriptions. Simply use the oldest dated meds each month, leaving the newest for the next month – and so on.

Having drinking water available is critical. Loss of electrical power will prevent you from getting water from your well. Even rural water district water supplies can fail. A convenient and safe way to store water is to buy distilled water from your nearest supermarket in gallon or larger containers. Plan on a minimum of one gallon of water per day per healthy person for drinking, more for people with health problems. Don't forget to include the water in your water heater in your plans. A fifty-gallon water heater can provide two or three weeks worth of drinking water in a pinch for a retired couple.

Food provisioning is not a big problem. If you have a well-stocked rural pantry, you are already a good way along the road to having a disaster food supply. Supplement your pantry stock with a few cases of canned stews and other foods that store well.

Cases of food intended for emergencies should be replaced periodically. An excellent way to handle this is to spread your purchase over time. Mark each case with the date when it is purchased. After it sits on your storage shelf for a year or two, replace it with a new one and donate the old case to a local food charity organization. Done this way, the cost is low and spread over time, plus, you get to feel good about donating to someone in need.

Rural work projects

It is OK to make a list of projects you would like to accomplish to improve your home and property. However, do not make the mistake of focusing on completing that list to the exclusion of enjoying your rural life. The fact is that the list will never be completed. New ideas for improvements will continuously occur to you.

Remember that you have move to a rural location to enjoy a rural lifestyle. Both the planning for and work on projects for your home and property should be thought of as part of the fun. Enjoy the work.

Choose which project to work on to match your physical capabilities at the time. Don't take on a job requiring you move 10 yards of dirt using a pick, shovel, and

wheelbarrow if your back is already hurting. Wait until the weather cools off before starting hot sweaty work. Limit your daily work hours so that you can have time to relax and enjoy life.

Working temperature limits

Keep in mind that you are retired. Other than for jobs like clearing snow and emergency repairs, you are not required to work in harsh weather conditions. Normal outdoor work should be limited to when temperatures are above forty degrees and below eighty degrees Fahrenheit.

As we get older, our tolerance of harsh conditions is reduced. It is best to observe high and low temperature work limits. Snow is much more tolerable if all you have to do is enjoy the scenic aspect of it. Hot temperatures are much more endurable if all you have to do is sit around and sip cool drinks. My limit is 40 degrees Fahrenheit at the low end and 80 degrees Fahrenheit at the high end.

Take Vacation Days

Along with taking it easy on your work projects and not working in harsh weather, retirement is about taking days off. Designate vacation days, preferably at least one or two days per week. Give yourselves permission to enjoy rural life without feeling guilt.

Pretend you are on vacation at some private rural cabin. Walk around the property enjoying the scenery and weather. Spend time lounging around in the sunshine or shade as the weather dictates. Enjoy a little hobby time.

What you must avoid is getting yourself so wrapped up with work that you feel you must leave the property to relax. Your rural home should be your sanctuary from stress, not a source of stress.

Should you find yourself beginning to feel stress about completing your work projects, remind yourself why you moved to a rural location. Avoiding the pressures of modern city life was probably near the top of your wish list. Don't create an artificial version of city pressures.

This recommendation to not feel guilt about leaving projects temporarily incomplete should not be mistaken for license to leave multiple concurrent projects partially completed. Once you start a project, finish it before taking on another. If situations exist what will require you temporarily stop work on a project, have a plan

in place in which you decide how you will complete it. 'I'll get back to it when I can' is not a valid plan.

One way to minimize the pressure to complete large projects is to break it into smaller chunks. Figure out realistic phases with intermediate stopping points. If your project requires you to cut down and remove some trees or brush, level the ground, build forms, and pour concrete, make each of those separate projects. You can experience a feeling of accomplishment as you complete each phase of the overall project. You can take time out between phases to take care of small one or two day jobs, or simply enjoy a vacation day.

Do not take on two or more large multi-phase projects at the same time without considerable thought and planning. Having multiple incomplete large projects will create that very stress you want to avoid. One big project at a time is usually good enough for us retired folks anyway.

Do things right the first time

When planning projects, make sure those plans include doing them the right way. Taking work shortcuts or doing sloppy work to complete a project quickly actually wastes time. Shoddy work will either look bad or need to be redone sometime in the future. Once you are retired, you have the free time to plan and execute your projects in a way that makes you proud.

There is another issue to consider about the quality of your work. A common approach to dealing with the decrease in income upon retirement is to cut back on expenditures. This is appropriate. It is a good idea to be cautious until you have a good feel for how loose or tight your monthly budget will be. Unfortunately, this sometimes leads people to waste money.

When choosing what to spend money on, always take the long view. Buying cheap tools and appliances should be done only after careful thought. Lower prices usually mean lower quality and shorter useful lifespan. In most situations, that is not what you will want. You don't have to buy the most expensive item available but do buy one that will last longer than you will need it.

The basic working philosophy for retirement should be "Do it right the first time." It is false economy both financially and in physical effort to not do things correctly and permanently the first time. This is advice you will receive from anyone who has been retired to rural life for any length of time at all.

Plan your repair and new construction projects well. Don't 'cheap out' on materials. Buy materials that will last. Expend the effort to achieve solid reliable results. You will thank yourself many times over.

Vehicles for rural living

There is a good reason why you see so many rural people driving pickup trucks. They are very handy for hauling stuff. You will also find that a rural pickup has another feature. Its paint job is considered expendable.

People expect a rural pickup truck to be used for rugged jobs. A little mud, a few scratches, and a couple dents are considered normal. You are free to use it to do real work such as hauling brush or firewood. You are free to take it where it might get a few scratches.

For those not familiar with pickup trucks, keep in mind when you are driving one that they do not handle exactly like cars. Their rear wheels have little weight on them unless you are carrying something in the bed. They have poorer control and traction in the rain or snow. Some folks minimize this problem by purposely carrying extra weight at the back of the bed during the winter. That weight can be something as simple as concrete blocks or even some firewood.

Four-wheel drive pickup trucks and sports-utility vehicles are popular with rural folks who regularly drive on unpaved roads. Most people get by without four-wheel drive but it can be very handy. It allows you to go where you need to under harsher conditions.

Sports-utility vehicles are very useful in rural settings. Their higher ground clearance and four-wheel drive is a great asset on rural roads and driveways. Their larger carrying capacity is handy for dealing with the larger quantities we bring home on our less frequent shopping trips.

In general, vehicles for rural living tend to be more practical than beautiful. If all your neighbors are driving battered pickup trucks, you do not feel pressure to replace yours. That does not mean rural folks can't have a nice 'going-to-town' car but most don't bother.

Bugs!

Retiring to a rural location provides one challenge few people relish: Insects! Rural land usually provides opportunities for a wide variety of different insect species to

find favorable habitats. It will probably seem at times that every one of them is attempting to find their habitat niche in your home.

Each year and each season will present new and different challenges at keeping unwelcome bugs out of your house. Individual insect species populations peak and wane at different times and with different environmental conditions. One year you may be dealing with ants, the next fleas, and the next nothing.

Two things will mitigate your problem with invading insects. The first is that you can experiment with and learn which chemicals and techniques work best at keeping them out of your house. The second factor is that you will get used to them.

Yes, you read that previous sentence correctly. You will gradually become familiar with the insects and other pests that show up in and around your house. You will learn which is a problem and which is not. Some insects such as fleas, ticks, ants, and cockroaches must be dealt with immediately and decisively. A butterfly that wandered in when your screen door was open or a spider web in the back corner of your basement does not require so vigorous an attack if any at all. Chemical no-pest insect strips are great for low effort protection of storerooms, basements, and attics from minor insect invasions.

Any cats or dogs you have can increase the insect invasion problem. Keeping brush cleared from around your house and any grass mowed short will provide some protection from insects. Your pets, however, will bring you pests such as fleas and ticks they collect from beyond your cleared barrier. Use back-of-the-neck flea and tick prevention drops on your pets for both your protection and their comfort.

Dealing with isolation

Adapting to rural isolation is a different experience for each person. Most of us who don't grow up in rural situations are not aware of how much we are used to having other people around us. The sights and sounds of other people have simply faded to the back of our consciousness.

Though you are choosing to adopt a rural lifestyle and are looking forward to quiet and privacy, you will likely find those things a vaguely unsettling at first. It takes time to get used to the lack of a background whisper, and even occasional shout, of humanity around you. This feeling passes within a few weeks but occasional trips to town for exposure to other people can minimize the distress until it does.

Another adaptation to isolation is dealing with the reality that help is not close by. Rural neighbors are often not within shouting distance. There may be nobody to come running if you yell for help. You will pay more attention to the potential for injury when you are working and playing. The concern will stay with you but you will adapt. Make sure someone checks on you periodically when you are doing something potentially dangerous.

Probably the most unexpected adaptation will be reduced tolerance of noise and crowds. As you become used to the quiet and serenity available in rural living, city life will begin to feel a bit oppressive. This is a sign you have completed your adjustment to rural life.

Throughout your adaptation to isolation, maintain contact with other people. Allow yourself to adjust slowly. Visit with your neighbors. Talk to your friends and relatives on the phone. After a lifetime of close contact with other people, it will simply take time to make the psychological adjustment to rural isolation. There is no question that the adjustment is worthwhile.

Preparing for old age

Another subject worth discussing is old age. At retirement, you will be robust and active. You wouldn't be thinking about a rural lifestyle if you weren't! As you get older though, you will inevitably become less able to handle rugged and difficult activities.

Start by simplifying your finances. Have your pension, social security, and other income directly deposited into your bank account each month. Have your utility and insurance bills automatically paid from your checking account. Reducing the number of paperwork items you must handle each year decreases the likelihood you will forget one.

Examine your household for ways to minimize the need to climb stairs and to minimize bending and reaching for everyday items and activities. Even before old age infirmity sets in, even a simple injury can temporarily limit your ability to climb or reach. Arrange your home so essential items are easily available.

Plan your landscaping and outdoor maintenance activities for possible future reduced mobility and strength. Analyze your landscaping to understand how its appearance might change if your ability to tend it is reduced. Avoid landscaping projects that will become an eyesore if not properly maintained. Assume that someday your ability to work may be limited to simply reducing the fire hazard of dry

grass and brush near your house. This is perhaps a good reason for staying with natural landscaping instead of installing formal gardens.

Non-landscaping outdoor maintenance is also a concern. Minimize the number of season change activities that will be required. Adding and removing storm windows or other harsh weather protection steps may become impractical. Moving lawn furniture may also be a concern. When buying furniture and decorative items for outdoor use, make sure they are designed to survive if left in the weather year around.

Periodic cleanout of culverts and gullies may not be possible. Annual driveway smoothing may become too difficult. Expend the effort while you are able to make these things unnecessary later. This is a good example of the 'Do it right the first time' philosophy. Those words should be your retired life motto.

You will no doubt recognize a consistent theme in the previous paragraphs on aging. That is to always include consideration of possible future physical infirmity in project planning. There is probably an infinite number of ways a construction or landscaping project can be designed and completed. Your goal should be to avoid plans that will result in high ongoing maintenance outcomes.

Wills and Living Wills

Once you get settled in your new home, it is time to take care of updating your wills. Take care of this early. Time can slip away quickly once you retire. Also, of course, this is the time for each of you to make up a Living Will to specify what should be done in case you become incapable of making your medical choices known.

Research inheritance laws for the state you reside in. Each state is different. For instance, Missouri has transfers-on-death provisions for vehicles and real property. You may specify the name of a person or persons to receive legal title to your property when you die. An equivalent pay-on-death is available for bank accounts. All that is necessary for the transfer is that the named party present proof of your death and pay a small administrative fee. This transfer-on-death provision greatly simplifies your concerns about what happens when you die.

Take advantage of the provisions normally available with 401K and other stock plans for specifying beneficiaries. In fact, investigate all of your financial and legal holdings for possible ways to specify beneficiaries. Each detail you take care of this way is one less thing that must be handled through future probate proceedings. This not only helps those that survive you but also simplifies your planning.

Lessons learned about retirement:

Now, on the lighter side, here is a tongue-in-cheek list of things we have learned about retired life that we sent to our friends a couple years after we retired. It should make you smile.

1. Retired people are anonymous. Whatever you were before you retired only matters for dinner conversation. This can be disconcerting at first. Once you get used to it though, it can be fun. You can walk up to a group of other retired people and start up a conversation just like you were old friends.
2. Retired people may be anonymous but we are desirable and welcome customers in just about any business. No matter how funny we look or how strange we act, we are treated nicely.
3. There are retired people shopping hours and working people shopping hours. Retired people shop when other people are at work or in school. The stores are less crowded, it is easier to find a clerk to help you, and the checkout lines are shorter.
4. Retired people are the target of many scams. You have to get used to detecting and ignoring them.
5. The best way to make the most of your retirement income is to operate in a zero debt mode. Arrange your finances so you start your retirement with your house and cars paid for.
6. Your prescription drug costs will be higher than you were expecting. A medical plan with a good prescription drug benefit is a big plus.
7. Retired people usually do not drive as much as when we were working. We have to concentrate on driving carefully whenever we drive. Our driving skills degrade from lack of practice and slowed reflexes. My guess is that I will be a rolling road hazard within a decade or two.
8. Never avoid an enjoyable activity because you think you look old and flabby. Nobody really cares how we look and nobody expects us to be pretty anyway. Besides, we are on the backside of the curve - our looks no longer improve with time. We're as pretty now as we are ever going to be!

There were several other things I wanted to mention but I can't remember what they were.

Oh Yes....

9. We forget stuff!

The water's fine – come on in!

Each day and each year will present new challenges. In a rural setting, you choose how to meet those challenges. You can choose to cut down a dead tree for firewood

or leave it up for nature to take its course. You can chase a critter away or let it be. It can be your choice.

Whether you choose to become a hobby farmer, an amateur naturalist, or simply enjoy the privacy and quiet, rural life can provide stimulating adventures along with serene relaxation. It's a great way to live.