

# BEHIND THE BOOK – THE RETIREMENT PLAN

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The idea for this story came from two different experiences.

First ... in your thirties it seems everyone wants to know when you're getting married or having kids. But as you get older the questions change. I was shocked the first time I was asked 'when are you retiring?'. I thought *how old do you think I am?* Then I realized they were also asking – how's your bank account, and how's your career? Those questions made me think about the people who get to that stage of their lives and realize things haven't worked out like they'd hoped - they don't have the partner they'd dreamed of or the money they'll need. They're out of runway so other than winning the lottery, how else can they turn things around?

*The Retirement Plan* is the story of how a few couples faced those problems, although admittedly, both the husbands and wives in this novel were 'outside the box' thinkers.

The second experience is, much like the characters in the novel, my husband and I made our best friends when our boys were little and in sports. The kids are grown now but those friendships have endured. One night they were over for dinner, and I looked around my kitchen table and remembered how sad it was when my parents' friends started passing away. In that moment I appreciated what we have, but I also saw how quickly this time of our lives could be over. I thought to myself, *which of us will die first?* And that's the first line of the book.

Fun facts about the writing of this novel:

**Elmer:** I was almost finished the first draft when it occurred to me, the story needed a dog. The villain essentially said, 'I'm not a villain', and I realized, I needed to prove he was. Cue Elmer.

I would love to say that Elmer and his quirks came from my imagination, but the truth is, I looked on the floor beside my chair, and there was my middle-aged, scruffy rescue dog, Kramer. Every dog detail in the book is Kramer. From missing teeth, to spitting out treats, to following conversations with his eyes and always finding the air conditioning. He arrived as an emergency foster and never left – one of my better life decisions.

**The Casino:** The casino theft really happened. When I was racking my brain for a way the husbands could make a ton of money, I ran across a news story about four Florida couples who ripped off the casino they worked at. They were caught because they brazenly spent their spoils – new cars, new houses, vacations and prepaid college educations. So that glitch in the video slot machines, and the fake credits – are real.

**Hector:** Years ago, my husband and those same friends had lively conversations about the mysterious new barber who'd appeared at the strip plaza barber shop, and how deftly he wielded a straight razor. When I took my three little boys for haircuts, sure enough, Alberto had a stern, menacing presence, but lively eyes, and I made a mental note, if I ever had 'trouble', he might be a guy who could do whatever needed doing.

I loved writing this story. I sat at my desk and laughed, shed a couple tears, tapped into some annoying moments with my husband, and some tender ones too. Spending time with Pam, Nancy, Shalisa and Marlene made me hug my girlfriends a little tighter. And their husbands. I hope you find heart and humor in this story, because writing it, I realized how lucky I've been to have so much of both in my life.

One final note to report: My husband has finally tidied up our garage, and I can now park my car inside. Victory!