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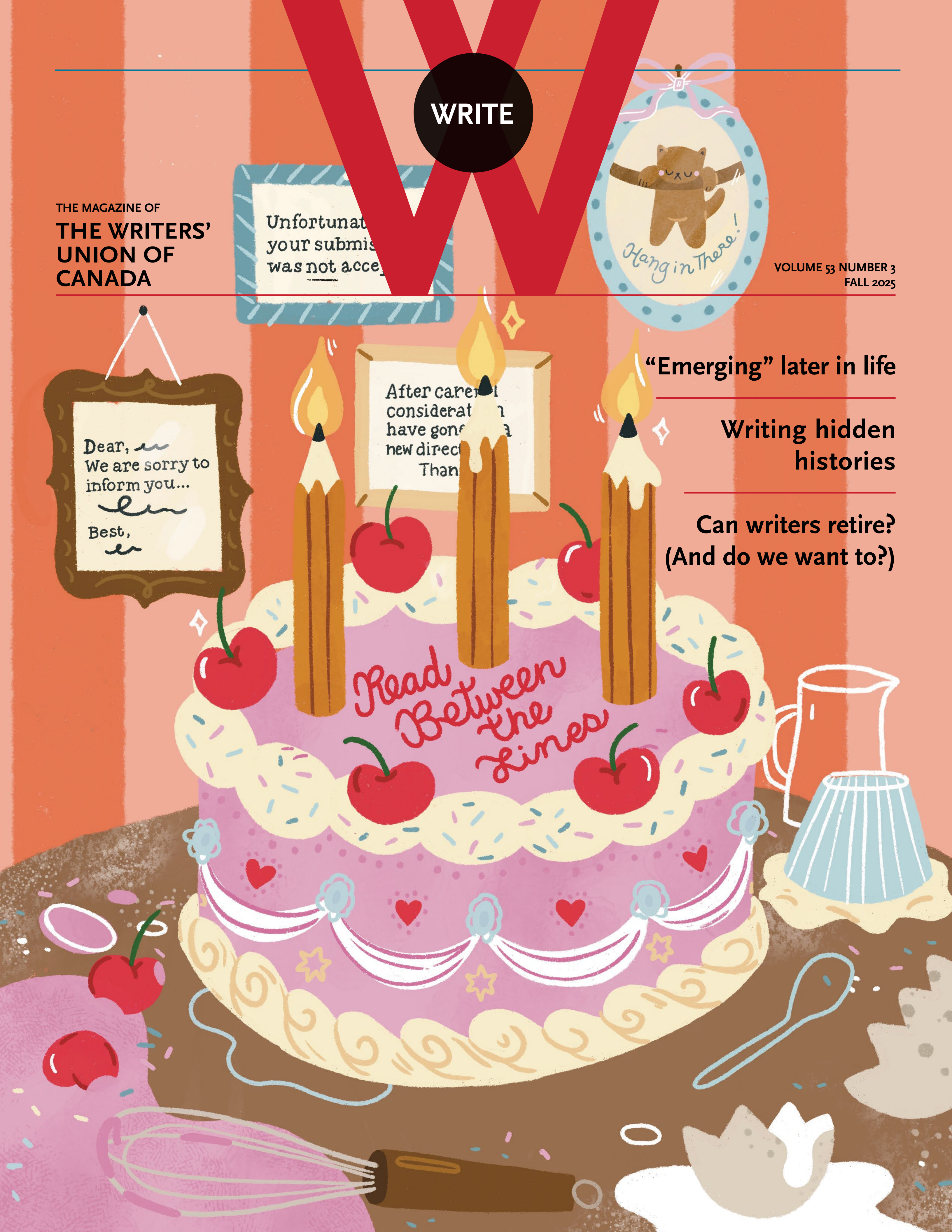

"Emerging" later in life

Writing hidden histories

Can writers retire? (And do we want to?)

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ABOUT THE COVER ILLUSTRATOR

Rhiannon White is an artist residing in Guelph, Ontario. Rhiannon draws inspiration from her surroundings and infuses her work with whimsy and playfulness. Whether through painting, illustration, or craft, Rhiannon hopes to uplift others through creativity and embrace the beauty in the little things.

When she's not immersed in creating art, you can often find her in the company of her cat, collecting stickers, or drinking a cup of coffee while contemplating the meaning of life.

Crossword, **"I'm Up for It"**
See page 22.

ABOUT THE CROSSWORD CONSTRUCTOR

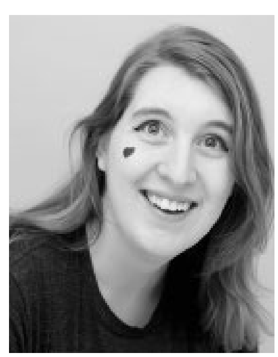

PHOTO: MONOGRAPHY

Ada Nicolle (she/her) is a trans woman and crossword constructor based in Toronto. Her puzzles have been published in outlets such as *Xtra* and *The Walrus*, and her puzzle book, *A-to-Gen Z Crosswords: 72 Puzzles That Hit Different*, is available in bookstores. **luckyxwords.com**.

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Go Ahead and Laugh in the Face of Rejection

But make sure to read between the lines

BY SUE FARRELL HOLLER

IN THE CRAWL SPACE beneath the den, I opened a tattered cardboard box that had been through dozens of moves. The label said, "Ancient Mss, etc."

Inside was something I barely remembered — a manuscript for a romance novel I had written when I was 19 or 20. My gut clenched. My face heated up, though I was alone on a cold cement floor.

I read three pages. It was worse than awful. Too risky for curbside recycling. What if someone found it? It had to be burned. Page by page, flames curled and blackened the combination of letters and words that should never have co-existed. Then, like an uncommon criminal, I buried the ashes.

The manuscript may have been bad, but the rejection letter was worth keeping.

It was written in the days of typewriters and carbon paper, when you mailed your manuscript in a box and editors responded personally to submissions. The letter was scathing, the punches and message clear: Choose another profession.

"Unfortunately, we feel there are too many problems with both your writing style and the plot to enable us to proceed any further with your manuscript," wrote a senior editor. "The characters lack the necessary substance to make them believable and hence the central romantic relationship never really gets off the ground."

She further gave instructions on the nature of a query letter to make the process of rejection more efficient.

I suspect now that no one had read past the first line: *"Another coffee, sir?" asked the red and white clad figure wielding a coffee pot in her right hand.*

"Wielding" was misspelled. There were eight adverbs on the first page.

I was insulted by the rejection.

At the time. Now, I know the most valuable lessons about my writing have come from rejection.

Still, rejections hurt. I'm known to mutter about publishers being stupid and misguided. To stomp around for a bit. Slam a door. Slam another door.

Read rejections carefully (even if that means going back to them later)

But I've learned it's important to re-read the email when I'm in a better frame of mind. I've missed opportunities because I skimmed the text, looked for the "editor's 'big butt'" (*You have strong writing skills, we love the concept, BUT...*) and dropped the letter into the Great File of Rejection.

Case in point was a three-page rejection loaded with suggestions to turn a novel into a time-travel story.

Editors often point to the parts that work and the parts that don't. Here's a recent rejection: "There is much to like — you are a very fine writer, and the story flows with originality, intrigue, and humour. Unfortunately, I'm going to have to decline this project."

"Originality, intrigue, and humour" and she was declining this project? Seriously?

"Originality, intrigue, and humour" and she was declining this project? Seriously? I thought. What do they want?

But then came the part that an earlier me would have skipped: "I wonder if the ending is completely satisfying."

Editorial feedback gold.

Another story I'm clinging to garnered this response. "Your subject matter infuses the text with a quirkiness that is quite enjoyable... I feel you could take this text much farther and really develop it." Then comes an apparent problem with the ending: "Something more in keeping with the battle of wits would have been more interesting."

Did I read that for the suggestion it was? Or did I stubbornly send the unrevised manuscript to other publishers for further rejection?

The thing about a cache of old manuscripts and rejection letters is that you see patterns in the editorial comments.

The thing about a cache of old manuscripts and rejection letters — especially if you sift through them years later — is that you see patterns in the editorial comments. My ideas were original and funny but editors often told me to rework endings.

Fortunately, the original romance ended well — a strong, fitting, and satisfying conclusion, with the flames of passion licking each syllable because sometimes, setting a manuscript ablaze is one of the best things that can happen.

A journalist by profession, a humorist by life, **Sue Farrell Holler** is an award-winning writer of books for children and teens. Her YA title, *Cold White Sun*, was a 2019 finalist for a Governor General's Literary Award. Learn more: **suefarrellholler.com**.

The Chrysalis Takes Its Time

Older writers emerging

BY JANET POLLOCK MILLAR

In *Workbook: Memos & Dispatches On Writing*, the late Canadian writer Steven Heighton quipped that a "promising young writer [is] a middle-aged writer whose work is finally gaining notice."

Perhaps Heighton had more of a sense of humour than I do; I'm irked when I see "young writer" used as a proxy for "emerging writer." In fact, a number of well-known writers published their first books later in life, including Toni Morrison, Raymond Chandler, Laura Ingalls Wilder, and Frank McCourt.

Writing is lifelong project, which makes it both fascinating and frustrating: There's always more to learn. And because it's generally not well remunerated, it can be hard to carve out time to hone our craft while supporting ourselves financially. Marginalized groups — including, but not limited to, women, racialized, and working-class people — are even less likely to have time and means to devote to writing.

Because it's generally not well remunerated, it can be hard to carve out time to hone our craft while supporting ourselves financially.

Ageism — internalized and otherwise — also lurks in the shadows. I've started to take note when I hear one of us make a self-deprecating comment about our age. When an educator colleague and I lamented unauthorized student use of Gen AI, she concluded our conversation with a joke about going back to our old age homes.

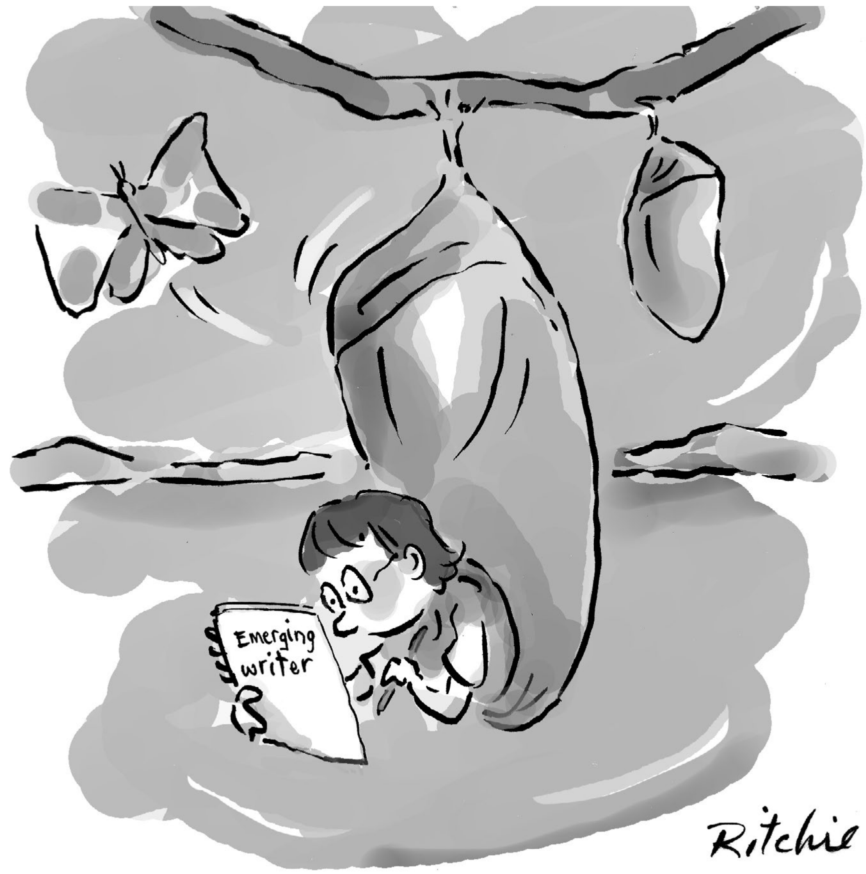
The advantages of age

In fact, lived experience is an advantage for writers. We have more to write about. Being older can also mean increased confidence, less fear of rejection, and perhaps more freedom from caregiving responsibilities and paid employment.

My own story is one example of many. After writing as a child and adolescent, I pursued an undergraduate English degree and teaching credentials, thinking I would enjoy teaching high school. I did not. During my twenties and thirties, I got married and divorced, raised two children, and worked survival jobs. When my youngest was 17, my second husband and I moved with her to Victoria, where I began working on term contracts at the Camosun College writing centre. Consumed with making a living and commuting, I wrote nothing of my own.

Then COVID came to town. I was laid off at 53 with no promise of being rehired. But this shakeup helped me realize I had nothing to lose. I began writing poetry, short stories, and creative nonfiction after a 17-year hiatus. Later, I committed to submitting at least one piece a month to literary journals but often sent more. Following the advice of other writers, I shifted my focus from acceptance to collecting 100 rejections. Age helped with this. When you've been around for a few decades, you know that most of the time, failure doesn't mean the end.

With encouragement from a colleague, I also decided to write book reviews. I'd been reluctant initially because I wanted to focus on my "own" work. Of course, book reviews also require skilled writing as well as an understanding of literature. When done with both diplomacy and honesty, reviews make a valuable contribution to the literary community. I scoured the web for journals that publish book reviews, then asked to be included on their list of reviewers, or simply approached reviews editors with pitches for specific books and sample reviews.



COMIC BY SCOT RITCHIE

Eventually, I was hired back at the college, and asynchronous online courses — along with generous tuition reimbursement from my union — made it possible for me to take writing courses through the continuing studies departments of a couple of universities. I also learned much from a wonderful group of fellow poets in the Victoria Writers' Society critique group, and I recently completed the Writer's Studio program at Simon Fraser University.

I had thought I would do a master's degree when I was in my twenties, and I decided it was now or never. In 2022, I began to apply to MFA programs. The acceptance rate was very low, so I wasn't surprised when I was twice unsuccessful. Being older helped me not to take this personally and to persist. To my delight, I was accepted at the University of Victoria for this fall. If all goes well, I'll be 60 when I finish the degree. Even more than the credential, I value the opportunity to continue to improve my craft.

Unhelpful myths and stereotypes

However, beginning or returning to writing later in life doesn't require going back to school full-time. Joining a critique group, taking continuing education courses, or working with a mentor are possible paths. Most importantly, writers learn to write through writing.

Rejecting some of the mythology can be helpful. Abandon stereotypes of the writer toiling away for hours in a garret, and establish a writing habit that works for you. We know that older writers aren't necessarily retired or moneyed. You don't have to write early in the morning, or every day, or for long stretches of time — just regularly. Small chunks of writing time add up.

Acknowledge the value of your life experience as fodder for writing, whether you write poetry, fiction, or nonfiction. Your experience doesn't have to be dramatic to be of value, either. Insight and writing skill are what make a good piece.

If we come to writing from a well-established career in another field, it can be especially difficult to struggle as a beginner. However, writing is a hard, messy process. Even experienced writers continue to find it so, although gradual success over time helps develop some faith in the process.

Artistic creation of any kind helps us to be fully alive — and that's worth doing, no matter who takes notice.

Janet Pollock Millar is a writer, editor, and educator living on lək̓ʷəŋən territory in Victoria, British Columbia. Her fiction, poetry, essays, creative nonfiction, and book reviews have appeared in various publications. Exploring topics such as the natural world, grief and loss, relationships, and human rights, Janet writes to render the world as it is and to nudge it toward what it could be. She is pursuing an MFA at the University of Victoria. Learn more: **janetpollock.ca**.

PHOTO: JORDAN MATTER

Writing and Retirement

How can I afford to write, now and in the future?

BY MELISSA YI

DEAR MELISSA,
As an arts worker, I have no pension. I worry constantly that I will never be able to retire and that I will be working a minimum wage cashier job in my seventies (if they'll even hire me then), despite having three university degrees.

My dream is to write full-time when I retire (because I sure can't get much writing done now, working full-time), but it is probably just that — a dream.

Rebecca Burton, nonfiction author and editor of *Long Story Short: An Anthology of (Mostly) Ten-Minute Plays*

DEAR REBECCA,
Thank you for your honesty. I hear you. I don't have a pension either. Let's not measure our self-worth by our bank accounts. Together, let's try to work through this question, which is really, "How can I afford to write, now and later in life?"

To help answer that question and draw on collective wisdom, I asked some writers about their own careers and retirement plans.

"It's important that people in the arts talk about the way we are financially hooped (er, disadvantaged) and what happens in old age or disability or illness," says author, editor, and activist Candas Jane Dorsey. "None of my writing, no matter how award-winning or critically acclaimed, has been enough to live on, ever."

Some writers make an excellent living. If one thousand true fans give you $100 a year, you earn $100,000, as Kevin Kelly of *Wired* magazine has noted.

The problem is finding one thousand true fans.

"Get a full-time job," advises an author and documentary filmmaker. "It takes 40 years to build that pension up, and it might not be enough. Being a starving artist is neither romantic nor fun."

But if you go that route, what kind of job? Choose wisely.

Poet Lorna Crozier says, tongue-in-cheek, "Marry an orthodontist." Award-winning authors A.M. Dellamonica and Kelly Robson, non-orthodontists, have taken turns between day jobs and writing.

Author Paty Jager had been a stay-at-home mom who wrote with her husband's support. "Now that I make more a month from my writing than my husband does, he is finally retiring from farming," she says.

Question: When can you afford to retire from a day job?
Answer: When you can afford your expenses for the rest of your life.

Check the cards you've been dealt and the hands you've played.

Do you have a day job with a (gasp) pension? Take advantage of "going captive," as poet and aspiring novelist Neile Graham calls it.

Melanie Marttila, an #ActuallyAutistic SFF author, sat down with her investment counsellor to determine that Marttila's work with the federal government and her husband's pension would allow them to pre-retire in 2027 and completely retire in 2029.

Science fiction writer Jean-Louis Trudel chose multiple part-time jobs to create the flexibility to write.

Others may have an inheritance or that mythical orthodontist.

For myself, I'm a self-employed woman with no pension. My gender is relevant because women earn less money than men. Boo, patriarchy. However, I practise medicine to cover the bills, and my family prioritized paying for my education. As Marttila says, "I have to acknowledge a certain amount of privilege in my situation."

Good news: The lower your expenses, the sooner you can retire — and spend more time writing.

Please invest any extra money you obtain from hustling and/or slashing expenses. Consider serious choices. Many of my professional writing friends have no children. One friend temporarily relocated to Thailand to lower her cost of living. Set boundaries to preserve your energy and writing time.

Writing *is* a business. Whenever you create something, your copyright will last your lifetime plus another 70 years in Canada. So in addition to craft, learn copyright and marketing, and network with other writers. Yes, these are big tasks, but we can do this together.

Question: Is there a specific number for when I can retire? Answer: Start with the 4% Rule

The 4% Rule literally means that you can retire and spend 4 percent, or four dollars from every $100, from your nest egg every year.

Dr. Mark Soth, founder of the *Loonie Doc* blog, explains, "If you take your required spending and multiply it by 25, that's how much you need invested to support it. For example, spending $10,000/year requires a nest egg of $250K."

"A 4-percent withdrawal rate is the average number," agrees Dr. Natalie Apparicio-Farrell, a high-net-worth financial consultant at IG Wealth Management. She recommends a "clear and thorough financial plan."

The 4% Rule is based on the Trinity Study, which assumes that you only need income for the next 30 years, that you'd invested in the stock market with at least 50 percent stocks and 50 percent bonds, using data from the U.S. stock market from 1926 to 2009.

That's a lot of "ifs." Soth treats the 4% Rule as "a rough goal. A longer retirement period, if you retire early or live a long time, requires more money. So does having lower expected investment returns from a too-conservative portfolio or high advisor and fund fees." The 4% Rule also doesn't include taxes.

In short, cut expenses and invest extra income in the stock market in low-cost funds as aggressively as possible. Then retire with 25 times your expenses (33 times is better), which should work — if you don't spend too much for too long or have excessive extra fees or taxes.

Soth notes that you may have access to "a work pension, Canada Pension Plan, or Old Age Security. How much you need is driven by your spending. If you have some flexibility due to some fat in your budget or supplemental income from part-time work, that helps too."

Good news: Writing can provide some flexibility. If you net $5,000 in a year from your writing, under the 4% Rule, that's worth $5,000 x 25, or $125,000 in your nest egg! Psychologically, I find that freeing. Every penny is worth a quarter that you earned through your creativity.

Question: What is retirement? Answer: Squishy

"Retirement is squishy," says Dr. Jim Dahle, who founded the *White Coat Investor* blog. In other words, you can mould it to your liking.

Sure, you might work full-time until age 65 and receive a pension until death or shape your own retirement, as Paula Pant says on her *Afford Anything* blog.

Work for six months, travel for three months, and head back to work? That's mini-retirement.

Would you rather work part-time for the rest of your life, so that you never get rich but also never completely run out of money? Semi-retirement.

Want to work like a demon until you're 40, then give them the double finger, and chill out for the rest of your life? Early retirement.

"'Mini-retirement' is like running sprints. 'Semi-retirement' is like strolling a marathon," says Pant.

Mystery author Melodie Campbell sampled semi-retirement, teaching one college course a term while writing books. "Part-time was a great way to find out if I could make a living as an author, and in truth, if I wanted to do so. It's a lot of time by yourself in front of a keyboard!"

Thriller writer David Beckler left the fire service, started his own business, and wrote after his pension kicked in.

I chose a mix of early retirement and semi-retirement. Writing is my raison d'être, but I worked hard to become an emergency physician. And when an airplane crashed near our tiny hospital, we saved one life. (This is not confidential; the survivor was interviewed last year by the CBC.) Although I take pride in my medical career, I prioritize my writing. Other people can run an emergency room. No one else can write my stories.

Sometimes change is thrust upon us.

After Dorsey's partner had two surgeries with complications, he taught classes "via Zoom from the hospital ward's atrium because there is no sick leave for the precariat [precariously-employed] as well as no retirement." That said, Dorsey increased her income for the past two years and now feels "relatively rich."

"I transitioned from 30 years of corporate to full-time writer in 2013, dead broke at the bottom of the housing recession after being laid off twice," says thriller/romance author M. L. Buchman. "We dumped our house for half its value and bet a third of our savings on my attempt to become a full-time writer. We called it the 'Transition by Terror.'" Over 75 novels later, he earns approximately six figures a year through independent publishing.

Rebecca, I bet you can squish your way into a retirement that works for you.

Question: How do you integrate writing and retirement? Will you:

A) Write, write, write full-time until your last breath?

"The only reason I can see to 'retire' from writing is if you just don't feel like doing it anymore (or if you're too sick or losing your marbles)," says novelist Kathleen McDonnell. "Keeping your mind active is the best way to *avoid* losing your marbles."

"I worked too hard for this gig to surrender it short of death," says Michael W. Lucas, novelist and nonfiction writer. In the future, he may shift to "projects that amuse" him rather than guarantee an income. He also saves money "against the possibility that I can't write."

B) Write in parallel with other activities?

"I will write part-time until my last breath — part-time because I read like I breathe, but it's true I'll write as long as I have the means to get the words out, and probably after that, I'll still be shaping stanzas and talking to characters in my head," says Neile Graham.

"Losing one of my older brothers to cancer made me realize the clock could be ticking," says Lisa Timpf, author of *Cats and Dogs in Space*. "Retirement gave me time, though, to pursue other passions. I sometimes find myself seeking reassurance in stories about older writers who have succeeded. Age is not necessarily a barrier to writing; in fact, I find life experiences helpful in providing examples and perspectives and in understanding themes that are important to me."

Joe Mahoney is a writer and the founder of Donavan Press, which he launched after retiring from the CBC. "I've just changed jobs, from one that paid reasonably well to one that pays very little, so far. And arguably I'm working harder than ever."

No matter what you plan, author Robin Rowland warns, "Unexpected things happen."

"I've found myself slowing down physically in recent years," says mystery author Rosemary McCracken. "I'm now prone to painful bouts of arthritis in the winter. I plan to keep going as long as I can, although my output may be less. Because what else would I do with my life?"

"Cancer and COVID interrupted my work. I've been working to recover ever since," says Nathan Lowell, a 72-year-old, self-published SF/F novelist who turned to full-time writing in 2012 and has made it his sole income since 2015. "These days, I write two hours a day. I have enough sales from my previous catalogue of works to cover the household expenses."

Finances are tough. I won't lie about that. But play your aces, whether that's a loving family or a strong education. Consider drastic steps like moving in with your parents or living on lentils.

And don't stop believing in your writing. As a med student, I tried to compose a single line a day in the operating room, in between retracting intestines.

Thriller writer Angela Henry often dictates in the bathtub. Memoirist Sheryl Recinos works as a physician "more than full-time" while writing "books that bring [her] joy."

"I'm glad I got my babies out into the world," says romance author Leslie Ann Brown. "Writing has been a part of my life for 30 years now, and I would never give it up. The simple joy in creating is worth everything."

"It's been a full and remarkable life," says Lorina Stephens, a fantastika author. "To anyone considering pursuing the arts, I'd simply say: Go for it. Do whatever you have to do to make bread and board. But also find the discipline to carve out a modicum of time to write. Dreams can come true; they just take a lot of work. Oh, and don't expect to get rich in the arts. It happens for a very few. The rest of us? We create beauty in stolen moments."

Steal those moments, Rebecca. Invest your pennies. Write now and write later. We'll cheer you along the way.

Melissa Yuan-Innes champions creativity and financial independence. As **Melissa Yi**, she writes medical thrillers where Dr. Hope Sze not only fights cancer but catches killers. She writes speculative fiction, romance, and memoir, because why choose? Melissa lives with her family, including two darling dogs, in Eastern Ontario. Please say hi at **melissayuaninnes.com** or **linktr.ee/melissayi**.