

Podcast Transcript: Minisode: Sneak preview of Gerald's story

Rob For today's minisode, we're bringing you something a little bit different. We're chatting to Gerald, who took Ill Health Retirement after a long, illustrious career in HMRC. Since retiring, he's taken up a whole new line of work.

Emily Look out for next week's episode when you'll hear Gerald's story in full, but for now, here's a sneak preview.

Gerald I'd broken my back, fractured my spine very badly when I was young, when I was ten. And as the years went on, it really didn't cause me any problems whatsoever. And then about 18 months prior to my intended retirement age of 60, I started getting severe back pains. And they were affecting my ability to lift things, to carry things, to sit. And it was round about that time when I'd actually finished the role to do with learning and developing the course, so I'd gone back to my old job, and my first task, then, was to actually manage the retirement of a gentleman who also had back pain, which had subsequently turned out to be terminal cancer.

Emily Gosh.

Gerald So that made me think that maybe this, these back pains, they're not something, you know, that's just going to finish very easily.

Emily Right.

Gerald So I eventually got to see a consultant and what had happened on the MRI scan, you can still see the one vertebra, which is... still sort of cracks all over it, where it got very badly fractured. But the discs either side had actually worn away with age. So whereas that happens to everybody when they get sort of a bit older, they can still function, but unfortunately, because of the fracture, it meant that everything else was piling down on that one point. So, I was expecting, at the time I spoke to the consultant, I was expecting him to say that "Give two or three weeks of rest" and you know, that would be it and I would recover. And he said to me, he says, "Look", he says, "you're going to be having a severe amount of pain", he says, "but it will settle down in two or three". And then he said, "You won't notice it because your body and your mind and your senses will adapt to the background pain and then it won't be so bad. So I said, "Ah right. Two or three weeks", I said, "That's what I thought". He says, "No". He says, "Two or three years".

Rob Crikey.

Gerald Which, you could've knocked me over with a feather because it suddenly threw everything up in the air.

Emily Absolutely.

Gerald I'd already been taking some days of sick leave off. I didn't know where I stood or what I should do. And that left me in a very difficult situation because I had

further talks with the consultant and I told him what my job was and he says, "Well, you will not be able to continue doing that, not in, you know, in the short term". Well, I was going to retire in 18 months anyway. And so I then explained the situation to my employers, I insisted on being seen by occupational health. They recommended I should be referred to the Scheme Medical Adviser. Well as soon as the Medical Adviser got it, which was so detailed from a, you know, professional consultant in that type of injury, there was no doubt. And after that, everything was as smooth as could be.

Rob So how are you doing now, are things better?

Gerald Well, by and large, yes. I mean, I do get days when I get pain, but I kind of, I can put up with it.

Rob So, still something that whilst it's easier to manage than it was in those early days, that it's still kind of part of...

Gerald It's still part of my life.

Rob Yeah. So, what are you doing in your retirement?

Gerald Well, one of the best things I did for my mental health, I think, was to completely get rid of any aspect of what I used to do. I was a professionally qualified chartered tax adviser, and I kept my membership going as a retired member. And I decided, "No, that's going in the bin. Finished that". I became a writer.

Rob Oh wow.

Gerald I've always enjoyed reading crime novels and I thought, well I'll, you know, I'll do it myself. And I decided to write my first book. Some people can wait 15 years to get a publishing contract. I got mine in three months.

Emily Wow!

Gerald Um, so I've moved onto another publisher. I've had three books published so far, as Leslie Scase [which] is what I write under, which is my middle name. So I've got three published so far, murder mysteries. I've got the fourth currently with a publisher, the fifth is virtually finished, but in the meantime I'm writing the sixth as well.

Emily Hot off the press! Look out, coming soon.

Rob That is amazing.

Gerald I mean, I'm not a well-known name yet but what I am, I'm a member of the Crime Writers Association, I feel well-regarded by my peers, by other crime writers, quite a lot of them know me. And I've attended, you know, been on a panel at the largest crime fiction festival in Europe, in Bristol. Um, so everything's going really well.

Rob What would you say to somebody who was going through something similar to, you know, what you went through, who's having problems with their health to the extent where they, you know, can't work anymore? What would you say to somebody in that situation?

Gerald There's an acceptance of fate in respect of, you know you're going to have to finish. But thereafter, I mean, everybody's got their different financial position, you've got to take each individual case as it stands. But certainly you need to find an interest, an interest and something we haven't talked about, which is structure, because you find that days merge. And so for example, in my case, Monday is "the jobs I really don't want to do" day, Tuesday is shopping, you know, Wednesday, something else, Thursday... so it's flexible, but every day it's got some kind of thing attached to it because, particularly if you haven't reached that stage where you've got that interest and it took me a while before I, you know, two years before I started writing, and in that gap, you can find, "I haven't got purpose, the days are merging into one". And you might start to completely lose track of things, particularly if you're unwell.

Emily Yeah.

Gerald Because it certainly happened to me, I would say, the first two years after I retired.

Rob So you built some structure for yourself to try and help mitigate that?

Gerald Yeah. Yeah.

Emily It's good advice.

Rob How did your family support you when you were going through the retirement process?

Gerald Well, the way they've always done, I mean, we're very close knit. My daughter and my son-in-law live not that far away, and they've always been very, very caring. My wife's always been very supportive. So, yeah, it was just something that came naturally.

Emily It must have really helped to have them close by and giving you that support when you were going through a life-altering situation.

Gerald Yes. So really, it was as straightforward as that. They were just there for me, and they've always been there for me.

Rob Well, you're very lucky. Very lucky indeed. And what about your wife? Was she retired or did she retire later?

Gerald She retired later. No, at the time, she was still working part-time, and I think that helped initially, because the other thing you've got to get used to when you retire, and we've been married for over 40 years and you're suddenly in a situation where you're with each other all day. And all joking apart, that can be a bit difficult

initially. Well, in that initial time, my wife was still working part-time, and so we had that little bit of an adjustment just to get into the new structure as such.

Emily Look out for our full episode on Gerald's retirement journey next week. But in the meantime, you can find out more about Ill Health Retirement at civilservicepensionscheme.org.uk.

Rob Make sure to follow or subscribe so you never miss an episode. You can also leave us a review wherever you get your podcasts.

Emily This episode was recorded in July 2023. Everything that we talked about is accurate at the time of recording.

Rob Thanks for joining us.