

Taking the A Train to Retirement

By Anne Marie D. Lee

Guy Tomlinson, 62, a personal stylist with a passion for detail, has lived in Brooklyn, New York for 40 years. On his style blog, [Men of A Certain...](#), he shows even the most fashionably forlorn how to fold a pocket square, which Guy himself sports as neatly and naturally as David Niven.

If his refined style, Brooklyn cool and collection of jazz records alone doesn't suggest a leitmotif of Duke Ellington, it may persuade you to know that Guy met his wife, Nancy, 52, on the subway platform of the A train at Utica Ave. in Bedford-Stuyvesant. The remarkably synergistic couple—Nancy also worked in the fashion industry and is a skilled photographer—have been married for 10 years and own a 2-story brick home in Bedford-Stuyvesant. It's both of their first marriages.

From the distressed white décor and clawfoot bathtub of their first-floor bathroom, to the Don Draper-worthy man cave in the basement, the Tomlinsons live a pretty stylish life by anyone's standards. Even so, the thought of money and retirement has its stresses for the career-driven couple. They trace this money stress back to the financial crisis of 2008, which continues to have a major impact on their lives.

This was when Guy started to seriously think about his retirement. During that same period, Nancy was laid off by the company she had been with for 10 years. Guy was a senior account manager for a staffing firm and saw firsthand that businesses in all areas were collapsing, numerous colleagues of his had been let go. He remembers feeling a palpable tension and decided then that he would be better off working for himself. Motivated by the notion of controlling his own destiny and a desire to one day look back at his latter years in life as fruitful and fulfilling, Guy resigned from the company, leaving what he refers to as the “hamster wheel” of industry to pursue what he loved most: fashion, styling and giving back to his community. And, he says, it's a way that he can do what he loves for the rest of his life without a traditional retirement plan. He wants to work until he “can't work anymore.”

Nancy currently works as the Northeast Sales Manager for a family-owned business based in Canada. The small business makes her feel like she has more job security and support than she did when she worked for big corporations. Photography is currently a hobby for her—she also takes photos for Guy's blog—but she would like it to evolve into something more. At the same time, at the age of 52, she says she is also trying to map out a plan for retirement.

“I do have a 401k ... a nest egg—is it enough?” she wondered aloud. “You see those commercials on TV, ‘Is it enough for retirement?’ And that's always your concern: Will it last. So, you have to keep putting more in just to make sure it does last.”

Nancy also plans on working through her retirement. She and Guy agree that even if they had more than enough money for retirement, they both want to stay busy, give back to their community and work.

“Like most people who live in NYC, things could always be better,” Guy says.

In a town where real estate is basic dinner conversation, Guy does regret that he didn’t invest in it. But, for the most part, he says, “We try to live in the moment. We always have our eye on the future but we have to think about how we get past the next day. And I think the best thing about it is that we have each other to lean on.”

Part of having an eye on the future has meant that the two have scaled back when it comes to the vacations they used to enjoy and some other amenities. It’s all for the greater good, though, since neither of them pine for uprooting themselves and heading to sunnier, budget-friendly climes. In fact, the two want to live out their lives in Brooklyn and continue to follow their passions.

“As long as you can read a newspaper or blog or go online there are things to do in the city,” Guy said. “I appreciate that more than anything else. There are things that are free, there are things that are next to being free. So you don’t have to have a lot of money to enjoy yourself.”

The city also offers mobility, without the constraints of having to drive, which is a good thing given Guy and Nancy’s least favorite thing about Brooklyn: parking. Says Guy, “At certain times of the day, you can drive around for hours...”

And, the two admit, they have too much life to live to spend hours looking for a parking spot.