

Phoenix Couple Enjoys The Good Life

By Suzanne Heyn

Temperatures approached 90 degrees on an early spring day in Corte Bella, an active adult community about 30 miles from Phoenix, while the thermostat fell below 50 degrees back in Mark and Linda Sivakoff's hometown of Cleveland, Ohio. The Sivakoffs have acclimated to the heat during 10 years of living in Arizona, recalling with amusement the 100 inches of snow that fell during their last Cleveland winter.

"I recorded every (inch)," Mark says.

But snowless winters weren't the only factor driving the Sivakoff's decision to move from Ohio— much of Linda's family had relocated to the area, and the couple wanted to join them.

Many people wait until retirement to move to their dream location, but the Sivakoffs arrived while still working, Mark as a pediatrician and Linda as a nurse. They moved to Corte Bella in 2005, renting at first. They decided to buy after falling in love with the perfectly manicured golf course and active tennis club at Corte Bella, an upscale retirement community in Sun City West, next to one of the most well-known retirement areas of Sun City, Arizona.

"Who says you have to wait to retire to move to a place you'd like to retire?" says Linda, 60. She admitted that it's taken her time to adjust to not working, but she enjoys working on her tennis game and looks forward to developing other hobbies or possibly volunteering, as others in the community do. Many friends volunteer or continue working part time not because they have to, but because it feels meaningful and keeps them busy.

"When you think about what you're letting go of, you need to find a way to embrace that (change)," Linda says. All her life she's taken care of others. Now it's her turn to take care of herself.

Mark, 66, continues to teach medicine part time at the local [A.T. Still University](#), partly because he loves it, but also for the medical insurance it provides him. Some days he wakes up to zero obligations and enjoys the realization that he actually has time to read a book.

Arriving at this place with never-ending sunshine took decades of preparation and was not without obstacles for the couple. They married shortly before moving to Corte Bella, but each had previously divorced and experienced the financial setbacks that came with dividing assets.

“Divorce is not cheap,” Mark says. He married Linda with credit card debt, which his new wife patiently hounded him to pay off. Mark says he’s not a spendthrift — both are budget conscious — but he didn’t sacrifice life’s material pleasures during the divorce. Meanwhile, Linda, who started saving for retirement in her 20s, skipped vacations to save every penny she could as a single mother.

Mark counted on his still-healthy earning potential and cleared his debt and returned to saving for retirement. “If you’re not enjoying your life, what’s the point of it?” he added.

The couple carefully planned their finances, mostly without the help of financial planners. They contributed as much as possible to 401k accounts throughout their lives, but Mark took a different forecasting approach than most. Instead of figuring how much money the couple would need to live their desired lifestyle, they calculated their income and created a life around that amount. Mark says it’s no different than when you’re working, earning money and living within your means.

“You’re ready (to retire) whenever you’re ready, and you make do with what you have,” Mark says. For the Sivakoffs, decades of discipline have given them a nice lifestyle not solely dependent on Social Security, a fate they hope their children — each have a son and daughter from previous marriages — will also enjoy.

In the meantime, the couple had a 10-year anniversary to celebrate on April 2. And it’s an occasion they felt like splurging on a little bit. The Sivakoffs know when to spend and when to save.