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Don't Wait to Retire—Live Now

Christina Adams grabs your attention with her first sentence: "I never wanted to be a pharmacist." She traces her career and life to currently serving as the Canadian Society of Hospital Pharmacists Chief Pharmacy Officer. Christina discusses how she maximized opportunities and the learnings and observations from how others are handling retirement. Christina completed pharmacy school at the University of Toronto in 2006.

Don't wait until you are retired to do all the things you want to do in life. Set yourself up for retirement success, so that if you are one of those unlucky ones who never make it to retirement, then at least you can say, "I lived my life to the fullest," and if you are blessed with a long life, then you have lots to look forward to in the years to come!

Dear Colleague,

I never wanted to be a pharmacist. In fact, when I graduated from high school, it was the one thing that I *didn't* want to do. I had worked in a community pharmacy in high school, and while I found the medications and the way that they worked interesting, I had no interest in "counting pills for the rest of my life." Such was my understanding of pharmacy practice at that time. Spoiler alert: I've counted many pills in my career so far and have been happy to do so.

I went to university and majored in biochemistry, thinking that I'd get my MS and PhD to research medications and the way they worked in the human body. I was fortunate to have done my undergraduate studies at a school that was widely known for its co-operative education programs, and my experience working in a developmental biology lab for 8 months between my third and fourth year made me realize that bench research was not for me. I did not intend to wait to *start* my career as principal investigator of my own research lab in my late thirties, which, at the age of 21, seemed eons away.

Now that a PhD was off the table, I had to think of a different path. I knew that medical school wasn't for me. It is not that I thought I wouldn't make a fine physician or that I wouldn't be able to get in; it is that I valued work-life balance, even as a student. I had a friend who had gotten into pharmacy school after a year of university and watching her go through the program and then do a postgraduate residency in ambulatory care opened my eyes to the possibilities of a career as a pharmacist. Here was a way to learn more about medications, help the sickest patients, and not have to count pills.

I decided to apply to the pharmacy school at the University of Toronto. I still wasn't entirely convinced that I wanted to be a pharmacist, so I also applied to the BEd program at the University of Calgary. I had the grades to know that I'd automatically be accepted into the BEd program, and it was only a 2-year program in a relatively (at the time) inexpensive city in which to live, rather than a 4-year program in the second-most-expensive city in Canada.

I was fortunate to be able to work between each school term at a co-op position, through a bit of help from my parents, and to graduate from my BSc with relatively little debt due to the relatively low tuition fees at Canadian universities at the time. In Toronto, I'd have had to pay my own tuition in addition to my own living expenses. The thought of adding up to six figures of debt was daunting, so I tried not to think about it and decided that I'd just go with the BEd and become a high school science teacher.

I wrote the entrance exam for pharmacy school with no preparation. In fact, I wrote it only because I'd paid the application fee and didn't want to waste my money by not completing my application, even though I'd decided not to go. A few months later, I got a package in the mail. Not only was I accepted to the program, but I was also offered an entrance scholarship as well as a spot in the Graduate House residence, one of only five spots open to incoming pharmacy students. I took it as a sign that they really wanted me, and, well, the rest is history. From day 1 of pharmacy school, my goal was to get a hospital residency and become a hospital pharmacist, and that is what I did.

Since I knew that hospital pharmacy was what I wanted to do, I learned as much about it as I could as an undergraduate student. In my second year, I volunteered at the registration desk at the Canadian Society of Hospital Pharmacists (CSHP) Professional Practice Conference (PPC). I knew that networking was important, and I thought this would be a way to meet hospital pharmacists and hospital pharmacy leaders. I told everyone I met that I wanted to do a residency and be a hospital pharmacist.

Through networking, I secured a summer job as a hospital pharmacy student between my second and third year. In the summer between my third and fourth year, I was the first-ever summer student intern for CSHP. I did get a hospital pharmacy residency and started working as a staff pharmacist once I was done. I met

my future husband and moved to a smaller city about an hour away from where I did my residency.

I like being able to work toward a goal, and once I was in practice, my next goal was to become a pharmacy manager or director. However, because I had met and married a military officer, I didn't have much say over where I could work, or even where I could live. For the next 10 years, we lived in an area that didn't have a hospital job for me; so, I worked remotely for hospitals in rural and underserved areas. During that time, I did what I could to prepare myself for that next step.

In 2011, I enrolled in the American Society of Health-System Pharmacists (ASHP) Foundation Pharmacy Leadership Academy (PLA). Since this was an online course, it didn't matter where I lived, and it was a perfect opportunity to develop my leadership and management skills. I also continued to be heavily involved with CSHP, taking on more and more senior leadership roles within the Society. This allowed me to put into practice some of the skills I had learned in the PLA.

In 2019, I was hired as CSHP's first-ever Chief Pharmacy Officer, and at the time of writing, we had just wrapped up our first-ever virtual conference—the same conference I had volunteered with so many years ago. My career thus far has been extremely rewarding, and I look forward to the next 20 years or so before I retire.

This overview of my career is only half the story, though. I have an entirely different life outside work, and it's one that I care about equally as much. It's one in which I'm preparing for the next step in my life, even though retirement is 20 years away.

I come from a blue-collar family. My father, an electrician, immigrated to Canada from Italy as a child in the 1950s. My mother is French-Canadian, and her family has been settled here for hundreds of years. Although she worked after college, she stayed home when my brothers and I were young. My parents are, at the core, extremely practical people. My father doesn't believe in doing work "for free." My mother thinks that volunteering and giving back are extremely important. This made for some interesting discussions when we were kids.

Their different outlooks on life mean that they've had very different experiences in retirement. My mother did go back to work once my brothers and I were older, and she retired at the age of 60. Since retirement, she's continued to be involved with her volunteer work and has kept busy. Always on the go, she's involved with her church group, her quilt guild, and other endeavors. She sews when she wants, reads, and visits with friends and family often (prepandemic, of course).

My father continued to work until he was 67. His practical nature and his upbringing mean that he has extreme difficulty in paying people to do something he could do himself. Because of this, he delayed many household jobs until after he retired, "when he would have the time" to do them. You might be thinking that

these jobs were small things like organizing his shop or a simple bathroom renovation. You'd be wrong. Since he retired, he's gutted and redone their in-law suite, renovated their kitchen including the tile floor, torn down and rebuilt his garage, continued to work on his half-acre garden, and continued the exterior maintenance of their 6-acre property, most of which is now grass to mow. This summer, he's planning to change the siding on their own house, after changing the siding on my brother's house a couple of years ago. He's almost 73, and we can't get him to stop working. In fact, he's coming over this weekend to help us install a 100-A subpanel in our garage because he thinks that us paying someone to do it is highway robbery.

Despite his workaholic nature, my dad does take some time to smell the roses, as it were. We took a few family vacations when I was a child, generally camping trips so we didn't have to pay for hotels, food, or airfare. As an adult, I admire the fact that he took time off because for his entire career, any vacation he took was unpaid. It emphasized to me that play was just as important as work.

In my own career, I strive to maintain a healthy work-life balance, and role-model that for my staff. I take weekends off. I use up all my vacation time. I try my best to work a reasonable number of hours in a day. What I don't want is to arrive at retirement so burned out that it takes me a year to recover from working.

I work very hard in my job, but I also like to take time off and recharge. Every summer I go camping for 2 weeks—unplugged from work completely. My work email account is deleted from my phone and tablet; my work laptop stays at home. Nowadays, I'm also being more cognizant of how much work can intrude on weekends and evenings. I've started using the notification settings to create quiet times, where I can see email or messages if I choose to go looking, but I won't be constantly alerted to them as they come in.

I volunteer in my free time, and I have hobbies I love to work on. Like my mother, I quilt and sew, and prepandemic, there was nothing I loved more than going away for a few days on a quilt retreat. I also give back; I have served on the board of directors of my local hospital, my daughter's daycare, and my quilt guild. I try to find a balance with this as well, making sure that I don't take on too much and that I have free time to just sit and relax.

I don't want to wait until I'm retired to do all the things I want to do in life. Too many times we hear tragic stories about people who retire but get to enjoy very little of it. I want to enjoy my life now while setting myself up for success when I retire, so that if I'm one of those unlucky ones, then at least I can say I lived my life to the fullest, and if I am blessed with a long life, then I have lots to look forward to in the years to come!

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