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## A Fish Tale, and 'The Most Exotic Marigold Hotel'

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By Editor Test     Tue, May 29, 2012

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*On a trip out west, I tried my luck at fly-fishing (again) and watched "The Best Exotic Marigold Hotel." It's all about the retirement financing crisis, British edition.*

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The trout in Ute Creek were not biting on Monday. Instead, a half-dozen of them idled smugly in the channel by the bank, almost near enough to touch. They ignored every temptation that I sent past them.

Memorial Day weekend is not the best time to fish the upper Rio Grande in south central Colorado, when the snowmelt still runs high and fast and few if any of the right insects have hatched.

The outfitters in the fly shop in Creede (Pop. 290) had been divided in their opinions on whether I could land anything at all under current conditions. One of them thought a large fuzzy black streamer or a strike indicator with a trailing nymph might work. They didn't.

In the 1980s and 1990s, fly-fishing sometimes served as a rite of passage for rising male managers. An invitation to join C-level executives on a trip to a blue-ribbon trout stream in Labrador signified future success for an up-and-coming 35-year-old. Or so it seemed from the outside.

Today, the prospect of endless fly-fishing strikes me as one way to cast old age in a better light, just as the prospect of heaven helps some people tolerate the inevitable. A high percentage of the older owners of the cabins in the former dude ranch where I stayed last weekend are passionate fly-fishermen who've each invested a small fortune in their version of paradise.

How passionate are they? Enough to have installed photo-voltaic panels on the roofs of their cabins for their CPAP machines, so they can wake up refreshed and ready to fish in the morning.

Active, age-defying boomers are easy to find in the West. Near Laguna Beach in Orange County, California, where I was biking, silver-haired surfers owned the weekday beach. An 80-something widower, who was power-walking along the Pacific Coast Highway when I asked him for directions, agreed that the weather in Southern California is ideal for the young in spirit. But he groused about his \$24,000-a-year property tax bill.

A few days later, in Mineral County, Colorado, a friend and I stopped to offer two jerry cans of water to a tall, white-bearded, and slightly rhinophymatic Arizonan whose 1946 Chevrolet flatbed truck (he was delivering an eight-wheeled Army surplus jeep to a customer in Denver) had overheated on the ascent to Wolf Creek Pass.

For better or worse, I now study the circumstances of older people wherever I go. Even at the movies. Case in point: "The Most Exotic Marigold Hotel."

This heavily marketed heart-warmer, whose predictable storylines are redeemed by an all-star ensemble of

British actors and by the gritty visual charms of urban India, may be the first film whose premise is the middle-class retirement-and-health-care savings crisis.

The film follows a group of superannuated Britons who, because they can't afford to retire comfortably in their home country, have all fecklessly responded to a glossy ad for a supposedly luxury residential hotel for European retirees in Jaipur, India.

Dame Judi Dench plays Evelyn, an earnest widow whose late husband's legacy is a mountain of debt. Dame Maggie Smith is Muriel, a "health care tourist" who is traveling to India for a low-cost hip replacement because she doesn't want to wait six months for a free one from the National Health Service.

Bill Nighy and Penelope Wilton play an unhappy couple who invested their life savings in their daughter's Internet startup, with unfortunate results. Celia Imrie portrays four times-divorced Madge, who has been living uncomfortably and unhappily with her daughter and son-in-law.

Rounding out the cast are Ronald Pickup as Norman, a skirt-chasing wastrel with whom old age has suddenly caught up, and Tom Wilkinson as Graham, a never-married judge who has plenty of money but only months to live, and wants to reunite with an old friend in India while he still can.

The South Asians in the story bring much-needed sunshine to all this potential pathos. In dramatic juxtaposition to the oldsters' despair is the optimism of entrepreneurial Sonny (Dev Patel, of "Slumdog Millionaire" fame), who has inherited a dilapidated white elephant of a hotel and hopes to get rich and marry Sunaina, the girl of his dreams (Tena DeSae), by cashing in on the Westerners' needs for a discount foreign retirement option.

I won't spoil the ending of this seriocomedy (or dramedy), but you can expect a couple of weddings and a funeral. Fly-fishing doesn't enter the picture at all.

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