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hat does a dream retirement mean to a teenager? Samantha and Savannah Alessi have done some serious dreaming on the matter.

Samantha plans to retire to an exotic location after her career — one that will include practicing law, and then serving as president of the United States.

"I know exactly what I'd like to do, have a condo in the Cayman Islands. That's going to be my getaway," said Samantha, 17, a parishioner at St. John the Evangelist Parish in Greece.

Based on her anticipated career, Samantha figures she can afford the dream retirement that would follow. "When you're president ... all the (former) presidents who are still alive are still living high," Samantha pointed out.

Savannah, the twin sister of Samantha, also wants to retire comfortably to a warm-weather climate — perhaps Hawaii — "way far from Rochester."

Rebecca Hillyard, on the other hand, predicts not nearly as cushy a lifestyle in her retirement years.

"I'm going to be working on Broadway, living on macaroni and cheese. So I couldn't afford to retire!" said Rebecca, 18, a senior at Nazareth Academy.

Whereas Rebecca sees New York City in her long-term future, Joe Lorenzetti prefers upstate New York.

"I want to have a cottage in the mountains, a log cabin. It's just so beautiful up there," said Joe, 17, from St. Patrick's Parish in Seneca Falls

Samantha, Savannah, Rebecca and Joe all appear to be on track for spending their retirements somewhere other than their home towns. However, not everyone feels it's necessary to move.

"Rochester is my home, and this is where I want to stay," stated Laurie Templeton, 18, a Nazareth Academy senior.

Joe's brother, Zach, is aiming for a career in the military, which would require extensive travel. However, he said, returning to his roots would be an ideal retirement.

"I actually want to come back here to Seneca Falls and do what my grandparents are doing. My grandparents have 17 grandchildren, so I'd like to have a big family and be around them," said Zach, 15.

Joe and Zach don't care to go the route of many a retiree; such warm-weather spots as Florida and Arizona hold no particular interest for them.

"The weather hasn't bothered us yet, so I don't think it will," Joe commented.

Cold or warm, retirement fun in the sun may either mean staying active or taking it easy. Savannah and Samantha definitely prefer the latter

"I would just want to rest, and enjoy the rest of my life. Just relax," Savannah said. "When I retire, I retire completely," her sister added.

Though all her grandparents are still working, Savannah emulates a next-door neighbor who recently retired: "I want to do what he did. Just be laid back and enjoy life, spend time with your family."

Laurie, on the other hand, plans to devote her career — and, perhaps, her entire adult life — to working with children.

"I really don't want to retire. I still hope to be fostering kids, or I'd get bored," Laurie said. "I want to help out in the community."

Joe, also said he'd get restless if he took it easy: "I'd be active — go hiking, canoeing. I'm not just going to sit around and watch 'Jeopardy' all day," he remarked.

Added his brother: "I'd like to still be skiing. It all depends on my health."

A lot also depends on finances. Joe plans on owning a successful restaurant to provide for his retirement. "I know Social Security won't do it," he said, referring to projected shortfalls in the U.S. government's retirement insurance program in future decades.

Rebecca, also, realizes that finances must be considered long before retirement age. "There's the whole decrease in income (in retirement) so I'd have to invest ahead," she said.

Finances and health, Rebecca added, might indeed dictate what kind of retirement lies ahead. "Ideally it's a time you're rewarded for your efforts. But that's not always the case," she said.

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