



SENIOR
LIVING

Boost Your Income

There are many aspects of retirement to look forward to: the travel, the free time and fewer responsibilities, to name a few. But generally speaking, there is also less money coming in.

That leaves many seniors to carefully plan their spending to avoid falling short on the monthly amount they need for groceries, medication and entertainment.

If savings, pensions and Social Security aren't enough for you to live comfortably, you have many options to set yourself up for a brighter financial future. One idea is to consider delaying your retirement until you stow away a nice nest egg or put more into your high-growth savings plan. Check with your local Social Security office to see what your payment structure will look like if you wait a few years to draw it.

Below are some other tips for boosting your income during your golden years.

GO BACK TO WORK PART-TIME

If you're like many newly retired Americans, it may feel strange waking up with no employment responsibilities. Once you settle into a routine of relaxation, you might still feel the pull to become involved with something that keeps you busy throughout the day.

Part-time employment can help you offset extra expenses and give you the satisfaction of contributing to the workforce. You may find that orga-



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nizations are looking for someone just like you, especially if you're looking to apply your background and career expertise to help them achieve their goals.

Check in with your local career advisory firm to see what is available in your area. Be ready to describe what your ideal role looks like and

how many hours per week you would like to work.

HOME EQUITY

If you own your home, you may be sitting on an excellent source of extra income. A home equity loan, line of credit or a reverse mortgage are all options to consider that can give you a lump sum of money

with a fixed repayment schedule, depending on the option you choose.

These types of financial tools are there to help you free up extra money for your savings or home improvement projects.

Before signing the dotted line on any of the above options, check in with Federal Trade Commission or meet

with a government-approved organization to make sure you're entering a legitimate agreement.

The U.S. Department of Housing and Urban Development approves the official booklet, titled "Use Your Home to Stay at Home." The guide can navigate you through all the options.

Smart Financial Planning

It's never too late to build a strong financial plan. Even if you've already got a good handle on your financial future, you may find the need to refine their plan as life events and medical issues arise.

By working closely with a certified financial planner, you can establish a strong working relationship that is focused on protecting and growing your assets during your retirement age. This means more money on hand for you and a healthier amount of assets for your family members.

COMMON MISTAKES

One of the most fundamental mistakes senior citizens can make in regards to money is not having a comprehensive plan. Urgent needs and unforeseen events can throw anyone for a financial loop if there isn't a strong plan in place.

Working closely with a financial advisor or trusted family member to establish and carry out your plan can make the difference between saving enough money and running short on funds later in life.

Make sure while building your plan that you prioritize your expenses and get educated on what a strong plan is supposed to look like. Consider all options at your disposal, and remember to research any changes to your portfolio or stock plan before you follow through with them.

THE TOUGH QUESTIONS

Before it's possible to make



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a customized, solid financial plan, you have to ask yourself some tough questions. They include:

- What do I want to do and spend in retirement?
- Where do I want to live, and who do I want to spend time with?
- Will I continue working part-time or will outside

income stop?

- How do I see myself supporting family members in the future?
- What kinds of healthcare options do I want for myself down the road?

Go over your answers with your financial advisor or family member to help drive the creation of your financial plan.

GET ORGANIZED

By the time you retire, you may have numerous retirement accounts, savings plans and mutual funds. It is important to know where these accounts are held and how to get them into one consolidated portfolio.

A financial advisor can help you do this to make sure your

investment plan is coordinated.

Doing so also can help you stay more on top of market changes that can impact the amount of money in your reserves.

This can also make it easier for you to track your savings and make any adjustments as you go along.

Be a Healthy Role Model

Vibrant, health-focused seniors can be strong role models to the young people in their lives.

Teaching life lessons and giving advice can go a long way in strengthening your relationships with grandchildren, students and the kids in the neighborhood.

But nothing is more important than the eating, drinking and

exercise decisions you make in front of the youth around you. Making healthy decisions is not difficult, especially when you consider how much influence your actions have on the people looking up to you.

With a little planning and some common sense, you can make sure your dietary choices give you the essential vitamins and

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Tips for Senior Golfers

Hitting from the senior tees may not automatically bring more birdies and lower scores.

If you're used to playing from a certain distance on your hometown course, moving to the closer tee box may throw off your strategy.

Golfers over 50 struggle with a lot of the same issues that golfers under 50 do, most notably consistency. Golf is a game of precision and accuracy. More than any other sport, it also is a test of your

mental fortitude and concentration.

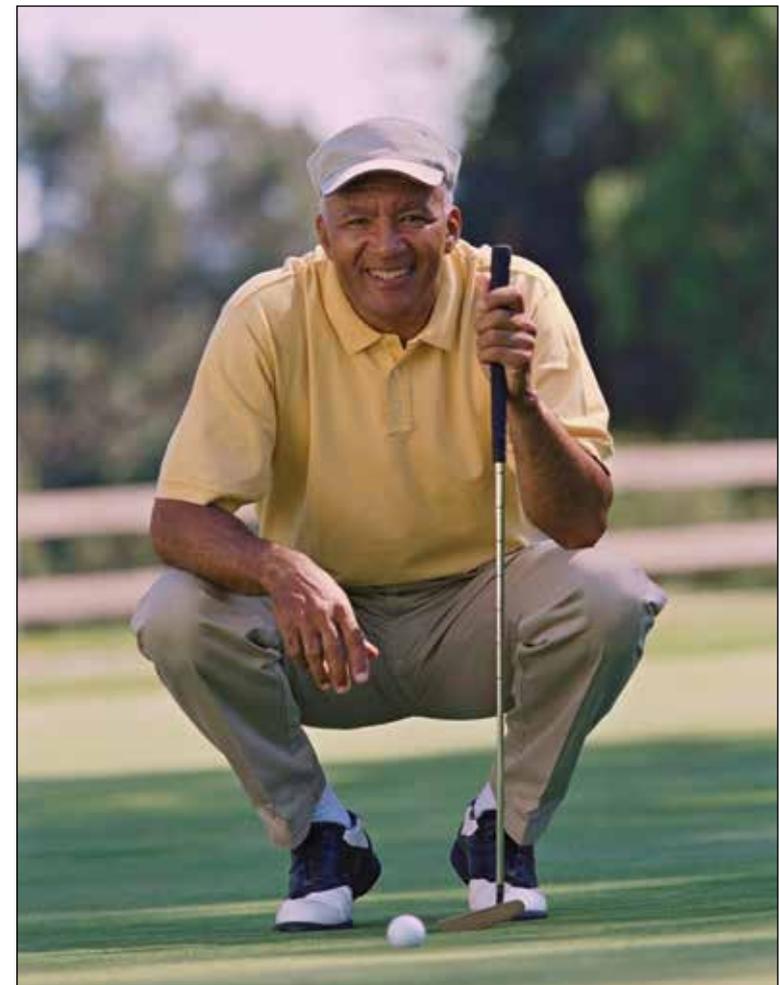
Striking your ball the same way on every swing is a great place to start. This takes many swings over the course of your practice sessions to really hone in on your strengths. Using the correct mechanics on driving, long irons, chipping and putting takes time, but once you start streamlining

your swing, you'll be knocking strokes off your score in no time.

LOWER BODY

The pro at your local golf course will use the phrase "Quiet your legs." That means that regardless of how strong the rest of your

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minerals needed to fuel your body in a healthy way.

For physical activity, a little effort goes a long way in showing youth how remaining active can reap positive benefits.

Staying committed to these healthy choices can help keep those around you in great shape, too.

SAVE THE SNACKS

You know the stereotype. At grandma and grandpa's house, vegetables are out and candy is in. "Spoil them and send them home!," the old saying goes. But if you're looking to make a positive effect on the eating habits of your grandchildren, that adage isn't going to work.

Saving desserts and candy for special occasions will help youngsters understand your expectations. Offer plenty of fresh fruits and vegetables — and do so in a fun way. Place carrots, celery and raisins in the form of a funny face on the plate or encourage

You can be a great role model while also getting in a cardio workout.

your grandchildren to make shapes of their own. Anything to make them associate positivity and fun with healthy eating is a plus.

JOIN IN WITH GAMES

When it comes to physical activity, you can set a positive example by involving yourself with your grandchildren's games and sports. Offer to play catch in the backyard or learn a new sport. You can be a great role model while also getting in a cardio workout.

The benefits of regular physical activity are both immediate and long lasting. Make an impact on the children around you by showing them how exercise makes you feel better, healthier and ready to take on the day.

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Always remember to stretch as much as possible — for at least 20 minutes — before starting your round of golf. This can help loosen up your muscles and improve your performance.

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swing is, your legs can have a negative effect if you move them too much.

Keep control over your legs by focusing on the lower half of your body during your swing. Zone in to how your legs move and watch how they guide your ball. Always bend your knees slightly before and during a swing, and keep them shoulder width apart.

If you're looking for a little extra power in your swing, rotate the toes of your back foot 45 degrees and dig in during your backswing. This can add a few extra yards without compromising your accuracy.

HEAD AND SPINE MOVEMENT

If you're dealing with any loss of flexibility or range of motion, this can play a major role in weakening your golf swing. Always remember to stretch as much as possible — for at least 20 minutes — before starting your round of golf. This can help loosen up your muscles and improve your performance.

Bad posture can have a similar impact on your game. Keep your body in a consistent position while you swing your club. Try to keep your swing as rotational as possible instead of lifting up or twisting your body. These bad swing habits can lead to errant shots.

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International Travel Tips

One of the most exciting parts of retirement is realizing you have the time you've always wanted for things like international travel.

Trading in the time clock for a flight schedule is a liberating experience — one that helps you get more freedom, spontaneity and enjoyment out of life.

But before you book your flight or pack your bags, keep in mind that preparation is key to any successful trip. From the logistics of the flight to ensuring you bring along any essential medications during your stay, there are many

things to consider during the planning phase.

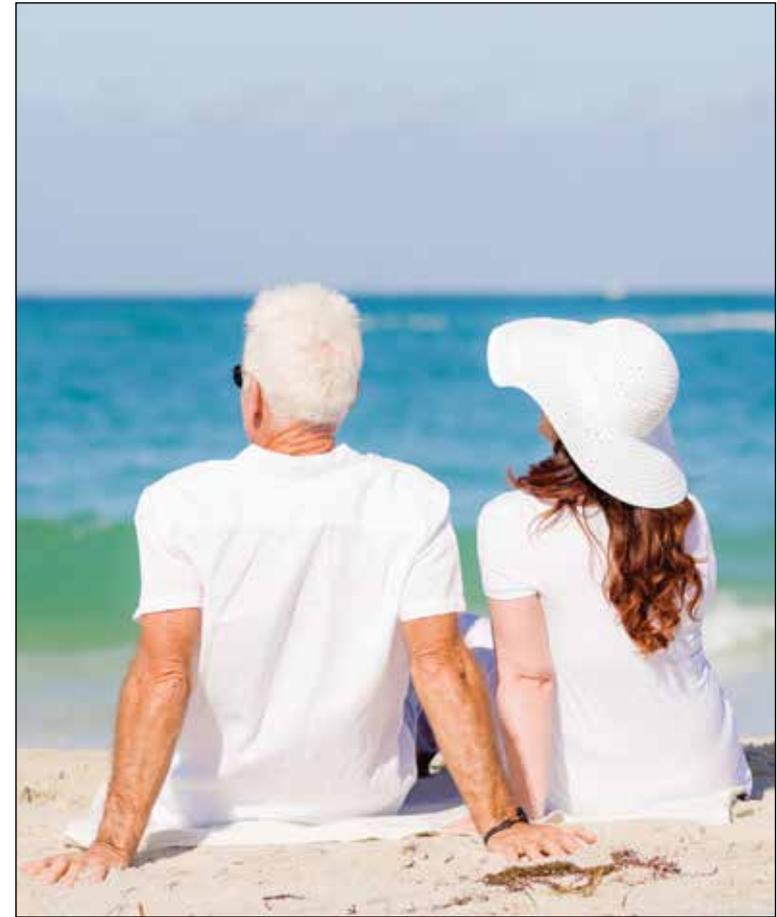
Follow our tips below to optimize your travel experience.

Get help: Have you ever used a senior-focused travel agent before? If not, you may consider one for planning your next trip. Check in with your local travel agency to see if they specialize in senior citizen trips. They may have packages available that fit your travel objec-

tives.

Remember your medication: If there are certain medications you need every day, it is critical that you remember to pack extra. Also, check in to the medical facilities available in the country you're planning to visit. It's never a bad thing to be prepared.

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Become Foster Grandparents

Do you have a passion for working with disadvantaged youth? Are you soft-hearted enough to make emotional connections with troubled teens but firm enough to give honest, straightforward life advice?

Through one national organization's effort, you can turn these strengths into a powerful volunteering opportunity that could shape young minds and lives forever.

WHAT IS THE FOSTER GRANDPARENT PROGRAM?

The Foster Grandparent Program is a volunteer program funded by The Corporation for National and Community Service.

Volunteers like you, ages 55 and older, are role models, mentors and friends to children with exceptional needs.

According to the CNCS, foster grandparents serve from 15 to 40 hours per week in locations including schools, hospitals, juvenile correctional institutions, daycare facilities or Head Start centers.

If you choose to volunteer



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your time, you will receive pre-service orientation and training, as well as supplemental accident and liability

insurance. Some volunteers who meet certain income guidelines also receive a small stipend.

WHAT WILL YOU DO?

The majority of foster grandparents are placed in school settings to assist teach-

ers in providing academic support. Both public and alternative schools are on the program's list, as are schools inside Department of Juvenile Services facilities.

Volunteers work individually and in groups with their assigned youth, also taking part in special activities of local groups and community advocacy agencies.

Activities you may be involved with include food drives, creating greeting cards, building gift bags for disadvantaged children and simply spending time building positive relationships with young people.

MORE ON THE PROGRAM

The Department of Juvenile Services has sponsored the program for more than 30 years. You will regularly be in contact with your program manager, client driver and other volunteers just like you.

Check out www.nationalservice.gov for more information or check with your local youth organizations to see if they are involved in the foster grandparents program.

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Get a checkup: Before leaving the United States, schedule an appointment with your physician to go over any medical recommendations he has. This can include getting vaccinations required for

areas you plan to visit.

Pack wisely: When packing your clothes, bring along appropriate options for the climate of the country you're

visiting. Even a tropical destination can have a cold snap, so it's important to be prepared with the proper attire.

Ready for the long flight:

International flights are lengthy, depending on how far you're traveling. Make sure your on-board bag contains everything that you

might require during the duration of the flight. Items such as medication, books and personal identification are key.

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Senior citizens across the country are taking advantage of an activity that can make them feel better physically and mentally, while also helping others achieve the same.

Volunteering is sweeping the nation during a time when people need it the most.

Senior citizens are rejecting slow-paced retirements and instead focusing on itching the altruistic scratch that they haven't been able to get to until now. The free time retirement affords can open doors you didn't know were possible — doors that bring you closer to your community members and help you learn more about what really counts in life.

BRING YOUR EXPERIENCE

Many retired seniors with seasoned professional backgrounds are lending their skill sets to make a difference in their town or city. Do you have experience as a business executive? Consider volunteering your expertise to a local

nonprofit in need of entrepreneurial direction.

Are you a retired accountant? Your knowledge may be helpful to a community-focused organization in need of expert bookkeeping or financial planning guidance. The list goes on. Whatever your specialty, there is likely a nonprofit in your neck of the woods that could benefit from your volunteer services.

IT'S IN THE RESEARCH

Volunteerism isn't just beneficial for those in need. Research shows that volunteers benefit just as much from their efforts. Mental and physical health has been proven to improve in people who choose to volunteer.

The National Institute on Aging has reported that participating in social lei-

sure activities and meaningful, productive activities such as volunteering may lower the risk of health problems in seniors, including dementia, as well as improving longevity.

According to the Corporation for National and Community Service, those who volunteer experience greater life satisfaction, a sense of purpose and accomplishment, more stress resilience and lower rates of depression.

That's because of the special relationships and family-like bonds you can experience while volunteering. Seniors are able to work with people of all ages toward a common goal, giving them strong feelings of self-worth and confidence. These types of attributes are key in helping seniors feel more in tune with themselves and the world around them.

