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Retirement A Time to Live
Michigan State University Extension Service
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*a time
to live*

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Foreword

Retirement from work is the beginning of a new phase in your life. You can expect to have 20 percent or more of your life ahead of you. Perhaps for the first time in your life you will be free to choose how you want to live. These are years free from the routines of a job when satisfactions and self-fulfillment, rather than promotions and increases, become your goals.

With good planning and preparation, retiring **from** a job becomes retiring **to** a new and exciting life. You and your family can help each other by talking over your ideas about the future. Discuss financial matters together. Talk over where you would like to live, what life style you prefer, what you've always wanted to do in retirement, and how you can live most comfortably.

This bulletin is written to help you with your retirement planning. It includes sections on money, health, housing, and leisure time. You will have to make many decisions about these subjects. Not all of them can be made at once, but thinking about them ahead of time can help you achieve greater happiness and comfort in later life.

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● *Finances*

Finances are a major concern for people nearing retirement. They may well be your main concern. Your financial resources will shape most of the other decisions you make. Will there be enough money to maintain your present standard of living? What will it cost you to live in retirement? Do you have a reserve to meet emergencies?

One source of income for you will be Social Security. You may have a pension, insurance annuities, interest on savings deposits, dividends from stock shares, rent from property, or other resources. Each of these is part of your base.

How Much Money Will You Need?

Whatever your basic money needs are now, they'll decrease after you retire. To maintain your current living standard you should expect to use 60 to 70 percent of your present take-home pay. Exactly how much money you will need depends upon your particular style of living and what you consider comfortable and important. Many people find they live on less in retirement because fewer financial demands are made on them.

Plan Together

Financial planning is a cooperative venture. Husbands and wives should plan and prepare financial data together. It is important for both to know their total combined resources. It's a good idea to set aside a special day each year to review and update financial status. Many people do this on their birthdays or on the first day of the new year.

How Much Are You Really Worth?

Calculating your net worth is the first step in sound financial planning. Net worth is the difference between the value of everything you own and all that you owe. Set up a complete, accurate listing of your resources: what you own and what you owe.

The net worth form on the next page will help you determine your financial situation.

Tips on Figuring your Net Worth

1. Assets are computed on selling price, not on purchase price.
2. Your pension is part of your net worth and should be computed at current value.
3. Stocks and bonds should be valued at market price on the date of calculation.
4. Your home or other real property is based on current selling price minus sales costs.
5. Cash value of insurance policies can be obtained from your insurance company.
6. Automobiles should be valued at the price you might get from a dealer in used cars.
7. Home furnishings include appliances and furniture. Unless you have rare antiques or art objects, your furnishings should be figured at what they would sell for on the second-hand market.

Your Net Worth Statement

(Date: _____)

ASSETS (What you own)	1 Year		LIABILITIES (What you owe)	1 Year	
	Now	Later		Now	Later
CASH			MORTGAGE DEBT	_____	_____
Cash on hand	_____	_____	INSTALLMENT DEBT		
Checking account	_____	_____	Auto loan(s)	_____	_____
Savings account	_____	_____	Other:	_____	_____
Credit Union balance	_____	_____			
INVESTMENTS (current market value)			PERSONAL LOANS		
Stock, mutual funds	_____	_____	Credit Union	_____	_____
Bonds	_____	_____	Bank	_____	_____
U.S. Savings Bonds	_____	_____	Loan Company	_____	_____
LIFE INSURANCE (cash value)	_____	_____	Life Insurance	_____	_____
PENSION, PROFIT SHARING (cash value) .	_____	_____	CURRENT BILLS		
REAL ESTATE (market value)			Credit cards	_____	_____
Home	_____	_____	Charge Accounts	_____	_____
Other	_____	_____	Doctor bills	_____	_____
PERSONAL PROPERTY (market value if I had to sell)			Other:	_____	_____
Furniture, appliances	_____	_____	OTHER LIABILITIES	_____	_____
Jewelry	_____	_____	TOTAL	_____	_____
Stereo, piano, organ	_____	_____	TOTAL ASSETS	_____	_____
Automobile(s)	_____	_____	MINUS TOTAL LIABILITIES	_____	_____
Other vehicles	_____	_____	BALANCE = NET WORTH (+ or -)	_____	_____
OTHER ASSETS	_____	_____			
TOTAL	_____	_____			

- Fill in the first column. A year later fill in the second column.
- Be realistic about the market value of your assets, particularly personal property. This is the amount you would receive if you had to sell today.
- Changes in your net worth show whether you're making financial progress.

Other Things to Consider

When you stop working, some expenses related to your work will end: Your payments into your retirement system and Social Security will stop.

You will not have transportation costs connected with your job, such as parking fees, fuel expenses, or bus fare.

No more to pay

You will not be expected to contribute to gifts for fellow workers. You likely will buy fewer lunches away from home.

Some other expenses also may be **lower** when you stop working:

Clothing expenses may be less. You probably will not need as many clothes after you retire, and your dress may be more casual.

Federal income taxes may be lower. Extra deductions are allowed at age 65.

Less to pay

No tax is paid on Social Security benefits.

People often pay off their home mortgages around retirement time.

Homestead provisions may lower your property tax.

Some expenses will be **higher** in retirement:

Medical expenses tend to increase with age. These costs vary greatly from person to person and year to year.

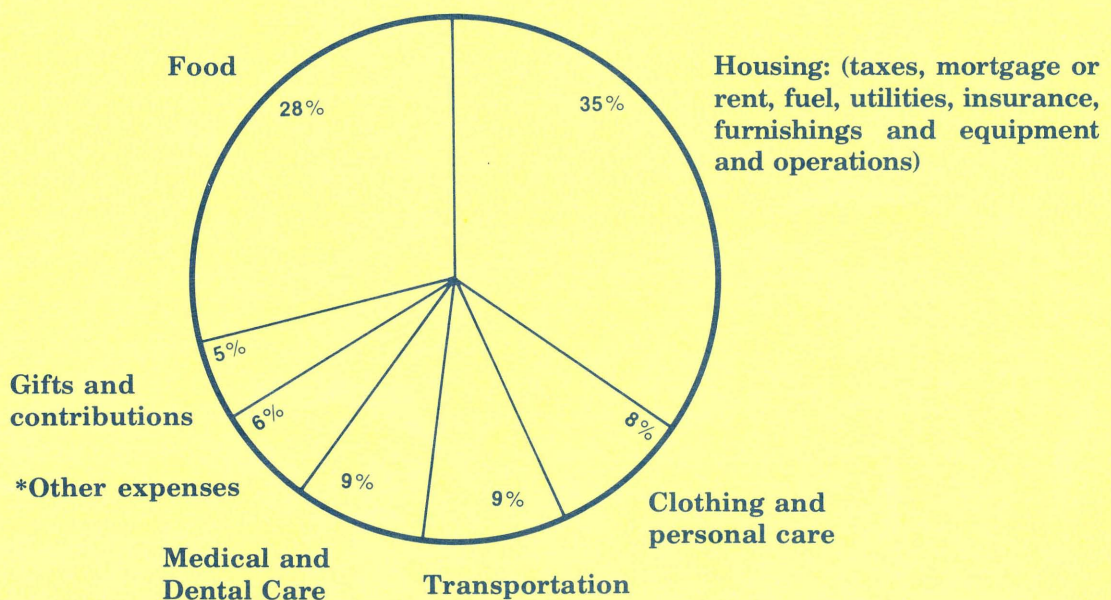
With more time to travel and pursue hobbies, you probably will want to spend more money on recreation. And if you enjoy eating out, do not forget to include this in your food budget.

More to pay

You may have to hire some services, such as yard and house maintenance.

Spending Patterns

Here's how the average retired couple spends their dollars, according to the U.S. Bureau of Labor Statistics:



*Recreation, reading material, etc.

Your expenditures may vary from this chart, but the percentages can serve as a rough guide for determining your own budget. Estimating your expenses and making a working budget can help you plan your financial future.

***Realities
to Consider***

Life expectancy

Life expectancy tables prepared by the Life Insurance Institutes show that, on the average, men who reach 60 live about 16 more years and women aged 60 can expect to live almost 21 more years. You will need to think about conditions that make it likely that you will live more or fewer years than the average. If you come from a long line of ancestors who reached age 90, it would make sense for you to base your retirement plans on your living at least 10 years more than the table suggests. That way you will be less likely to run out of money. On the other hand, if your relatives were not particularly long-lived, or if you suffer from chronic diseases that are likely to shorten your life span, the average age shown in the table might be a more reasonable figure to use.

The difference in age and life expectancy of husband and wife can be critical in planning the resources needed in retirement. If all of your savings, pensions, and annuity were to be used up when the first spouse died and the remaining spouse had only Social Security to live on, he or she might have a real struggle to make ends meet.

Inflation

Inflation is the second reality you must consider in your planning. Since it is anyone's guess what the average inflation rate will be over the next several years or so, let's choose an inflation rate of 8% compounded annually and see what it would do to your present cost of living. Suppose your budget called for \$400 per month. At the 8% inflation rate, the cost of living will increase gradually from \$400 a month to \$1,174 a month 15 years later. Or let's figure what your budget needs might be past the 10th year of retirement. In the 11th year, your \$400 budget will have increased to \$863 per month. Will you have enough money for this increase?

Now that Social Security benefits are tied into the rate of inflation, let's see how they will be affected. A benefit of \$282 a month will be doubled in 10 years. After 15 years at an 8% inflation rate, this benefit will increase to \$826 per month. This will not be enough to meet your original budget needs. Unless you have income from other sources, your \$400 per month budget will have to be decreased.

***How Much Income
Will You Have?***

How much income will you have to live on after retirement? To help predict this figure, you will need details about your and/or your spouse's pension plans. Familiarize yourself with the various combinations of options under your pension or annuity. Learn what tax implications each has for your survivor and which will provide needed income if you were to die first.

Check out your Social Security earnings record. Ask your Social Security district office for Form OAR-7004, which you send to get a report on the earnings recorded in your account. Check with your employer to make wise decisions about the timing of your retirement.

You'll want to consider your advantage for Social Security, pension, annuities, and other benefits.

***You'll Need
Emergency Funds***

It is a good idea to have funds that you can get hold of quickly when unexpected expenses occur. One way to do this is through savings. Savings are funds set aside in a commercial bank, savings and loan, or credit union or as U.S. Savings Bonds. They give you interest, can be withdrawn easily, and provide you with a feeling of security.

***Draw Up
Your Will***

Make sure your will is in good order. Review it every three years. If you do not have a will, make one. You cannot assume that your family will automatically receive your estate. When there is no will, your estate must be distributed according to the laws of the state, and this may not be the way you desire. Do not draw up your own will or make changes in it yourself. Have a lawyer do this for you. Even a small change, incorrectly made, can legally cancel an entire will. If you move to another state, seek legal advice on how your move affects your will.

Both spouses should know the contents of the will and where it is located. It is also important that all concerned people know who are the family financial advisors such as your banker, attorney, stock broker, certified public accountant. Keep a list of all your assets in a safe place such as a safety deposit box at a bank.

Summary

Financial planning starts with determining your resources, estimating your expenses, and making a workable budget. Reviewing your financial status annually is an important aspect of your plan. When your finances are settled, you can look to the future with confidence.

Reference

Aim's Guide to Financial Security, Action for Independent Maturity, a division of American Association of Retired Persons, 1009 K Street, N.W., Washington, DC 20049. 1977.

***To Get More
Information***

Social Security — Your local Social Security Office
Tax Information — Your local Area Agency on Aging
Budget Planning — Your Extension Home Economist,
County Cooperative Extension Office

● ***Housing***

Planning for retirement means making a variety of decisions. If you have a good estimate of your income, you are ready to consider how to use it to meet your various needs. Housing, which may take 30% or more of your income, is an important consideration.

***What Are
Your Choices?***

In retirement you may be able to choose where and how to live. You no longer have to consider how far home is from work or your children's needs. This gives some freedom to choose just what would suit you.

What are your choices? Well, you can decide to stay in your own home — as 70% of new retirees do — or to move to a smaller place in the same general area as 25% do, or to leave your home state as 5% of retirees do.

No place like home?

For a variety of reasons, you may decide to remain in your present home. It is familiar. The neighborhood and town suit you. You know the stores, churches, doctors, and activities. Your family or friends are close. It is within your budget, and you can afford increases in property taxes or rent. Your house doesn't require expensive repair and maintenance work. You know the maintenance problems and upkeep schedule of your own house.

New horizons?

You may decide to move to a new location because you can't maintain your present home. It is beyond your budgeted income available for housing. You may have other reasons, such as the neighborhood is deteriorating, your residence is too far from public transportation, shopping areas, medical and recreational facilities. You may want the excitement that comes from starting a new way of life.

What's important?

Other reasons for moving away may be the need for a change of climate, the desire to live close to family and friends, less expensive housing elsewhere, the attraction and excitement of a retirement community.

Plan carefully before moving to another state. Get to know the area in which you wish to reside by visiting at different times of the year. Subscribe to a newspaper in that locality. Make yourself familiar with as many aspects of living there as you can. Decide by what is important to you and on information you have gathered from your explorations.

Types of Housing

Depending on your location, there are various housing options to consider. Some are:

1. Your present house

You stay in your familiar and affordable house.

2. Smaller house

You rent or purchase a house within your reduced budget.

3. Apartment

You pay rent on a monthly basis. There is usually a yearly or monthly lease.

4. Condominium

You purchase a particular unit in the condominium and own it as you would a house. You share ownership of common property with other members of the condominium project.

5. Retirement village

These communities designed specifically for retirees usually have built-in safety features and offer many recreational facilities. Purchase may require a down payment and monthly payments to cover principal, interest, taxes, insurance, and maintenance.

6. Subsidized housing

This type of unit for older persons with low, moderate, or moderate to high incomes offers much the same benefits as retirement villages and their counterparts but at lower cost.

7. Mobile home

Less costly in general, and with a peer population, they abound in states with warm climates. Many have organized social or recreational opportunities or programs.

8. Congregate housing

Residential hotels and motels offer both furnished and unfurnished

apartments, usually with kitchenettes, for residents who come and go as they please. Benefits are relief from housekeeping chores, a dining room on the premises for meals at will, and companionship in communal rooms.

9. With relatives

If relatives live together in the same house, the responsibilities and privileges of each family should be spelled out before the arrangement is begun. A small private apartment in the family home allows both older and younger families to live independently of each other.

It's YOUR Home

Whatever your choice, any housing should offer you these benefits:

1. You feel physically safe and mentally at ease in your location.
2. Your location has all the services and facilities that allow you to live fully.
3. You feel you belong in the community.
4. Your home is near people you like and love and who feel the same about you.

Wherever you plan to live, a comfortable and attractive home may be even more important than in your younger years. Now it becomes more than a place from which busy family members leave and return to at the end of the day. It becomes the center for most of your activities. It will reflect the life style you choose. Make your housing decisions based on the way you want to live and are able to live.

Practice Safety First

Since most accidents occur in the home, the following list can help you improve the safety of your home.

Floors

1. Have a nonskid rubber mat or safety strips in the bathtub and a nonslip mat beside it. Have a grab bar in the tub enclosure to hold onto.
2. Keep traffic lanes through all rooms free from hazards to avoid tripping.

Stairs

3. Always light the way ahead of you when entering a dark room or going up and down stairs.
4. Never have small rugs at the top or bottom of stairs.

Carpets

5. Get rid of scatter rugs, or anchor them firmly with a nonslip mat underneath.
6. Mend all rugs — frayed spots can trip you.

Ladders

7. If you need to climb, use a sturdy ladder, prop it carefully, and make sure it is placed directly under the object you are reaching for.

Smoking

8. Don't smoke in bed, or anywhere when you are sleepy.
9. Turn off all burners or appliances immediately after use.

Appliances and cords

10. Handle electrical appliances with care. Never touch electrical connections with wet hands or when standing on damp ground.

11. Replace damaged electrical cords.
12. Don't plug too many appliances into one socket. Insulation on the cords may deteriorate, and your appliance will not work efficiently.
- Cooking* 13. When cooking, don't wear trailing sleeves or sashes in the kitchen, especially over the range.
14. Clear a flat, solid surface on which to set a hot pan before removing it from the oven or stove.
- Fire escape* 15. Plan a fire escape route from your room and home. Work out an alternate route just in case. Have a prearranged meeting place outside the home so you will know immediately if everyone is out. Actually practice using the various fire escape routes you have located. (Even adults need the practice of actually getting out through a window — especially from the second floor or a basement bedroom.)
- Fire extinguisher* 16. Keep handy dry chemicals or a carbon extinguisher for use on electrical and gas fires.
17. Install a smoke detector.
- Medicine chest* 18. Throw away old medicines. Mark medicines intended only for external use with the warning symbol "X" in *red*. Keep them separate from medicines for internal use.
19. Give or take medicine only as prescribed by a medical authority. Read the directions carefully before taking any medication. Never open or take medicine in the dark or semi-darkness.
20. Never put two kinds of medicine together on your bedside table. Confused by sleep, you might take the wrong one.

- References* Dickinson, Peter A., *The Complete Retirement Planning Book*. New York: E. P. Dutton, 1976.
- Your Retirement Housing Guide*. American Association of Retired Persons and National Retired Teachers Association. 1975.

A list of government subsidized housing available for older people can be obtained from your local Area Agency on Aging.

● *Physical Health*

Money to live *on* and a place to live *in* — what is more important than these in your retirement? Everyone would agree, health is the most important of all.

As you grow older, you naturally begin to think more and more about your health. Because retiring means giving over work responsibilities to younger heads and hands, it is a dramatic reminder of the fact that we're growing older. The ability to accept and adjust to this change has a great deal to do with being happy and healthy in retirement.

To some extent, a person's mental health can be measured by the ability to adjust to changes in lifestyle and environment. Retirement causes at least some such changes. As we face and try to accept these changes, we get help from both our social and economic systems.

Adjusting is the Key

There are many ways to adjust to retirement. Some people look ahead to retirement as a chance to enjoy all those activities they never had quite enough time for in the past. These may include such things as hobbies, spending time with grandchildren, travel, or taking part in service organizations. Some people retire from one position only to accept another and continue to work just as actively as before. Still others look forward to retirement as the long-awaited chance to do absolutely nothing that puts demands on them. They are perfectly content to "sit on the front porch and rock and watch the world go by."

Each of these represents satisfactory adjustment to retirement. In each case, the person is content with his or her life.

On the other hand, some people see retirement as being rejected by the system. They feel they are being moved out of the way because suddenly they are no longer of any value. Such an attitude often leads to feelings of depression. Strong support from the family and, in some cases, professional counseling can do a great deal to help a person avoid feelings like this and make a healthy adjustment.

Look at Aging – as a Process

As we get older, our bodies become less responsive to the demands we place on them. We become short of breath sooner. We notice twinges in muscles and joints that weren't there a few years ago. It is easier to go to bed at night and harder to get up in the morning. And memory, vision, and hearing seem less reliable than they used to be. Though we don't like it, we recognize these changes as a part of the aging process, and we accept that there's probably not much we can do about it. We can, however, take some steps to preserve maximum physical health.

Proper Nutrition – a Basic Need

For an older person in generally good health, the two most important health concerns are proper nutrition and proper exercise. These are important all through life, of course, but they become even more significant as we get older.

A balanced diet is a big factor in a person's sense of physical well-being and in the proper function of the body. Overweight may become a problem as people are less active. It can lead to obesity and an increased load on the heart and circulation system. A frequent result is high blood pressure. Therefore, eat adequately, but avoid overeating. Pay attention to what you eat; many health problems result from an improper, unbalanced diet. Cut down on calorie-dense foods offering few nutrients. Whenever possible have three light meals a day, selecting one food for each meal from each of the Basic Four Food Groups:

1. **Milk group.**
2. **Meat group.**
3. **Fruit/vegetable group.**
4. **Bread/cereal group.**

Exercise Daily

You not only look and feel healthier if you exercise, you'll be more relaxed and have less mental strain and stress. The type of exercise doesn't matter as long as it's suited to your age and body, you like it and continue it regularly. One of the best activities recommended for mature adults is daily walking; others are swimming, bicycling, tennis, badminton, skating, and dancing. Too much exercise, however, can be dangerous, especially for the person who has worked mainly in a job that doesn't call for much physical effort and spent leisure time in quiet pastimes like TV viewing. For most of us, becoming more active means starting gradually and slowly building up our limits.

Get Medical Care

As we advance in age, we generally become more susceptible to chronic illness. In recent years, medical science has improved its ability to prevent or treat successfully many of these conditions. For instance, drugs and special diets can be used to control high blood pressure for up to 85 percent of the people who have it. Diabetes that appears later in life is relatively easy to control. Paying attention to your health, including seeking medical care at the first sign of illness, can lead to early detection, successful treatment, and even prevention of long-term illness and disability.

Your health affects your feeling of happiness and satisfaction in retirement. You have the knowledge and the means to see that your health stays with you. Your body is a stern taskmaster, especially as you age. Take care of it, and most likely it will take care of you.

Four Tips for Staying Healthy

- Have regular medical and dental checkups.
- Use alcohol and tobacco in moderation or give them up.
- Follow a proper diet for your nutritional needs.
- Exercise regularly and get enough rest.

● *Mental Health*

Changes Require Decisions

By its very nature, retirement means change — a change from long-held patterns of work and plans of daily living to new arrangements of time and action. A change, by its very nature, means adjusting or refitting ourselves to new circumstances. Each change by itself — income, residence, daily routine — has to be managed by adjustments. An adjustment can be relatively painless, or it may not always be easy. In any case, it forces you to make decisions.

Adjustment is Nothing New

Adjusting is nothing new to you. You have been making adjustments all your life long. Entering school, graduating, leaving home, selecting a career, marrying, having children, and other changes in living situations are among the crises most people have experienced by the time they retire. They are a normal, expected part of human growth. Most of us have also experienced unexpected crises: the death of a family member or friend, a job offer or new assignment, a change in health, and so on.

Retirement is a crisis made up of both expected and unexpected changes. To stay mentally healthy, a person must be able to cope with both. Let's consider some of the recognized but often ignored potential problems of retirement.

Time on your hands?

Free time becomes a problem when one has too much of it. In the work setting, time was structured. A routine directed how you spent your time and energy. Upon retirement, you need to establish a new routine, find new ways to spend time in meaningful, productive, and self-satisfying activities. If you don't, free time may become a tiresome burden rather than a blessing.

Role change

A job gives an employee a function, a role to play. That function affects what we do and often how we feel about ourselves. Retirement can change our roles drastically. The danger arises when we have based all our confidence, self-esteem, and feelings of being useful and productive on our work. Retirement removes that work role, and that loss may severely harm our sense of self-worth and self-esteem.

How you experience the change in role is at least partly under your control. Some people change their lives. They find new things to do and make new friends. They develop a whole new lifestyle. This doesn't just happen — it takes purposeful effort.

Let go when the time comes

Suddenly breaking away from work and all it involves can lead to feelings of loss, frustration or anxiety. That is not to say that you should quit being interested and involved in work and job responsibilities as retirement approaches. You can be better prepared for retirement if you anticipate and prepare to handle this drastic change before it occurs.

Be active – get involved

As retirement nears, it is common for some people to work harder to try and finish all those things that they want to get done before they leave. This is OK as long as they are at the same time consciously preparing for not being involved after they retire, that is, mentally divorcing themselves from the job.

Plenty of opportunities are available for socializing and broadening your circle of acquaintances. Clubs, interest groups, retirement organizations, travel groups, church groups, and volunteer organizations provide a chance to meet people with interests much like yours. Getting involved in a network of caring and sharing with others is the most effective way to avoid becoming isolated and lonely.

Maximize Opportunities

People who are successful and happy, both before and after retirement, generally have a broad range of interests and many social relationships with friends and family. They get satisfaction from being active, whether they call it working or something else. They minimize the potential problems of retirement by making the most of its opportunities and by making a conscious effort to manage retirement and their adjustment to it. Below are a few areas to consider:

Accept your "new job"

Get ready for retirement, think about it, face the fact. Your retirement is a very real event. Accept the fact that you have completed your formal job responsibilities. At the same time, accept your new job — managing your retirement.

Being retired is something like being self-employed. The way you manage your business — your time and energy in retirement — is one key to your success.

Manage the Changes

It's a good idea not to change everything all at once unless you have carefully thought through the consequences. Making too many changes too close together increases the chances of distress. The combination of retiring, selling the house, moving away, leaving important relationships, changing our financial conditions can be very stressful. Sometimes, however, it may be necessary to make a great many changes in a short time. In that case, knowing about the risk can help us avoid much of the stress. Generally, the fewer the changes or the further apart in time they are, the more stable our shift to retirement is likely to be.

A Word About Changing

Recent research on aging shows that **new** emotional and mental disorders are not likely to occur in old age. Intellectual abilities do not decline as a consequence of the mysterious process of aging but as the result of specific diseases. Therefore, "senility" is not an inevitable outcome of aging.

Most mental difficulties and attitude changes of aging are not caused by biological changes or disease. Often they are the result of environmental deprivation and depression as well as decreasing health.

Growing old physically does not have to mean growing old mentally. The best way to keep your mind alert and working is to exercise it. Reading books and newspapers, attending classes and discussion groups, visiting with friends, contact with people of all ages, provide stimulation, challenge, and balanced perspective needed to maintain a healthy outlook on life.

Five Keys to Life Management After Retirement

1. Accept retirement.
2. Plan ahead — minimize unnecessary changes.
3. Find a meaningful role or a place to use your talents.
4. Find a social role and avoid isolation.
5. Diversify your interests.

● *Managing Your Time*

Recognize Your Opportunities

Most people recognize the opportunities retirement offers. These may range from simply more time to relax and enjoy doing what you want when the urge arises, to the chance to try a variety of new activities: to travel, to play, to study and maybe to continue your education, to pursue hobbies you didn't have time for before, or to take up a new but less demanding line of work.

Don't be afraid to try

If you were never a "joiner," chances are that joining several clubs will not be the answer for you. If you never enjoyed working with your hands, crafts probably won't interest or challenge you. Likewise travel may not be for you. This doesn't mean you shouldn't try new things now that you have the chance. If you don't, you may never know what you are missing! Some people enjoy freedom from a job so much that they start to live very differently, sometimes more actively.

Lay out a schedule

Some people find it helpful to set aside certain hours in the day to spend in particular ways. Laying out a schedule for yourself can help you avoid the feeling that your life is aimless. It can provide variety and give you something to look forward to. One person's plan is to do three things each day: one major household task, something for himself, and something for someone else.

Keep on Being Socially Useful

Many job-related satisfactions result from feeling socially useful. Retirement doesn't mean the end of these kinds of good feelings. You may not realize when you are on the job how many opportunities there are to volunteer your services and skills to other people. Hundreds of agencies can keep their doors open only because of volunteers. Hospitals, mental health facilities, centers for the handicapped, homes for the aged, community centers, mobile meals programs, scout troops, 4-H and other youth groups, political parties, your church and dozens of others all **need you**. Giving of yourself can enrich your retirement and enlarge your circle of friends.

Have Fun!

Whatever you plan to do, have fun doing it! Studies show that older people are happier who learned to play while they were young and go right on playing. You may find as you grow older that a single activity may become too strenuous or too expensive. Or you may simply lose interest in it. Cultivating several interests: solo activities, intellectual or educational interests, active sports or games, and social activities bring a balance to your life.

During retirement, people have the same kinds of needs they had while they worked: they need friends, they need to feel each day has a purpose, and they need to feel like useful members of their families and communities. Your plans for your time, therefore, should include activities to meet these needs.

To Keep and Not to Keep

Retirement can be the occasion to decide what to keep and what to discard. This applies not only to material belongings but to habits, routines, beliefs. Some of these may be cluttering up your life, wasting time, energy and money. Some habits, traditions, possessions and beliefs add so much meaning and joy to our lives that we should not give them up.

● Suggested Readings

- Butler, Robert N. *Why Survive? Being Old in America*. New York. Harper and Row, 1975. Pp. 422. (An excellent source and resource book on aging in America today. Hardcover and paperback.)
- Collins, Thomas. *The Complete Guide to Retirement*. Englewood Cliffs, N.J. Prentice-Hall, Inc. 1970.
- Comfort, Alex. *A Good Age*. New York. Crown Publishers, Inc. 1976.
- Dickinson, Peter A. *The Complete Retirement Planning Book*. New York: E. P. Dutton & Co., Inc. Pp. 278. (A practical "how-to" retirement book for people in their 40s and 50s and older. Lots of information in areas of health, finance, housing, law and leisure based on the personal experience of the author and others planning or living in retirement.)
- LeShan, Eda. *The Wonderful Crisis of Middle Age*. New York. David McKay Co., Inc. 1973.
- Otten, Jane, and Florence Schelly. *When Your Parents Grow Old*. New York. Funk and Wagnals. 1976.
- Schuckman, Terry. *Aging is Not For Sissies*. Philadelphia. Westminster Press, 1975. Pp. 125. (Written by an older woman, this book describes creative ways to cope with aging. It has practical pointers for keeping well physically, mentally, and spiritually. It discusses finances, housing, hobbies, education, politics, and developing a "yes" attitude toward life.)
- Silverstone, Barbara, and Helen Hyman. *You and Your Aging Parent*. New York. Pantheon. 1976.
- Smith, Bert Kruger. *Aging in America*. Boston: Beacon Press, 1973. Pp. 239. (A useful guide to the problems of aging. Written for older persons, their families, and all who counsel and serve the elderly. The author provides practical guidelines to prepare for old age and analyzes a variety of retirement patterns which reflect sound mental health principles.)

For more information, consult your local library for books on aging and retirement.

SOME PUBLICATIONS OF THE COOPERATIVE EXTENSION SERVICE

- A Guide to Budgeting for the Retired Couple—HG194
- Planning Your Will—E693
- Record of Important Family Papers—E451
- Funerals and Their garrangements—E645
- Before 65—E495
- After 65—E496
- Eat Right — Feel Right, Daily Guide to Health—E898
- Guide to Calorie Control—E782
- Food Guide for Your 50's Plus—E900
- Choosing Food for Health — A Guide to Nutrition—E855
- Getting into Country Living—E1140 (Cost: \$1.00)

These publications are available to Michigan residents at county offices of the Cooperative Extension Service. You may order in person, by phone or mail.