

52 Secrets to Successful Retirement

Digital Version 01

Contents

[Introduction](#)

[Secret #1](#) Planning

[Secret #2](#) Volunteer

[Secret #3](#) Start A Business

[Secret #4](#) Conferences and meetings

[Secret #5](#) Rent Your Space

[Secret #6](#) House Sitting

[Secret #7](#) Monitor your health

[Secret #8](#) Develop your Hobby

[Secret #9](#) Finances

[Secret #10](#) Friendship

[Secret #11](#) Aged Care

[Secret #12](#) Having a positive attitude towards your future

[Secret #13](#) A clear vision of the kind of life that you want.

[Secret #14](#) How I Dealt with Cancer

[Secret #15](#) An active social network

[Secret #16](#) A balanced approach to leisure

[Secret #17](#) Retire Abroad

[Secret #18](#) Legal Documents

[Secret #19](#) Write a book.

[Secret #20](#) A lifestyle plan.

[Secret #21](#) Best places to retire in Australia

[Secret #22](#) Make a Bucket List.

[Secret #23](#) Keep your mind fit.

[Secret #24](#) Have fun.

[Secret #25](#) Keep your body fit.

[Secret #26](#) Retirement requires couples to communicate.

[Secret #27](#) Prepare for the extra free time.

[Secret #28](#) Get Rid of destructive habits

[Secret #29](#) Nurturing family and personal relationships.

[Secret #30](#) Entitlements and Super

[Secret #31](#) How to Raise Emergency Retirement Cash

[Secret #32](#) Plan for Longevity.

[Secret #33](#) Trade Time for Money

- [Secret #34](#) Promotion vs. Selling
- [Secret #35](#) Research the Best Places to Retire and Go There
- [Secret #36](#) Make Your Travel Dreams a Reality
- [Secret #37](#) Think Positively About Aging
- [Secret #38](#) Avoid Depression and Anxiety
- [Secret #39](#) Create A Digital Magazine
- [Secret #40](#) 3 Risks of Retirement
- [Secret #41](#) Keep Yourself Safe Online and Off
- [Secret #42](#) Stay Married — Especially If You Are a Man
- [Secret #43](#) Be Social with People Outside Your Age Group
- [Secret #44](#) Growing Older and Living Dangerously
- [Secret #45](#) Keep Learning About Finances
- [Secret #46](#) Cut Costs
- [Secret #47](#) Learn a New Skill
- [Secret #48](#) Get a Coach: A Retirement Coach
- [Secret #49](#) Follow the Lessons of Healthy 90 Year Olds
- [Secret #50](#) Stay Inquisitive About the World Around You
- [Secret #51](#) Technology for Retirees
- [Secret #52](#) Eating Well

Housekeeping - You can have this eBook for free however if you like it we would appreciate a small donation of your choice.

<https://secretstosuccessfulretirement.com/donations/98/>

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<https://secretstosuccessfulretirement.com/contact/>

There are some ads for my products throughout the book, and we use these to generate some retirement income.

Introduction - [Home](#)

Ultimately, the secret to a successful retirement is this: Do the things you enjoy, make a contribution to an organization with your time and expertise, and find folks who like to do what you like to do.

In researching this book, I found a plethora of resources for financial services and books written by Superannuation, Insurance and Investment companies trying to get you to invest in them. There were also a few written by professional Psychologists and counsellors however very few written by actual retirees so here I go.

This book is more about what to do with your life and many ideas to help you have a successful life in retirement whether self-funded or on the pension and everything in between. It is a compilation from many interviews and retired friends so should give a wide view.

We have converted all the long links to internet resources to Bitly which is a url shortener and makes it easier to type in your browser. This is mainly for the paperback readers. You can get a digital version by using the link in resources.

About Me



Most of my life I never thought of retirement as it was a future with very little substance, mainly the things made of dreams. I live in Australia, which is a pretty lucky country, and due to a seedy past I never thought I would actually make it to retirement.

Of course, I saw all the glossy advertisements and movies, highlighting the good life, and the so-called joyous existence however as I drew closer the picture changed.

Lots of people seemed to die shortly after retiring, others became ill and yet others seemed to fall into a pit of loneliness and depression.

Many however lived a long and enjoyable life and, surprise, after interviewing a number of them it turns out it had very little to do with money.

As I grew closer and closer to retirement, I had a number of health issues which made me reassess retirement again. A triple bypass and then prostate cancer can really mess up you're thinking and life in general. Drop on top of that diabetes and the trip was complete.

I also started to realise that so many older people have little support with many in the hospital I was in not getting any visitors and going home to a single existence.

Over the time of writing this book I have met many different people in many different stages of retirement. Some contemplating an early retirement, some who have been retired for quite a while. The rich and the poor, the healthy and the sick, the positive and the negative.

I am hoping this book will be an inspiration to you to get the most out of your life both pre and post retirement. There is so much talk around the financial side of retirement however not quite so much on the logistics and life skills needed to navigate through the process.

I have been involved in technology most of the later years of my life and it has been sad watching how many people get ripped off with scams especially the elderly so we will look at all of this and much more.

Before we have a close look at some of these points we have set up a Facebook page you can come and join to ask questions etc before taking any action.

<https://www.facebook.com/SuccessfulRetirementAustralia/>

2018 Stats - Why older Australians are at risk

Often older Australians have more money and accumulated wealth than younger people, making them an attractive target for a scammer.

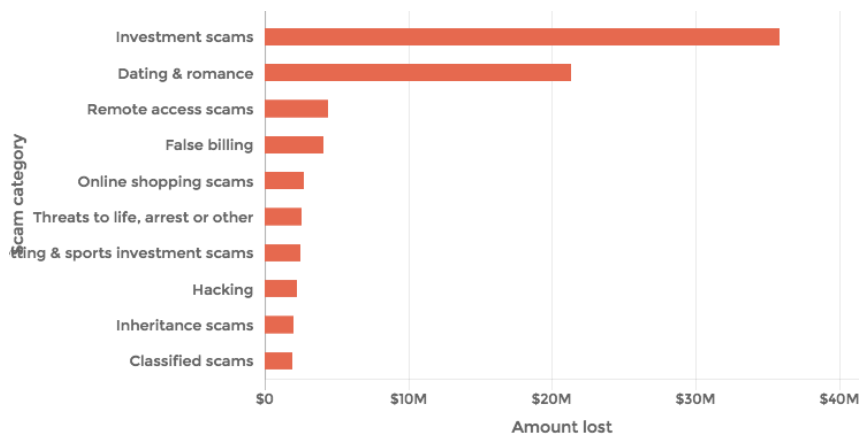
Scammers will also scour dating sites and social media for older Australians who have recently divorced or lost a long-term partner, taking advantage of their inexperience with these sites and their often-vulnerable emotional state.

Older Australians may also be seen by scammers as generally less internet and computer savvy or familiar with new technology. [See the Statistics](#)

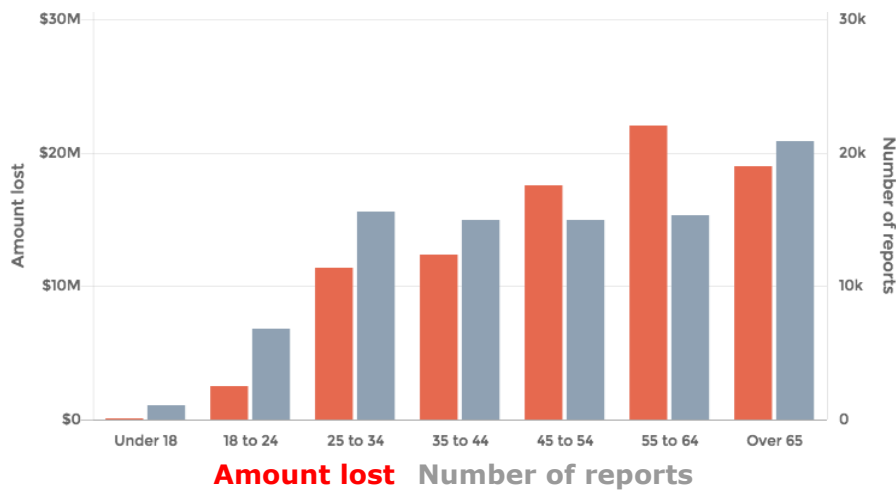
[How to Create QR Codes](#)



Top 10 scams by amount lost



Scams By Age



As you can see older people are taking a huge hit because they are not prepared for the changing world. We hopefully can remedy this with you.

Don't be pressured into making a decision. Scammers often try to create a sense of urgency through short deadlines, fake emergencies or threats of legal action. **Nothing is that urgent.**

Be suspicious of requests for money – even if they sound or look official. Government departments will never contact you asking for money upfront in any circumstance.

Don't respond to phone calls or emails offering financial advice or opportunities – just hang up or delete the email.

In this book I want to help you become more online and device savvy so that many of these things will be something you can handle.

So, let's lay down the foundation for retirement then go from there.

Here are my 52 Secrets to Successful retirement



Secret #1 Planning - [Home](#)

Retirement, according to the dictionary, is to *"withdraw from one's position or occupation or from active working life."*

I was pretty lucky in some respects because due to illness I had to get all my affairs in order at age 60. I had no super but had just completed a great year in my business so had some small savings and had paid off all my debts.

My plan was simple. Get through the surgery and stay as healthy as possible. Reorder my life to be able to live on the pension without digging into my savings. I will do some work from home and my wife will get some casual teaching.

You can achieve retirement when you have sources of income that can be sustained through residual income like interest, dividends or business-related income, the pension or financial retirement plan with your super.

Retirement and the term *"financial independence"* are often used interchangeably.

For most people this happens at a predetermined time which in many countries is between the ages of 60 and 70. In Australia it is moving from 65 to 67 in increments of 6 months every 2 years. I was one of the first and needed to be 65.5 before retiring with a pension.

As a person who has just retired, I realize that it creeps up on many of us and after the initial surge of euphoria it can lead to loneliness, anxiety and depression. The main reason for this is our work provides a huge amount of stimulation both good and bad which is all of a sudden turned off.

The concept behind this book is to present you with plans and projects that can help soften the blow of your retirement whether rich or poor, man or woman and make it a fun and enjoyable experience.

Obviously, there are many different roads to retirement and my aim is to provide you with the 52 secrets that will help you enjoy a great and interesting life.

I have also set up a forum on Facebook for you to gather with other retirees and ask questions and get more information.

<https://www.facebook.com/SuccessfulRetirementAustralia/>

Retiring from paid work is a major life change.

Lots of people hate this word “planning” however once embraced it will lead to a new outlook and a great deal of enjoyment.

Now I am going to use some of my experiences to help you understand the process.

As a self-employed person I did not have a lot of superannuation, properties, resources etc. mainly because I never thought I would get to this stage of life. Consequently, my planning happened when I got sick at around 60.

I was living overseas in Thailand running my business and doing charity work while my wife worked in a bilingual school teaching in English. She is also Australian.

On a trip back home I realised I was quite ill and after many tests with prodding and poking I was advised to have heart triple bypass surgery which I did in May 2013.

Having survived this and finding I also had diabetes life got a tad depressing and then to cap it all off in 2016 I found I had prostate cancer which was cut out in December.

Through the miracle of surgery my life has been extended and many changes made which we will look at in the future.

Over this time, I realized it was time to make a plan as our finances and business took a hit with all the down time and bills.

So don't be like me being forced to make plans but do it now and save yourself the worry.

So, these are the things I started on and we will break them down later:

- Food - for both health and finances
- Health - sustainability and health
- Finances - budgeting
- Accommodation - where to live
- Communications - Phones and Internet
- Transport - vehicle and travel
- Entertainment - very important
- Family - relationships
- Rest - not sedentary
- Centrelink
- Insurances
- Look in resources for links to budgets.

Lots of people think that having lots of money is the key to Retiring Successfully. The truth is it may make it more comfortable however in the end it's more about relationships that have the greatest impact on the quality of your retirement.

This is also true for life in general. We had 4 boys and my wife made sure we had great holidays, they all travelled overseas, and we did

some great activities some of the best being volunteers at Sydney 2000 Olympics and volunteers for 20 years with Red Frogs.

Most of our life we were a one income family, and I was not in the high echelons of business but mainly doing accounts and driving.

My one big investment was selling our house and buying a preschool with attached house in the late 80s. 1989 interest rates topped out at 24% and we got locked in for 2 years which sent us broke. We ended up selling but fell short of what we owed so was advised to file for bankruptcy.

We ended up buying a caravan in a caravan park and moved ourselves and the 4 boys in. One day I was sitting out the front crying as I had failed my family.

My eldest son came out and asked why I was crying to which I explained my failure. He looked at me and said this was the best place we had ever lived. Everyone at school wanted to sleep over as there was a river down the back with canoes, 3 acres of mowed lawn out the front for kicking balls and Frisbees plus tennis courts and a swimming pool.

I then realised its all about perception!

Plan on having strong social relationships, good health and a strong sense of purpose where you feel like a member of a community as this reaffirms your status in society. The lack of that status can be devastating.

As humans we have two basic needs. Significance and Security.

Three-fifths of lonely adults 60 and older had an increased risk of physical and mental deterioration than more social peers, according to a study by the University of California, San Francisco. They were also 45% more likely to die.

Retirement is much more than your savings (although you should surely save). Tend to the people in your life who mean something to you. Tend to your health. You'll be happier for it.

If you have already retired and having some problems, it is never too late to plan out your future as many of us will live on for many years.

Busy retirees tend to be happier retirees. One study showed that the happiest retirees engage in three to four regular activities and the retirees with the busiest schedules tended to be the happiest. So while retirement can certainly be a time to relax, it should also be a time to do the things you enjoy.

When planning just keep it simple and do a bit at a time and then implement.

As a lot of your time as a retiree will be waiting, develop a process that makes it easier to handle. Reading, games on your phone, meditating, writing etc.

Government Help

Whether you are an older Australian planning for retirement or continuing to work past pension age, the Government have payments and services to help with living costs.

<https://www.humanservices.gov.au/individuals/subjects/age-pension-and-planning-your-retirement>

Retiring from paid work is a major life change.

It's a good idea to attend a free Financial Information Service (FIS) seminar to help with your retirement planning. FIS seminars provide information about preparing for retirement, understanding your pension and living in retirement.

<https://www.humanservices.gov.au/individuals/services/financial-information-service>

Talk to a FIS officer

Call 132 300 to speak to a FIS officer. If possible, your questions will be answered over the phone. If there are complex issues to be discussed, the FIS officer may offer to arrange an appointment for you.

Health Care Card

A concession card to get cheaper health care and some discounts if you've reached pension age.

Budget

The hardest part of any retirement plan is to budget. The govt once again provides a great online tool for working this out.

Tip: *be honest with yourself.*

Once you have worked out your budget you can then adjust to increase savings for a holiday or reduce payments to bring it into balance and have a sustainable life.

If you've saved well, you'll want to be sure that your retirement funds last as long as you need them to. And if your finances are less-than-stellar, it's even more important to budget, since you won't have next week's pay check to supplement financial mistakes.

I am one of the less stella retirees, so I have done what is called a solar spread sheet which is 13 months instead of the traditional 12 month one. I get paid fortnightly, so it makes a lot more sense.

I break everything into 13 months for example my car registration is \$600 a year or \$46 over 13 months or \$23 every fortnight so I can budget to take this out so it is not a big hit at the end of the year.

I do the same with electricity, insurance etc. I use ING and have 2 accounts. A working account and savings account. My pension goes in every fortnight and then I take out the payments and transfer them into my savings account. This way I get better interest and no fees.

Willingness to be flexible with spending is “absolutely key” both before and during retirement, says Jon R. King, certified financial planner with Austin, Texas-based Pegasus Financial Solutions, LLC. “Spending before retirement is important because the less you spend, the more you save,” he says. “Cutting spending after retirement makes [your money] last longer.”

Here are [9 tips for predicting your retirement expenses](#).

You have a lot of options for how to tackle one of the most important aspects of retirement planning — predicting retirement expenses. It doesn’t matter too much which option you choose. What matters is that you create a plan that is detailed and personalized.

The New Retirement [planner](#) is perhaps the most comprehensive online tool available. Forbes Magazine calls it a “new approach to retirement planning” and the tool was named a [best retirement calculator](#) by the American Association of Individual Investor’s.

Use The Simple Planning Manager

Calculate how much money you have coming in. To do this, collect your:

- pay slips
- bank statements, and
- Centre pay Deduction Statement, if you use Centre pay.

Work out how much you’re spending. To do this, collect your:

- bills
- credit card statements
- receipts and shopping docketts
- costs for annual expenses, like insurance and car registration, even though you can pay them monthly.

You can then see how much money you have left over. You can use this for your savings.

Set a savings goal, that way you'll know how much you need to save on a regular basis to reach it.

You can use the ASICs Money Smart savings goals calculator on the [how to build savings](#) page to help you. It shows you how long it will take to reach your goal and how much you'll need to save.

Remember to review your budget often to make sure it's still working for you. A change in your income or ongoing expenses can affect your budget.

<https://www.humanservices.gov.au/individuals/subjects/manage-your-money/how-budget#simplemoney>

Photoshop Beginners



I created these **Beginner Photoshop Tutorials** for a bunch of young people in Thailand so they could learn the basics and get a better job. I provide the resources and it is a **donationware or free program**.

Simple Money Manager

Simple money manager

Settings

Frequency Weekly

Language

The simple money manager helps you see how much money you have coming in and going out. It is available in a range of community languages and has audio content to explain each category.

English

Money in

Pay after tax

Centrelink payments

Any other income

Money out

Housing

Loans and credit cards

Insurance

Phone and internet

Food and other groceries

Personal

Medical

Entertainment



Travel

Children


Other

Weekly summary

Powered by ASIC's MoneySmart

ASIC
Australian Securities & Investments Commission



Secret #2 Volunteer - [Home](#)

Probably one of the best parts of your plan will be volunteering for various organisations. Even while I was running my business, I always set aside some time to volunteer for different events.

I found it gave me a sense of purpose outside the business and this is also true for retirement. You meet lots of different people and provides a different sense of worth.

As I mentioned before my highlight was the 2000 Olympics in Sydney Australia. My second one is volunteering with Red Frogs for the past 20 years where we help young people at schoolies and their voyage through university, festivals and sports.

Benefits of volunteering**1. Volunteering makes you feel less time-poor**

Studies have found that volunteering time makes people feel less time-poor than wasting time, spending it on themselves, or even having more free time. So, if you volunteer your time, you'll feel like you have more of it!

2. Volunteering is good for your health

Research has also shown that volunteering leads to better health. Volunteers have greater functional ability and lower mortality rates, as well as lower rates of depression later in life than those who don't volunteer.

Volunteering can combat depression by creating a solid support system and providing a sense of purpose. Working with pets and other animals has also been shown to improve mood and reduce stress and anxiety. Plus, older volunteers are the most likely to

receive physical and mental health benefits from their volunteer activities!

“US based The National Institute on Aging has reported that participating in social leisure activities and meaningful activities such as volunteering may lower the risk of health problems in seniors, including dementia.”

3. Volunteering makes you happier

Researchers at the London School of Economics discovered that the more people volunteered, the happier they were. Part of the reason for this is that volunteering serves to build empathy, strengthen your social bonds and make you smile, and these factors also increase the feeling of love.

There are a number of different organizations that can help you find a great volunteering platform both locally and overseas.

Volunteering doesn't take any special skills or extensive experience – and there's never a shortage of organizations looking for help.

Once you begin your volunteer position, don't hesitate to offer help outside of your assigned job. When I started volunteering at Red Frogs, I noticed a need for a website, so I offered to build one.

I got great satisfaction helping a good cause free of charge and educated myself at the same time. Our society would not be as strong as it is without folks willing to help those in need. Get started and volunteer today.

There are usually a number of Govt dept that can also send you in the right direction. Below are some of the ones I found with a quick search

Age is an issue of mind over matter. If you don't mind, it doesn't matter.

Volunteer opportunities

<https://www.volunteeringaustralia.org/>

Deciding where or how to volunteer is a very personal thing and will come down to your individual interests and skills, but here are a few interesting volunteer opportunities to get you thinking.

1. Australian Business Volunteers (ABV)

If you're a retired business person, why not combine the opportunity to use your skills and expertise with some interesting travel?

Through Australian Business Volunteers you can help businesses in developing countries in the Pacific and south-east Asia. Your food and accommodation along with a small allowance are generally included, so it's an affordable and interesting way to travel and contribute to communities who need help.

<https://www.abv.org.au/>

2. Teaching English to adult migrants

If you have teaching skills but are no longer working, or you're simply interested in helping refugees and migrants to settle in Australia, teaching English can be very fulfilling. You don't need to be able to speak another language, and support and training are provided.

<http://www.navitas-english.com.au/> and click on volunteer

3. Earthwatch expeditions

If you're interested in science, the environment and travel, then a volunteer opportunity with Earthwatch may be just the thing for you. It offers the incredible opportunity to work with scientific experts, travel overseas and promote sustainable living.

<https://earthwatch.org/>

4. Other volunteer organisations

GoVolunteer will help you match your talents and needs to volunteering tasks in your region. <https://govolunteer.com.au/>

Or if volunteering in rural and remote areas appeals to you, check:

Conservation Volunteers Australia

<https://conservationvolunteers.com.au/>

Indigenous Community Volunteers

<https://www.icv.com.au/>

Regional Development programs

<https://regional.gov.au/regional/programs/>

And don't forget to investigate options with other respected charities and non-profit organisations, such as:

The Red Cross

<https://www.redcross.org.au/volunteer>

Landcare

<https://landcareaustralia.org.au/landcare-get-involved/>

UNICEF

https://www.unicef.org/about/employ/index_volunteers.html

Whatever your age or life situation, volunteering can help take your mind off your own worries, help you stay busy and active, and keep you mentally stimulated and engaged.

Check out these 10 non-profits for excellent volunteer opportunities that require no previous experience.

1. Animal Rescue Shelters

Local animal shelters almost always need volunteers. Brush up your office skills by answering emails, fielding phone calls, and providing general administrative assistance.

Try making some connections among the staff or offering your dog walking services to the pet owners-to-be who pass through. It makes for a great part-time job, and could even turn into a full-time venture. Perks such as staying active and having the happiest clients in the world are hard to beat.

<https://www.rspcaqld.org.au/volunteer>



2. National Parks

Volunteering at a national park means more than just cleaning up litter. If you're a history buff or a naturalist, you can explore opportunities to volunteer at fascinating historical sites maintained by various services. It would be a permanent talking point to break out at parties, and might open the door to further opportunities.

<https://conservationvolunteers.com.au/>

3. Food Pantries

Food pantries and soup kitchens can always use a helping hand organizing a local food drive, raising money, or simply handing out hot meals to those in need. Offer any specific skills you may have or even cooking, and you can be of great value to these organizations. I have worked in a few soup kitchens over the years and found it very rewarding.

<https://www.foodbank.org.au/want-to-help/volunteer/>

4. Habitat for Humanity

Habitat for Humanity offers various locally targeted volunteer opportunities. If you have – or want to develop – experience in home repair and building maintenance, check out its A Brush With Kindness campaign or the Women Build program, designed specifically to help women learn construction skills.

Your experience can contribute directly to team-building and leadership ability – plus, you might eventually find yourself able to remodel your own home, saving a bundle there as well.

<https://habitat.org.au/>

5. Local Libraries

When I was a teenager, I volunteered at my local library for a few hours a week for a school project. I liked it so much that I ended up volunteering every week and developed a life-long love of books, as well as an appreciation for learning and reading.

Libraries typically need help organizing shelves and assisting patrons, and you may also be of help setting up and running public events, such as author signings and book fairs. Ask your local library if you can help design flyers or copy edit ads, and put that experience on your resume.

<https://www.volunteer.com.au/>

6. Art Museums

If you're artistically inclined, working in a museum can be an invaluable experience. You can surround yourself with timeless works of art, soak up knowledge, and acquire administrative skills all at the same time.

Get involved in the community by volunteering for family programs and children's activities at your local museum, and once you build up your knowledge base, you may qualify to be a tour guide or event planner.

Of course it's much broader than just museums

<https://au.jora.com/Volunteer-Art-Assistant-jobs>

7. Political Campaigns

If you're passionate about politics, consider lending your support to a local candidate you feel good about. No politician gets elected

without volunteers manning the phones, distributing fliers, raising money, and answering emails.

This kind of work can provide you with valuable experience on many levels and can be applied to a host of different industries. It can also help you establish a network of contacts you can draw on if you have, or are interested in, a political career.

8. YMCA

At the YMCA, you can volunteer to help both children and adults, strengthen your leadership skills by coaching a sports team, or pick up some valuable teaching experience by tutoring literacy courses.

Check your local YMCA's website, or simply walk in and introduce yourself to find out if there are any positions they need filled, or any one-time activities you may can assist with to help get your foot in the door.

<https://ymca.org.au/get-involved/Pages/Volunteer-with-us.aspx> - <http://bit.ly/2T7eAcs>

9. Retirement Homes

Retirees love an exciting new lecture to attend or class to teach them something fun and interesting, so be creative and develop a program that shows off your skills.

Are you good at public speaking, or do you want to get better at it? Ask to recite some famous historical speeches, or to moderate a poetry reading.

If you're good with computers, lend your services and teach senior citizens how to perform basic or intermediate computer tasks. Chances are, they want to learn, but no one has ever taken the time to give them the proper instruction.

I did this at the Nerang Liberty Centre where I ran a Get To Know Your Tablet workshop for 8 weeks. We had such a great time.

10. Red Cross

The Australian Red Cross offers an extensive list of positions that can help those in need and bolster your resume at the same time. If you don't feel like giving blood, why not greet and assist customers looking to do so?

Your skills may make you a good fit for grant writing, performing clerical tasks, or managing other volunteers. If you've got the drive, you can draw on any number of talents to help the Red Cross – who would turn down free labour from a passionate volunteer?

This site has a whole lot of amazing jobs and is a great jumping off place for any volunteer.

<http://www.ethicaljobs.com.au/>

Different Volunteering

Naturally when you start writing a book or undertaking any project things you never noticed pop up in front of you.

The other day I was flying home and was approached by an elderly gentleman offering to help with my luggage etc. On further investigation I found the AVGeeks.

For the AvGeeks, any opportunity that could bring them closer to airplanes is definitely worth considering. One way to do this is by volunteering at your local airport.

Many commercially serviced airports offer some kind of volunteer program. Whether it is being an information desk worker or a

mobile airport ambassador, there is something for almost every AvGeek to grow their passion for the industry.

<https://airlinegeeks.com/2016/04/13/how-to-volunteer-at-an-airport/>

Virtual volunteering

Giving up your time and the benefit of your knowledge and experience need not mean leaving home.

If you have access to a computer, you can volunteer by translating documents, offering consulting advice or developing designs. You can home in on an area of interest such as health, education or environment to name just a few.

<https://www.onlinevolunteering.org/en>

Look in resources for more suggestions and websites you can visit for great opportunities.



Web Marketing For Profit

Home Websites Communications Social Media Security Training

Web Marketing For Profit

Your New or Refurbished Responsive Website

Developed and Hosted For One Year Just \$330

This What your Site Can Look Like

Brand New Hosted Responsive Website **\$300.00** + GST

wmfp.com.au

Secret #3 Start A Small Business - [Home](#)

When I retired, I did not have a lot of super or savings so running a small business was a great way to supplement my pension. It was also a great way to stay alert and I spent most of my life as an accounts clerk and the last 20 years as a website developer. Because of my illness and cancer, I had to close my business however still retained the skills.

For a short while I could not look at screens etc as it gave me vertigo and caused some anxiety. As time has gone by I have overcome these and now build websites for small businesses and organizations.

I also setup a few online shops and because I am not looking for them to provide a living for me and just supplemental there is very little stress and just do some marketing every now and then.

I have also created a course on all the different things I learned in my business and if you want a copy head over to <https://webmarketingforprofit.com> and drop me a line and as a book purchaser will give you free access or pay a small fee and I will send you the USB Stick.

Here is one of my shops using drop shipping <https://footfriendz.com>

Why A Small Business

Of course, it does not have to be a small business as many people have been in offices etc so a business of any kind is a completely new venture. Small does not have to mean a shop as it could be working from home as a temp or virtual assistant.



My Main Tip is Do Your Due Diligence

Setting up a business is all about research. Do you start from scratch or buy an existing business? What is the market looking for etc. In today's digital world it is a lot simpler to research markets and different ideas.

Remember Competition is not a Bad Sign.

If you've been "downsized" or forced to quit your full-time job due to health or other reasons traditional retirement may not be the best thing for you.

Filling the day with golf, gardening, playing cards, or watching reruns of Dynasty is not an appealing prospect for everyone, especially those who have enjoyed a long, rich, and fulfilling career.

Many retirees also find that full-time retirement is surprisingly expensive, and their savings or pensions do not provide them with sufficient income for travel or other activities they may wish to engage in.

If you are in reasonable health and don't wish to while away your hours in retirement for the reasons above, why not start a business?

Odds are you have marketable skills that can keep you active, healthy, happy, and supplement your retirement income. In a minute we will look at some great business opportunities for retirees.

Note that all of these opportunities would work as part-time businesses and can be operated as home-based businesses.

You're probably thinking I just retired why would I want to run my own business.

Well, the fact is today it is much easier to have a hobby type business that does not suck up all your time and can be kept small enough for you to handle.

For example, I have a small online shop and build the occasional website. I don't do a lot of promoting as I just use them to supplement my pension.

Depending on your skill set there are a variety of businesses you can establish. If your good at accounts then a small bookkeeping practice, if your good at odd jobs then join Airtasker.

<https://www.airtasker.com/>

Offer to put together Ikea products to mowing lawns and so much more.

Professionals can also do things like life coaching for the retired, public speaking or write books about your experiences.

There are hundreds of websites where you can add your skills and see what comes along.

Luckily, you can do the online equivalent of "pounding the pavement" thanks to a growing number of resources that connect professionals to people looking for industry-specific services.

Whether you're teaching a course, fixing furniture, or cutting hair, Logo joy have compiled this list of websites to help you establish a customer base, sell services online, and grow your business.

<https://logojoy.com/blog/places-to-sell-services-online/>

Social media and the 24-hour news cycle have created the perfect storm of opportunity for creative professionals like writers and graphic designers, who can use their talents to create high-quality, shareable content for businesses and media outlets.

Thanks to a growing part-time economy of freelance and contract workers, it's easier than ever to market yourself as a professional freelancer.

What is particularly attractive about these opportunities for retirees is that all of them are inexpensive to start and can be operated as part-time, home-based businesses.

Running your own small business can help keep you motivated, happy, and healthy for years to come, as well as supplement your retirement income.

Consider Rent a Grandma

Here's a way to share two of your best attributes: your love and your wisdom. You can upload a profile on the Rent a Grandma website and start accepting jobs from families for childcare, eldercare, tutoring, being a personal assistant, and more.

You negotiate job responsibilities and payment directly with the families. You can even start a franchise in your area – anywhere in the world. We checked. The world is waiting for you!

<http://rentagrandma.com/>

Rent Your Parking Space

Maybe you have a two-car garage with only one car, a side driveway, or an empty parking pad. Turn dead space into ongoing income through sites like [Parkhound](#) for Australia.

You list your parking space for free with the site and they take care of the rest. When your space rents, they keep a small percentage of your rental fee and send you the rest.

There are many alternatives so now you have the idea go and research.

Try On Demand Ride Sharing

New websites that promote collaborative consumption are popping up all across the web. Uber is one website that connects car owners with people who need rides. I have met a lot of retirees doing Uber as they can control their income and not affect their pension. You also get to cover some of your running costs. Be sure to get professional advice.

By using your smartphone and your car, you can earn money by giving rides to people in your area. When a request for a ride comes in, you can choose to accept it or not.



Secret #4 Conferences and Meetings - [Home](#)

I put this chapter in because just because we are getting old does not mean we shouldn't stay sharp. It may not be for everyone, but I love going to lectures, meetings etc to learn new things and develop new thinking.

A few weeks ago I went to a conference called Change The World which was basically an introduction to help non-profits use social media etc for growing their organization.

As I have mentioned before I do charity work and so anything I can learn, and implement is a bonus. One of the projects is a children's home in Thailand and I am continually looking for ways to help them hence one reason for this book.

<https://haven-home-chonburi.com/>

As I do a lot of charity work, I thought it would be great to go along and see what they were presenting. It was free so made for an entertaining day.

All the speakers were great and picked up some good tips however after the lunch break, we had a gentleman by the name of Duncan Wardle.

Drawing on his past 30 years' experience as Vice President of Innovation & Creativity at the world's most creative organization, the Walt Disney Company, Duncan Wardle offers his entertaining and illuminating insights to audiences around the world.

Watch just one of his videos and you could see a change in how you think. I did.

<https://youtu.be/8MwiGYzlyg>

One question that really got me thinking was he asked where you get your greatest ideas. The answers came back in a flurry. Toilet, in bed, jogging, driving. His next comment really got me. No one said at work!

So, attending conferences and meetings can be a great source of information and encouragement. Here three weeks later Duncan is still changing my life with his wisdom.

MeetUp

Meetup is a social networking site that allows you to find and join groups related to your own personal interests. However, instead of just talking about these interests online, Meetup is used to organize offline and in-person meetings in your area.

The real beauty with meetup is you can join a specific meetup or start your own group.

Within the hundreds of thousands of groups on Meetup, you'll find unique communities across the globe connecting around an endless range of topics and passions. The best part is: there's *always* room for you to create the community you envision.

All Meetup groups have three things in common:

1. They are **community-focused**
2. They are **local**
3. They **meet in real life**

While the connections begin online, the real memories are made at Meetups. Meetups are real-life gatherings where members and organizers get together to connect, discuss, and practice activities related to their shared interests.

Now you're wondering how to get in on the action. Look no further than our [Find page](#). There, you'll find groups and Meetups based on

your location and interests. [Join](#) one, join ten. Join as many as you want. Your social calendar will thank you.

Alternatives

Local councils, Seniors organizations etc also put on various meetings and gatherings. Even shopping centres and other commercial venues are doing this now.



Secret #5 Rent Your Space - [Home](#)

Airbnb is a global phenomenon. For travellers the options are endless; you can rent anything from a beach house at Goolwa to a traditional yurt in Mongolia. People regularly rent out their spare room or garage to travellers.

<https://www.airbnb.com.au>

It can be an appealing way to make some additional income by renting out part of your own home. For example, a spare room or self-contained granny flat in Unley might fetch \$80-90 per night (plus a security deposit and cleaning fee).

I imagine hosts would meet some interesting people along the way. Obviously renting out your home (or space in your own home) has its risks, but then again, many worthwhile and interesting things do.

The best part is both the renter and the owner get rated which improves the security a lot more.

There are many alternatives so just search alternative Airbnb in Google.

So, what if you are a retired person that wants to use a service like Airbnb to rent out part of your home? What are the implications for tax and Centrelink?

It is important to seek advice from an accountant or service provider.

Homestay is a great opportunity for hosts and students to meet new people and learn about other cultures.

<https://www.homestay.com/>

"We find that the hosts who gain the most from the experience are those who have a genuine interest in getting to know their students and who take the time to make them feel welcome in the home."

Ms Flanagan said ICTE-UQ homestay hosts included families, young couples, retirees and working professionals.

"Our student numbers keep growing and we are always looking for hosts who would like to join our ICTE-UQ homestay program.

Homestay hosts receive weekly payments to cover food and other costs. Short-term and long-term placements are available.

Shared Accommodation

I have found a lot retirees want to keep their homes however income and circumstances make it hard so maybe it is time to return to your youth and open up your home to some other pensioners.

This can not only help with payments but also introduce some help to keep the property in tip top condition.

I found some that rented to young people who they trusted to both help with income but also to help around the house for reduced rent.

Rent your Garage or Parking Space.

Spacer is Australia's marketplace for space. Join the fastest growing space sharing community

We connect people who have spare storage space, from a garage to a driveway to a car park or carport.

Need a shed?

We've got those too! Storage solutions come in all shapes and sizes and are conveniently located in your local neighbourhood.

Save up to 50% off traditional self-storage options.

This works all around Australia

<https://www.spacer.com.au/about-us>

Booking.com

[Booking.com](https://www.booking.com) is a site well-known to travellers as a website to reserve hotels and hostels. What's new is that you can now be a host through Booking and list your home, apartment, or room for guests to rent out short term!

We used them for a recent trip to Tasmania. The best thing was we filtered by provide breakfast and the results were perfect.

Booking works like a reliable "classifieds" page where you can promote your property.

The website makes it very clear that it's not acting as the contracting party, but only as an "agency." In other words, it doesn't offer guarantees for damages, accidents, or anything else.

They also earn profit based on the commission from the site's users. But there are a few differences: Booking doesn't charge guests any fees or commissions, and the calculations aren't the same as Airbnb.

The commission you pay will depend on the location of the property (it ranges from 10-25%) and is based on the value of all the reservations that were confirmed and paid, even the non-refundable ones, regardless of the actual stay of the guest.

So, Booking is a good option for anyone who wants more visibility on their property, and to offer a more attractive price for guests since the final price will be decided by you without any extra fees.

TripAdvisor

Another great place to list your room or property is TripAdvisor.

<https://www.tripadvisor.com/Rentals>

TripAdvisor is one of the biggest travel websites in the world, mainly because the majority of its content is produced by users, who are

responsible for recommendations for accommodation, food, tours, excursions, activities, and other travel-related topics.

But did you know that TripAdvisor also works as a platform to list properties for short-term rentals?

You just need to go to the registration page for property owners and fill out your basic info.

From there, the rest of the process is really simple and self-explanatory. You'll supply the details about your property as well as the specific reservation criteria you want to establish like the amount of time to receive payment before cancellation and the refund policy.

After finishing up your registration, you just need to confirm your email and phone number. From there, your listing will be available within 48 hours.

HomeAway

<https://www.homeaway.com>

The final platform can help you rent out your home temporarily is HomeAway, a site that's part of the HomeAway group, a world leader in temporary rentals.

You can use the platform one of two ways: by putting up your list for free (and paying a 5% commission for every reservation), or by buying an annual plan for HomeAway (and not having to pay any commission fees).

HomeAway is a website that has the least security options of the 4 websites listed here. The property owner is basically responsible for everything. So, it's highly recommended that you write up a temporary rental agreement that outlines the necessary guarantees.



YouCamp <https://youcamp.com>

This service is like Airbnb for campers.

At Youcamp simplicity is the new luxury. We are committed to opening up unique frontiers of the Australian outdoors, providing people with access to the best and most exciting, interesting places to stay.

Every day more and more local hosts open up their properties to provide incredible outdoor experiences, many of which have never before been accessible to the public.

Great for going on a camping holiday.

Great for list your property if you live on acreage etc.

Youcamp began life in 2013 when two NSW South Coast landholders realised that all around them were beautiful places on private land that could be visited by the public if only there was a way for travellers and property owners to connect.

Is my land the right fit?

Properties on Youcamp range from backyards, bush blocks, hobby farms, acreages and larger productive farms.

Our most popular locations are something that's dog friendly, in an empty paddock with a bit of shade beside a creek or close to capital cities, national parks or major tourist routes.

Campers are looking for back-to-basic camping and many are self-contained with their own toilet. Many hosts rely on their Youcamp income to make ends meet each week.

Some of our hosts are generating tens of thousands of dollars from their Youcamp sites.

Secret #6 House Sitting - [Home](#)

Not all retirees retire with super and assets.

Recent press releases highlighting the travels of retiree house sitters are showing that becoming a senior is not a ticket to boredom, or a sedentary lifestyle. Retirees from around the world are finding house sitting to be the key that opens the door to unique, authentic and free travel to destinations that they had once only dreamed about.

Unfortunately, many retirees do not have the liberty of spending their retirement egg on pleasure items or excursions, such as traveling.

Many individuals and couples who live on a fixed income have found that their funds usually only cover the basics of living. After a lifetime of raising families, running businesses and being everything to everyone, retirees are finding there is a way to travel and experience the world on their terms.

House sitting sites is allowing them to connect with homeowners who are in need of house sitters. In exchange for a valuable service, retirees are able to enter into new worlds, that would otherwise be closed to them.

Professional house-sitting agencies connect owners and sitters through their websites – in fact, the whole process is a lot like online dating! CHOICE looks at what's involved, how much it costs and how to minimise the risks for both parties.

How house-sitting agencies work

Homeowners and house-sitters can check out each other's profiles (with descriptions, references and photos), post notices or sign up to be alerted when the agency finds them a match.

They can make contact with each other through the site then swap details and arrange to talk on the phone or meet up in person to inspect the house, meet any pets and get to know each other.

We told you it was a lot like dating!

House-sitters can come from all walks of life - from students on a budget to couples saving for their first home, or retirees travelling the country. As long as you're responsible enough to keep a plant or pet alive, you're a potential house-sitting candidate.

If you're thinking of becoming a house-sitter, here's what you should know:

1. Put some effort into creating a good profile with a friendly picture and a detailed description of yourself. Remember, you're a stranger and you'll need to establish trust in order to get a house-sitting gig.
2. Gather some personal references from employers, friends or previous house-sits.
3. It's worth getting a police check, as many homeowners will ask for this.
4. You won't get to choose the exact dates or locations of your house-sits, so you'll need to be flexible.
5. If you're hoping to live the rent-free dream long-term, remember there will be gaps in your calendar. Make sure you have somewhere to stay when you don't have a house-sit.
6. You may be asked to contribute towards household bills, and you may be asked to pay a bond. You should nut these details out beforehand and put them down in writing.

<https://www.choice.com.au/travel/accommodation/homestays/articles/house-sitting-agencies-guide>

How much does it cost?

- For homeowners: It's usually free to create a profile and place an ad.
- For house-sitters: Membership fees can vary from \$65 to over \$500 per year. Some agencies charge an Australia-wide fee, while others charge per zone – for example, if you're looking for house-sits in Sydney you'll pay more than somebody looking for house-sits in rural Queensland.

House-sitting agencies

These are just some of the house-sitting agencies available online. To find others try an internet search for 'house-sitting' or 'house-minding'.

- Happyhousesitters.com.au
- aussiehousesitters.com.au
- mindahome.com.au
- housecarers.com.au



Secret #7 Monitor Your Health - [Home](#)

As I am a relatively new retiree, I quickly learnt that sitting around led to a sedentary lifestyle. To keep a check on my health I bought my wife and myself a fitness tracker.



I use Xiaomi Mi Band 3 however there is a lot of choices. This is middle range usually selling between \$30 and \$60 and comes with a nice app which makes it much easier to read.

This will help monitor your steps, heart etc and can be programmed for many more activities.

Because it gets very hot here in Queensland, I also try to do walks in big shopping centres to make use of their air conditioning. My wife and I try and do it every day.

Doctors

I also have built up a good rapport with my doctor and have quarterly blood tests to keep an eye on everything. I also have a PSA test with bloods twice a year.

This saved me from getting terminal prostate cancer as we caught it very early.

Up until I was about 60 I probably saw a doctor only a few times in my life however as you get older it is much better to keep it regular.

In a later chapter we will look at diet as developing good eating habits is good for health and the wallet.

Lastly communicate with family or friends locally to keep them up to date with your current health so if something goes wrong you have backup.

Mental Wellbeing

Mental health conditions can affect anyone at any time and can develop after a life change like starting retirement. Beyondblue says that around 10 to 15% of older Australians experience depression and 10% experience anxiety, with the rate of depression climbing to 35% for people living in residential aged care.

The good news is that there are ways you can support your mental wellbeing, and help is available to get you back on your feet if you hit a bump in the road.

Finding purpose, looking after your physical health, making connections, feeling safe and accessing support are all key elements in maintaining mental wellbeing. The tips below contain ideas to help you find these during retirement.

Seeking support

Mental health conditions like anxiety or depression can affect anyone at any time. It's important to know that these conditions are health conditions, like catching a cold, not a weakness or character flaw. The good news is they can be managed and treated by health professionals.

If you've been feeling sad, worried, stressed, angry, numb or just 'not yourself' for two weeks or more, or if you would like extra support managing your mental wellbeing, speak to your GP about how you're feeling. They might be able to help you, or might refer you to a psychologist or counsellor. Sometimes just telling someone about how you're feeling is the first step towards feeling better.

Beyondblue have resources to help you learn more about mental health conditions, including an anxiety and depression checklist and a section on their website just for older Australians.

<https://www.beyondblue.org.au/who-does-it-affect/older-people>

Life starts at sixty

For many people, life really does begin at 60. You've got more time for the things you've always wanted to do – visit new places, take up hobbies, or see more of friends and family.

However, some things can seem a bit harder. We start losing people close to us. Friends and family are often far away. Our bodies can slow down a bit, and we might have more health issues to worry about. These changes can increase the risk of anxiety, depression and suicide in older people.

But you don't have to put up with doing it tough – support is available.



Secret #8 Develop Your Hobby - [Home](#)

For some of us working, volunteering or any of the previous ventures may not interest you, or you may not wish to venture out too much, however developing your hobby can be very rewarding.

I have met quite a few older retirees that find it hard to get out so they are developing their hobby whether it be building models, gardening or simply reading or listening to audio books.

Of course, if your hobby can include some movement this is a double bonus.

I think if you have been reading through the book that being active some way in your retirement is good for your physical and emotional health.

So if you ever find yourself in a bit of a rut, traipsing from home to the shops and back again and doing little in the evenings apart from vegging out on the sofa, you might want to think about trying out a new pastime to help improve your quality of life.

But what hobby to go for? Most people trying something out for the first time won't want to part with a significant amount of cash, in case it turns out not to be for them.

1. Drawing

All you need is some paper and a pencil. But what if you've got no artistic talent? It doesn't matter anyone can learn to draw plus there are great colouring in books. So many good free online courses. I like this one:

https://hubpages.com/art/drawing-FAQ#mod_37122723

2. Photography

There's no need to shell out on an expensive DSLR camera - you're after a hobby, not a profession - and brilliant results can be obtained with most camera phones these days. If you want a little bit more to play with, I bought my Canon DSLR on Facebook Marketplace for \$350 and it was almost new.

If you do use your phone there are some great apps for android and apple phones that work much better than the generic photo app.

3. Origami

The word "origami" is formed from the Japanese 'ori' meaning 'fold' and 'kami' meaning 'paper.' The principal is a simple one: three-dimensional shapes are made from folding a square of thin paper without scissor cuts and strictly no glue. Modern origamists call themselves 'folders.'

To get started get yourself a pack of origami paper - or, in a pinch, a pack of Post-It Notes will do the job - and everything you need to know can be found on this YouTube site.

YouTube tutorials: <http://bit.ly/2GUInia>

4. Learn a language

As suggested on the Reddit thread by Bolcik, who points out there are all manner of learning services available for free, such as Duolingo: "So for literally no money at all you can completely change your world view and be able to talk to so many other people that you otherwise wouldn't be able to."

My wife is using Duolingo to learn Mandarin as we go to visit our son and his family in Shanghai.

5. Writing

If you can read, you can write. Try poems or short stories, keep a journal, write your life story, start a blog... the internet is full of advice and the only limit is your imagination.

Get good at it and you can offer your services to write blog posts, ghost writer and so much more.

6. Geocaching

Here is an unusual one for you which is worldwide. Geocaching is a treasure hunt with something for everyone. Using map coordinates and a GPS enabled device, you can find a geocache near your home, in the city, in the bush or in Antarctica.

Geocaches come in all shapes and sizes too. You can find a tiny little one as small as your fingernail, or a huge geocache with exciting 'treasures' inside. It can be as easy or as hard as you like to make it. You can drive up to your geocache and spot it from the car, or you can choose to hike for miles up and down mountains in the snow in search of that elusive container.

There are very likely to be caches hidden around your local area. To get going, simply download the free app at geocaching.com and search for caches near you. My friend does a lot of it in Saudi Arabia. It is worldwide.

Now get out there and have some fun! But beware, it can be addictive! <https://geocaching.com.au/>

6. Cooking

Cooking costs a little bit of money, but you were going to spend it anyway. You have to eat. Once you've got a little bit of equipment, it actually becomes cheaper than eating out. You wind up recovering your initial investment and then some in savings.

You can then do catering or just have really good dinner parties. I used to cook a lot and developed half a dozen dishes I would pull out for any occasion.

7. Birdwatching

Australia is a wonderful place to go birdwatching because seeing birds is easy, they are everywhere you look.

Wherever you go, there are birds. Not just in the forests and woodlands, but in farmland and parks, on the tallest of mountains and in the driest of deserts. Even in the city streets you can see swallows and martins, falcons and gulls, pigeons and sparrows, and plenty more besides.

Birdwatchers in Australia are lucky because there are so many different birds to see (over 800 in all), and many of them are charismatic and colourful, have beautiful songs, and many of them are easy to see.

<https://birdlife.org.au/all-about-birds/birdwatching>

8. Astronomy

Astronomy has the largest organised amateur following of any of the sciences. Amateur astronomers observe the sky with the naked eye, binoculars, or telescopes, and often meet together in regional astronomy societies for discussions, guest speakers, telescope building workshops and night observing sessions at dark sites

Many keen amateur astronomers take part in searches for objects such as supernovae, comets and studies of variable stars, contributing significantly to the advance of astronomy generally. The person who holds the record (over 30!) for the highest number of visual discoveries of supernovae by anyone, amateur or professional, is an Australian amateur, Rev. Robert Evans.

Many amateur astronomers combine busy professional careers in other areas with a lifelong recreational interest in astronomy.

<http://astronomy.org.au/amateur/amateur-societies/>

9. Juggling

It's easy to assume that skills like juggling are silly or impractical. However, some studies have shown that juggling actually improves concentration, dexterity, and even helps relieve stress.

It isn't new research by any means, but studies from Oxford University and many others showed that 30 minutes of juggling a day resulted in noticeable changes to the white matter of the brain after six weeks:

Get three scarves, or balls. Failing that, ball up some socks.

Watch a few YouTube instructional videos.

https://www.youtube.com/watch?v=x2_j6kMg1co

10. Model railways

Model railways are not just for kids. The Australian Model Railway Association Incorporated has a broad network that spans across the country and is a vibrant community.

This website is regularly updated and contains lots of useful information. It also explains how to become a member, which will help you to keep up to date with all the latest developments of the hobby and also connects you to like-minded enthusiasts.

www.amra.asn.au

11. Motorcycling

The Ulysses Club is a social club for motorcyclists over the age of 40'. It is a very friendly and well organised motorcycle club that welcomes anyone on a motorcycle or scooter of any sort. And it is not a male dominated environment with lots of women and couples as members. www.ulyssesclub.org

12. Chess

Chess is a fantastic 'mind sport' for people who already play regularly or for those wanting to start playing. The Australian Chess Federation's site has links to details of chess tournaments and includes a very popular chess forum.

www.auschess.org.au

13. Video gaming

Video games are no longer just for children—26 per cent of all gamers are over 50 years of age. At Game spot you can find the latest news and reviews about games coming on to the market.

You can also use the forums to connect with like-minded people to discuss your favourite games, or to get advice as a new gamer on where to start and what to play. <https://www.gamespot.com/>

14. Fishing

Fishing is a favourite pastime of many and can be done by people of all ages. Unfortunately, not all of us live close by to our favourite fishing spots so we don't always get to indulge in our favourite hobby.

That's what makes the Tackle Box website so great. It is a nationwide fishing forum where you can go online and talk fishing all day long. <https://www.tacklebox.com.au/>

15. Bellringing

One of the lesser-known hobbies in Australia is bellringing. While not all of us are lucky enough to be located near a bell tower, it's not just the major cities that offer this unique pastime.

The website for The Australian and New Zealand Association of Bellringers includes a detailed directory that will tell you where to find your nearest tower. There are towers in country towns, cities and suburbs across the country.

www.anzab.org.au

16. Boating

"There is nothing—absolutely nothing—half so much worth doing as simply messing about in boats" – Ratty, *Wind in the willows*.

Whether you prefer lazy days paddling around on a lake or the thrill of the high seas, it's easy to see that some of the most beautifully crafted boats on the water are the wooden vessels.

The Vintage Wooden Boat Association is a place where you can share your passion for boating, and more specifically for older wooden boats. <https://woodenboat.asn.au/>



18. Connect with like-minded collectors

Collecting, whether it's stamps, postcards, figurines or coins has long been a pastime of children, young and old. If your collection has stood the test of time and is maybe just a little out of the ordinary, then you can find links to others who share your passion.

www.hobby.net.au

19 Displaying your memories

Scrapbooking has become incredibly popular over the last few years and is a great way to display your memories, or create a thoughtful gift for someone special. Get some tips on your latest project, show off your own handy work or are looking for the best-priced materials.

www.aussiescrapbooking.com.au

20. Have a rail holiday

All state country rail and coach bodies offer heavily discounted, or even free, travel options for seniors.

In Victoria, for example, pensioners receive a yearly free travel voucher for travel on VLine.

In NSW pensioners get up to four one-way travel vouchers a year.

In Queensland, pensioners enjoy heavily discounted fares on all major regional routes.

In WA seniors get four free travel vouchers every two years.

Take a walking tour

Just because you're a local, doesn't mean you know everything about your city.

You can find free walking tours with local guides in most capital cities run by the likes of city councils and local historical societies.

Gardening.

My older sister is a keen gardener and grows Bromeliads in the Adelaide Hills. She has joined the Bromeliad Society where they share ideas and have market days where they can sell their wares.

She is also a member of a Community Garden. There are a number of sites that allow you to see where they are anywhere in Australia however this is one of the most detailed.

<https://communitygarden.org.au/>

She grows her own vegetables and herbs. I tried this and got wiped out by possums so now outsource my vegetable supply to Coles and Woolworths. LOL

WE'VE all heard that gardening is good for the soul, creating a sense of general wellbeing.

Dr Hayley Christian of UWA gets down to the root of why gardening is particularly beneficial to seniors.

Top benefits of gardening for seniors

– Gardening is a moderate intensity activity that can be done daily. It is recommended older adults be active every day in as many ways as possible, including physical activities incorporating fitness, strength, balance and flexibility, which gardening provides

- The pastime is also an effective mental health intervention and can reduce depression and anxiety. It puts us in contact with nature; nature contact is associated with improved mental health and wellbeing. The Biophilia Hypothesis suggests all humans have an innate need to seek connections with nature
- It is also proven to help alleviate stress
- It provides an opportunity to be outdoors and helps the body generate important vitamin D (a deficiency common in older adults)
- Gardens provide a number of sensory benefits such as smelling, touching, observing, listening and remembering

Top gardening activities

- Crafts and hobbies include drying flowers and herbs, painting/drawing in the garden, making jams and pickles, collecting seeds, bark, sticks and leaves to make 3D pictures, fairy gardens with the grandkids
- Planting, watering, digging and caring for different plants that can be used for food and enjoyment. Garden spaces, tools and equipment can be modified or adapted to reduce physical stress
- Helping out in someone else's garden and community gardens has the added social benefits of doing something you enjoy with likeminded people. Local government and gardening groups have details of community gardens and workshops



Secret #9 Finances - [Home](#)

In this book I am not going to write much about finances as there are hundreds of them around. If you have a little or a lot it is all about management and planning.

Some retirees feel that a happy retirement is guaranteed by financial security. However, there is no price tag on successful retirement.

As someone once said, "having a million dollars is NOT a retirement plan!" Financial comfort refers to being able to manage your life in a satisfying and fulfilling way using the financial resources that you have.

I certainly don't have a lot of finances however through good planning we have a comfortable and fulfilling life.

If financial discomfort contributes to retirement stress, then your financial plan becomes a negative rather than a positive.

The keys to achieving financial comfort are to have a clear understanding of the financial resources you have and the demands on your money that will come from the life you lead (both now and in the future).

One good way to look at your financial situation in this next life phase is to think about the three "buckets" that you will have to keep filled in order to achieve financial comfort:

Your "essentials" bucket, which will pay for all of your basic needs

Your "lifestyle" bucket, which will fund those fun things that you dream of doing in retirement

Your “nest egg” bucket, which will fund any emergencies that may arise, provide you with a sense of security through good and challenging times and ultimately will form part of your legacy.

Wolves

Unfortunately, as the baby boomers start retiring it is becoming a huge industry. The ABS says there are 3.6 million people who were already retired, more than half of whom were aged 70 years and over.

Add to this about a thousand a day turning 65 and you can see we have a huge pool of cashed up seniors. Business has noticed this and has been setting up various schemes to get your money.

For example, there are many clubs starting up promoting group discounts on everything from power to insurance and food. They have to make money so in most cases it is through commissions which then are deducted from your final cost.

Example electricity to club member with a 25% discount, but most companies, if you go direct offer 28 to 30%. Why the difference and you'll find it in the commissions.

Research

There are so many books, seminars etc. out there on finances that I cannot offer much new information except to say do your research and if it sounds too good to be true it possibly is.

So, if I had a lot of money in my retirement I would be seeking out advice from an independent financial consultant. The main reason for this is to get unbiased advice.

When you have a short list of advisers, it's important to check their history, qualifications and current employment status before you approach them about getting advice.

Check that your adviser is licensed to provide the type of advice you want.

<https://www.moneysmart.gov.au/investing/financial-advice/financial-advisers-register>

The register tells you:

- the adviser's qualifications, experience and employment history
- what product areas the adviser can provide advice about (check that these are the areas you're looking for)
- whether the adviser is a member of any professional bodies or industry associations that are relevant to providing financial services
- whether the adviser has been the subject of disciplinary action by ASIC
- the name and number of the Australian financial services (AFS) licence holder who employs or authorises the financial adviser to provide advice
- details about who owns or controls the licence holder.

If the adviser is not operating under a licence, do not deal with them - they are breaking the law and you will have little protection if things go wrong.

If you have a large portfolio, you probably already know this information.

As for me my portfolio is very small with just a little cash in the bank and some micro investing, so I need to organize my life differently. We need to have a strong budget in place.

What is Be Connected?

We are very lucky here in Australia as there are Government departments and a number of private organizations that provide help and support free of charge to retirees.

Be Connected is a new, free program for older Australians to help them increase their online confidence and skills and realise the benefits of going online.

It is also an Australia wide initiative empowering all Australians to thrive in a digital world. They have online learning resources as well as a Network of community partners - the Be Connected Network - offer in-person support so you can develop your digital skills and confidence. Find a local place for friendly help and advice or join the Network to help others.

<https://beconnected.esafety.gov.au/>

Seniors Card

Each state and territory has a Seniors Card scheme and some reciprocal arrangements are in place for using your card in other states. It is a free card providing transport concessions and participating business discounts on a range of goods and services.

To be eligible you must be a resident of the state, 60 years of age or over, and not working more than a set numbers of hours per week in paid employment.

Track My Spend

Is a govt app to help you budget and stay on track

<https://www.moneysmart.gov.au/tools-and-resources/calculator-and-apps/mobile-apps/trackmyspend>

One of the easiest ways to track your spending is to use a spread sheet or accounting program. I use a free online accounting program called Waveapps and it will bring in your bank statement and then you simply allocate it. You can bring up a report at any time and see your income and spending at a click of a button.

<https://www.waveapps.com/>

For spread sheets use Google Sheets - <http://bit.ly/2TYKu8j>



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Australian & International [Digital PLR Products](#).

Fully licensed digital PLR products you can sell and keep 100% of the profit and of course use them yourself! Pay with Paypal or Stripe Credit Card.

[MSIncome](#)



Secret #10 Friendship - [Home](#)

The good news is that having a rich social life after 60 is absolutely possible – but only if we take matters into our own hands! There are millions of wonderful people in the world who want more friends, people just like you.

But, in order to find them, you need to face your fears, explore your passions, use your network and, most importantly, take a chance on reaching out to others.

Finding new friends after 60 can definitely be a challenge. But, if you face your fears, define what you are looking for in a friendship, make the most of your own network and reach out to people who share your interests, there is no need to be lonely.

You deserve to have friendship in your life, and I hope that you find people that make you truly happy!

Why Is This Here

During the writing of this book, I talked to a lot of people and was quite surprised at how many, both men and women, were lonely. The main reason was that many of their friendships were based around work or events they were no longer able to participate in.

This is why in this book we are continually looking at community and social groups to get involved in to meet new people with similar interests.

New research from the Stanford Centre on Longevity confirms it, saying that social engagement promotes physical and mental health, while social isolation costs people both personal and medical problems. According to the study, "socially isolated individuals face health risks comparable to those of smokers."

It Is A Great Time To Be A 'Senior' In Australia!

Every year in March New South Wales sets aside time to its senior citizens, honouring them as very important members of a 'society for all ages'. Other states also have many Seniors events for their senior citizens.

This is one of the largest events for seniors in Sydney celebrating their lives, achievements and their continued involvement in society. Put it on your calendar, and the fridge as a reminder because this is a time when government and the community join hands hosting special events in varying fields, like great entertainment, health, fitness, wellness art, technology, and sport.

All designed to help motivate seniors to participate and remain independent, healthy and active!

March in Sydney - Senior's week! Is your time! It is a definitely a wake-up call that shouts out to everyone that seniors should not be relegated to the fringes of society. This very special week helps spread the awareness that us seniors continue to contribution to society, and we are essential.

This past year, seniors were recognised and honoured with the presentation of Local Achievement Awards for our invaluable contribution to our communities - a great gesture that truly validates the role seniors play in society!

This link takes you to the NSW Seniors week website and it tells you everything! www.nswseniorsweek.com.au

The total calendar of events, the days, dates and times are all listed, and you are invited to partake in the festivities. Concerts, laughter workshops, walking tours, fitness workshops, film screenings, social media workshops, cultural debates and more. These are just a few of the events that are exceedingly popular with the senior community.

The Sydney Seniors week helps encourage positivity in personality and disposition, it helps motivate seniors to stay active, fit and keep healthy.

We Seniors do understand, and we realise the importance of keeping our minds active and keeping pace with the world, we like to dance, sing and smile and enjoy life today and while we are young at heart, we still get a thrill from the good old days with music and movies of yesteryear!

It is well-known that being a senior in Australia is fun! Travel, Social and Entertainment plus friendships is prolific. Join one of the local Seniors Clubs soon.

SENIORS WEEK BY STATE

- [NEW SOUTH WALES: www.nswseniorsweek.com.au](http://www.nswseniorsweek.com.au)
- [VICTORIA: www.seniorsonline.vic.gov.au](http://www.seniorsonline.vic.gov.au)
- [QUEENSLAND: www.qld.gov.au/seniors/](http://www.qld.gov.au/seniors/)
- [WESTERN AUSTRALIA: www.communities.wa.gov.au](http://www.communities.wa.gov.au)
- [SOUTH AUSTRALIA: www.nationalseniors.com.au](http://www.nationalseniors.com.au)
- [TASMANIA: www.dpac.tas.gov.au](http://www.dpac.tas.gov.au)
- [NORTHERN TERRITORY: http://cotaact.org.au](http://cotaact.org.au)
- [AUSTRALIAN CAPITAL TERRITORY: http://cotaact.org.au](http://cotaact.org.au)

Secret #11 Aged Care - [Home](#)

National Seniors Financial Information Desk (FID) is a confidential independent service that can help you with accessing aged care.

From understanding home care packages and how to access them, to moving into residential aged care, they can help you to make informed decisions and access the services and care you need.

Understanding the Financial Aspects of Residential Aged Care
Moving into residential aged care can be an emotional and stressful time. Understanding the costs involved can also be confusing. Our FID officers can assist with understanding the costs, the process involved and possible options available.

[Financial Information Desk](#)

Advice can be provided through our partner Aged Care Matters*, accredited aged care specialists, who can help with:

At Home Care

- Registering for Government Assistance and ACAT Assessment
- Assist in development of preferred care packages
- Identify and suggest reputable care providers
- Ensure you understand the conditions of the package including the fees, and assist with the ongoing monitoring of the service

Placement Packages

Placement in a residential aged care facility

- Locate an accredited home in the preferred location with your specific needs
- Assist in preparation of the paperwork for the Aged Care facility and other Centrelink related paperwork

- Assist with the negotiation of the entry bond (Refundable Accommodation Deposit)
- Ensure you are aware of the contractual arrangements in relation to the new home
- Provide any additional information and answer any queries you have

Advanced Packages

Answering the common and complex questions including:

- How can I afford the entry bond (RAD)?
- Do I need to sell my home, or can I rent it?
- How is my home and other assets assessed under Centrelink and Aged Care Rules
- Will this impact my DVA or Age Pension?
- What happens to the RAD should I pass away?
- Can my partner still reside in the family home if I need to move into an Aged Care facility?
- What happens if I don't have any assets, what does this mean for me?

Aged Care Matters will provide a comprehensive report covering the above questions and answering many more that are applicable for your personal situation.

The report will also include suggested strategies on how you might fund your upfront and ongoing fees while in an Aged Care Facility, allowing you to discuss these suggestions with your family and other professionals before being able to select the best option for you.

*Aged Care Matters is a division of FAMG Pty Ltd ABN 11 605 631 598.

Secret #12 Attitude and Vision - [Home](#)

Having a positive attitude towards your future

Your ability to 'roll with the punches' will dictate how you approach most areas of your future life.

There are life changes that you can expect in retirement; both positive and challenging. In fact, sociologists have identified at least six separate "life transitions" that will affect most people as they move through their retirement life (which is why we say that retirement isn't one long life phase).

Perhaps the greatest transition of all is the one that you see each time you look in a mirror and see yourself change.

It is easy to forget that "getting older" is a physical issue, not a mental one. . As Satchel Page once asked, "How old would you be...if you didn't know how old you are?" When you think of the word 'retirement', what vision comes to mind?

Is retirement a work issue for you, or maybe a financial and investment plan?

Far too many pre retirees make the mistake of thinking that the financial plan and the retirement plan are the same thing—that the life part will take care of itself. This stage of your life deserves a more holistic look and plan than simply assuming that you are beginning a thirty-year long weekend.

What do you want your life to look like? What changes do you anticipate along the way? How will you get the most out of each and every day? Those are important questions as you contemplate your move into this next phase of your life.

1. Pre-retirement: Planning Time

During the working years, retirement can appear to be both an oncoming burden and a distant paradise. Workers know that this stage of their lives is coming, and do everything they can to save for it, but often give little thought to what they will actually do once they reach the goal – the current demands that are placed upon them leave them little time to ponder this issue.

2. The Big Day: Smiles, Handshakes, Farewells

By far the shortest stage in the retirement process is the actual cessation of employment itself. This is often marked by some sort of dinner, party or other celebration and has become a rite of passage for many, especially for those with distinguished careers. In some respects, this event is comparable to the ceremony that marks the beginning of a marriage.

3. Honeymoon Phase: I'm Free!

Of course, honeymoons follow more than just weddings. Once the retirement celebrations are over, a period often follows when retirees get to do all the things that they wanted to do once they stopped working, such as travel, indulge in hobbies, visit relatives and so forth.

This phase has no set time frame and will vary depending upon how much honeymoon activity the retiree has planned.

4. Disenchantment: So This Is It?

This phase parallels the stage in marriage when the emotional high of the wedding has worn off and the couple now has to get down to the business of building a life together.

After looking forward to this stage for so long, many retirees must deal with a feeling of letdown, similar to that of newlyweds once the honeymoon is over.

Retirement isn't a permanent vacation after all; it also can bring loneliness, boredom, feelings of uselessness and disillusionment.

5. Reorientation: Building a New Identity

Fortunately, the letdown phase of retirement doesn't last forever.

Just as married couples eventually learn how to live together, retirees begin to familiarize themselves with the landscape of their new circumstances and navigate their lives accordingly.

This is easily the most difficult stage in the emotional retirement process and takes both time and conscious effort to accomplish.

6. Routine: Moving On

Finally, a new daily schedule is created, new marital ground rules for time together versus time alone are established and a new identity has been at least partially created.

Eventually, the new landscape becomes familiar territory, and retirees can enjoy this phase of their lives with a new sense of purpose.

The Bottom Line

Life planning is an important key to successful retirement.

Workers who have given serious time and thought to what they will do after they retire will generally experience a smoother transition than those who haven't.

Dreams and goals that cannot be achieved with a single trip or project may translate into long-term, part-time employment or volunteer work. But it is never too soon to begin mapping out the course of the rest of your life.

As with all emotional processes that can be broken down into separate phases, it is not necessary to completely achieve one phase before beginning another (except, of course, for the actual cessation of employment).

But virtually all retirees will experience some form of this process after they stop working. Their ability to navigate these uncharted waters will ultimately determine how they live the last phase of their lives.

Retirement doesn't happen only once. It's an ongoing process that can easily last 30 years, and so it's important to plan and prepare for every stage.

From the early days of retirement, when excitement and spending are high, to the later years of retirement, when you are slowing down and seeing your spending reduced dramatically, you will have to treat yourself and your investments differently, which is why planning for all stages of retirement is so important.

Read more: Journey Through The 6 Stages Of Retirement

<https://www.investopedia.com/articles/retirement/07/sixstages.asp#ixzz5XMzXxCGI>

The Latter Years

From 85 and up, your life in retirement will change pretty dramatically. Accept it or not, your energy will be a lot less, your health will worsen, and you may not be able to get around like you used to.

At this point, the cost of living drops dramatically because you won't be going out as often, spending money on travel or keeping your gas tank filled up.

During the final stage of retirement, you will want to start thinking about your legacy, and if you have any heirs, what you want to leave to them.

You should also have a plan about how you will be cared for if your health suffers to the point, you can no longer take care of yourself. You may need the help of family and friends to make important financial decision as your cognitive skills will be on the decline.

During the final stage of retirement, it's important to focus on yourself, which means tending to your health, enjoying your loved ones and keeping a check on spending for unexpected costs.



Secret #13 Death and Dying - [Home](#)

Generally speaking, the Western society does not talk much about death and dying.

It is mostly considered taboo yet all who have experienced the death of a loved one will tell you that it is very important to discuss end of life wishes. It is often captured under the term "Advance Care Planning".

What is Advance Care Planning?

Advance care planning involves thinking about, discussing with your family and close friends, and possibly documenting what types of health care you may or may not wish to receive - if you become seriously ill and/or unable to speak for yourself.

While it is top of mind once illness or accident strikes, this is actually something everyone needs to think about so that it is in place when the unforeseen happens.

Tools that are used in advance care planning can include:

- Advance Care Plan
- Advance Care Directive
- Living Will
- Medical Power of Attorney
- Enduring Power of Attorney
- Enduring Power of Guardianship
- Will or testament

You may need legal assistance to put together some of these documents.

Each state has its own set of rules and tolls for making this all happen.

<https://end-of-life.qut.edu.au/advance-directives/state-and-territory-laws>

Funerals

I understand this can also be a little morbid for some however forewarned is forearmed. While you won't be here to organize it you can prepare it all so your family doesn't have to.

If you haven't arranged a funeral before, it can be a daunting task trying to understand the various funeral cost components and your options.

Most people don't understand that there are a couple of different ways you can get buried in Australia if not choosing cremation.

The first is a traditional burial through a funeral parlour and the second is a Green or Natural burial.

What is a Green Funeral?

A green funeral (also known as a "green burial" or "natural burial") is a funeral that seeks to make as little impact upon the environment as possible. Green funerals are different from traditional burials in that they have some or all of the following elements:

- Burying the body at a green burial site
- Burying the body in an environmentally conscious green coffin, casket or shroud
- Burying the body without a grave liner or burial vault
- Dressing the body in biodegradable clothing
- Preparing the body without, chemical preservatives and disinfectants
- Having no headstone or a green headstone
- Engaging the services of a specialist green funeral director

<https://www.gatheredhere.com.au/green-funerals-australia/>

The list provided is designed to help you understand funeral costs and how much you can expect to pay. It covers:

Funeral Cost Categories

Itemised Breakdown of Funeral Costs

Funeral Costs by State

For more specific information on funeral costs in each state, see our specific city guides:

Funeral Director Costs, Sydney

<http://bit.ly/2GEDmuH>

Funeral Director Costs, Melbourne

<http://bit.ly/2En83m2>

Funeral Director Costs, Brisbane

<http://bit.ly/2T8QU7z>

Funeral Director Costs, Adelaide

<http://bit.ly/2GDRy7t>

Funeral Director Costs, Perth

<http://bit.ly/2NigPo0>

Transparency for consumers is always a good thing. Time is not on your side when a death occurs so this website is a great first port of call to quickly assess the funeral services near you. Thanks for creating such a service. Knowledge is power!"

<https://www.gatheredhere.com.au/>



Secret #14 How I Dealt with Cancer - [Home](#)

I have had quite a bit of experience with my own cancer and quite a few friends of which some have died. Unfortunately, it is not limited to retirees.

I had prostate cancer but luckily found it very early, so it had not spread. It was a bit scary because the concept in society is quite negative. I also had a friend who had cancer and survived only to have it relapse.

Unfortunately, his had spread and after his last experience decided on no treatment and spent his last days pottering away in his woodwork shed, chatting and discussing the world problems while spending lots of time with family and friends.

After the initial freakout, you just need to follow the process, do some research and keep calm. I know it sounds a bit simplistic, but it is the road to a better life. Also know there is choice.

So there are two sides to this common dilemma. You have the patient and then everyone else, children, family and friends.

Coping with a cancer diagnosis

Everyone reacts to a diagnosis of cancer differently. It is often difficult to take in the diagnosis immediately. It is normal to ask 'why me?' or to feel sad, angry, helpless or worried about your future. Talk to your doctor about what your diagnosis means for you.

Having cancer doesn't mean you need to lose hope. The outlook for many cancers is improving constantly.

Telling others

Sharing your diagnosis isn't easy. You may feel uncomfortable talking about it. You may be unsure how you will react when you tell your family and friends and how they will respond. Having other people know will help you and your family share your anxiety and fears. You don't have to face cancer alone.

My sons were very upset but took a few days off work to comfort me and so were very happy then. Also, as a family we have always dealt with illness in a positive way which has helped them all cope more.

Tips for telling others

- Break the news when you feel ready.
- Ask for help. Family and friends may be able to tell others if you don't feel like it.
- Be prepared for questions.
- Draw boundaries. You don't have to share every detail about your diagnosis with everyone.

Helping your family adjust

Cancer is difficult for everyone it affects. Your family needs to adjust to the diagnosis too. Family members may experience stress as roles change and they learn to adapt and cope. They may feel uncomfortable because they don't know what to say but feel they should say something.

They will experience the same fears, anger and anxieties as you.

If your family has difficulty talking about the cancer it may help to speak to a counsellor or have them go to the doctor or hospital with you. This may help them accept your illness.

How do I tell the children?

Children usually guess something is wrong even if they don't know what it is. By telling your children you will give them an opportunity to ask questions and express their feelings about what is happening. Reassure your children that the cancer is not their fault – it's not anyone's fault. What and how much you tell your children will depend on their ages.

If you don't feel you can tell them, ask your doctor or a relative to do it for you. To help your children cope:

- Tell them how you are feeling.
- Give them the opportunity to discuss their feelings and fears.
- Answer their questions simply and honestly.
- Reassure them you love them.
- Do things together.
- Assure them that cancer is not contagious.

Helping your friends adjust

Most of your friends will be looking for a comfortable way of dealing with your diagnosis. They may want direction on how to behave with you. Let them know how they can help you. If you think of something they can do, you will be doing them and you a favour.

Looking after yourself

Learning to live day-to-day will be hard and every day is likely to be different. Many people find that keeping busy helps them to feel that life stretches before them.



Tips for looking after yourself

- Stay active and exercise regularly if you can. The amount and type of exercise you do will depend on what you are used to and how well you feel.
- A balanced and nutritious diet will help you to keep as well as possible and better cope with the cancer and treatment side-effects.
- Do as much as you can – sometimes this may be less than you are used to.
- Let your doctor know if you are having trouble sleeping.
- If you are in pain, ask your doctor for help.
- Seek practical and financial help if you need it.
- Put your affairs in order. This doesn't mean you are giving up. Everyone needs to do these things.

Remember, if you have any concerns or questions, please contact your doctor.

Social Stigma

When my father in law died he always wanted his ashes to be spread on a headland overlooking the ocean as he was a keen sailor.

We did this in a very discreet and compassionate way however someone noticed and ended up calling my mother in law and reaming her out for spreading cancer all over the local area. It was extremely upsetting for her. It happens and the thing is not to react but put them onto someone who can answer their questions. This makes it nicer for you and them.

We had already checked with the crematorium and council who advised this was ok as the ash was not contaminated.

The Process

I thought I would put this in here as after talking to a lot of other cancer survivors there are some interesting commonalities.

Most people will not go into a doctor thinking they have cancer. I know I didn't. Mine came through a regular blood test I do for Diabetes. The PSA was rising steadily.

Some of my friends went in because of symptoms, which I had none, like tiredness or general body issues etc. Strangely most did not have many symptoms especially for the lower range cancers.

Next will come a bunch of tests usually a CT scan then possible a MRI and then a scan with radioactive compound. Once you have a number of tests it will become evident of the actual cancer and then options.

Some will be cut it out and others will be Chemotherapy and or radiation. After these are the various ongoing treatments. Even if you get rid of it you are considered cancer positive for 5 years in remission.

You may have to deal with other physical problems after and the key here is to keep a positive attitude. I had a couple but have learnt to live with them and enjoying life despite them.

Where can I get reliable information?

Cancer Council 13 11 20

Information and support for you and your family for the cost of a local call anywhere in Australia.

<https://www.cancer.org.au/>



Secret #15 An Active Social Network - [Home](#)

As you get older, your social support network becomes increasingly important.

You draw your social support network from a much broader social network.

Successful retirees generally have robust social networks that provide them with friendship, fulfilling activities and life structure.

As part of your retirement plan, you might want to think about the quality of the social network that you have today and your plans to build it. One of the lessons that we can learn about the aging process is that our social networks begin to shrink—if we aren't continually adding to them.

You can join clubs, meet new people and get out of the house to do new things. In retirement you are going to want a lot of people who you can count on and it makes good sense to continue to seek out new opportunities to socialise.

Analysts boldly claim that seniors comprise as high as 8% of all people who avidly use social networking sites, and for good reasons: seniors and the so-called baby boomers produce all this internet traffic to reconnect with old friends, to make new friends, or simply to share personal information and media files (photos, videos, music) with others. Such online social activities, doctors say, are also healthy—it keeps seniors mentally and socially vital.

Facebook, however, is not the only player in the field. In fact, the high numbers of seniors taking to online social networks have encouraged many an internet entrepreneur to launch web start-ups as their own attempt at taking a slice of this lucrative pie. Seniors are often retired, with money to burn. And it doesn't hurt to target this paying demographic group.

So how does Online Australia compare?

According to the ABS, 43 per cent of internet users aged 65 and over accessed the internet to engage with social media in the three months to June 2015. This compares to 72 per cent for the national population aged 15 and over 16

The Sensis 2015 Yellow Social Media Report 17 indicates that Australians aged 65 and over who use social media accessed the following social media sites:

Facebook: 88 per cent

Google+: 16 per cent

LinkedIn: 12 per cent

Pinterest: eight per cent

Twitter: four per cent

Instagram: two per cent.

ACMA research has shown that older internet users also use communication apps such as Skype or Facebook Messenger to stay in touch with others online.

An estimated half-a-million older internet users (23 per cent) used communication apps in the six months to May 2015 to either make voice or video calls or send messages. This compares to 54 per cent of all online adults.¹⁸

The most popular communications apps for older internet users included:

Skype (19 per cent),

Facebook Messenger (13 per cent),

FaceTime (eight per cent),

Apple iMessage (seven per cent) and

<https://beconnected.esafety.gov.au/>

Social media start-ups are vying to accommodate the fastest growing proportion of online Australians, baby boomers.

People over the age of 50 accounted for 32% of Australia's online presence and 20% of its social media use in July 2012, according to the most recent Nielsen poll.

In 2011, Andrew Dowling launched Tapestry, an online platform designed for seniors that integrates social media, email, village notice boards and other features into one, user-friendly interface.

Mr Dowling conceived the idea after observing some of the more alarming trends in aged care, reflected in the experiences of his own grandmother.

His vision for Tapestry was that it would assist the elderly to combat feelings of social isolation and loneliness by helping them stay better connected with family and friends.

By interconnecting with popular social media sites like Facebook and Twitter, users can automatically reach loved ones who exist in those networks, without having to sign up themselves.

<https://www.tapestry.net/>

Mr Dowling has currently postponed further development of the Tapestry program to pursue his latest venture, Stitch.

While Tapestry helps seniors connect with people they know, Stitch is the gateway to connecting those who don't yet know each other. "When you get to a certain age, your social circle inevitably shrinks as people die or move away.

"We built Stitch because nobody needs to feel lonely, no matter what their age."

<https://www.stitch.net/>

What Is Stitch?

Stitch is a community which helps anyone over 50 find the companionship they need.

Our grand vision is to help improve the lives of older adults in every country around the world and provide an answer to the social isolation and loneliness that everyone ultimately faces at some point in their lives, whether they're seeking friendship, romance, or anything in between.

What makes Stitch completely unique is that it's a community, one that's been built by members, for members.

That means everything at Stitch is a result of the efforts of Stitch members, whether that's local activities and events designed to bring people together, online discussions with other members around the world, group travel events, helping with member verification, even volunteering their time to help grow the community.

Our members know what it's like to need companionship, and ultimately everyone has a role to play in making life better for each other.

How We Can Help

<http://bit.ly/2EuhqjT> is our Facebook page and you can come ask questions and we will aim to help you or even the community will be able to help. Our website is below and you can also talk to us here.

<http://secretstosuccessfulretirement.com/>

Secret #16 A Balanced Approaches to Leisure - [Home](#)

Leisure is a fundamental human need.

We use it to recharge our batteries, to act as a diversion in our lives, to create excitement, anticipation or simply to rest and contemplate.

Things change, however, when leisure becomes the central focus of our lives.

Leisure, by its very nature, loses its lustre when it is the norm in our life rather than the diversion. For many retirees, the idea of leisure is associated with “not having to do anything”. In the end, a lack of stimulation affects our mental and emotional state and then ultimately our physical wellbeing.

There is a big difference between “time-filling” activities and “fulfilling” activities that we look forward to.

In retirement, leisure activities often replace workplace functions to meet the basic needs that we have.

Successful retirees balance their leisure over many different activities and take the opportunity to do new things and not get into a rut.

There is so much to see and do in Australia, and retirees can have an incredible time discovering the beauty of the country.

Australia is well known for its wide variety of landscapes and its varied climate, which means there are many types of areas to be seen. If you want to explore this great continent, feel free to pack your bags and embark on a journey that can last from several hours to several days.

Travel within Australia

There are seemingly endless places to travel to within Australia.

Retirees may like to plan weekend breaks to popular cities like Melbourne, Sydney, or Perth, or to plan longer trips to explore more of Australia, such as the Outback, or the Great Ocean Road, in Victoria.

Other must-see spots in Australia are The Whitsundays on the coast of Queensland, Margaret River in Western Australia, and Lord Howe in the Tasman Sea.

If you enjoy travel, it is best to read through a travel guidebook to learn more about the various places to visit within Australia, and to help you plan your trips.

For example, on a recent trip to Tasmania we choose to visit places with weird names like Egg and Bacon Bay, Bay of Fires, Snug and D'Entrecasteaux Channel

Outdoor activities and sports

Spending time at the beach is a common pastime in Australia. As so many Australians live near the coastline, water-based activities (surfing, kite surfing, swimming) are very popular.

You can also enjoy diving, snorkelling, sailing, kayaking, and stand-up paddle boarding. The most popular place for diving and snorkelling is the Great Barrier Reef, located in Queensland, but beautiful dive sites can be found all over Australia.

If you are interested in water sports, but you are a beginner, you will find instructors and schools all over Australia that can help you learn.

The sun in Australia is incredibly strong, so apply sunscreen often to yourself and young children, wear a wide-brimmed hat, and

consider wearing a sun shirt, or rash guard when swimming, to protect your skin from dangerous UV rays. Even in winter months, the sun can be very strong.

There are many beautiful hikes and walks to be done in Australia, and outdoor hobbies such as cycling, and running are also popular. Australian's value fitness, and enjoy staying active by taking part in outdoor activities.

Sports are also very popular in Australia, with many locals following professional teams or participating in recreational teams. Joining a sports club can be a great way to meet new people, and popular sports include rugby, soccer, and cricket.

Culture and sightseeing

Australia has a deep culture and history. Major cities offer museums, theatre performances, and festivals, which can be great to visit.

Canberra, for example, has many museums and galleries such as the National Gallery of Australia, which has the biggest collection of Aboriginal and Torres Strait Islander art.

Museums in Australia often host worldwide travelling exhibitions, meaning you can check out art collections or historical artefacts on loan from places such as the British Museum or the Smithsonian.

Visiting regional and remote areas of Australia allow visitors to learn more about Australia's Indigenous history, by visiting places of significance to the Aboriginal and Torres Strait Islander people of Australia.

Step out in any city to enjoy sophisticated cocktails, delicious food and behind-the-scenes tours at any one of these great urban distilleries. In 2013 there were fewer than 50 registered distilleries in Australia. Today the number has reached nearly 140 – and it

continues to grow.

<https://www.australia.com/en>

Stay Safe

Wherever you decide to go, it pays to stay safe. Follow these four simple steps to ensure you're prepared to travel:

1. Make sure your travel insurance is up to date before you leave.
 2. Organise your medication prior to departure, and make sure you have extra scripts handy just in case.
 3. Organise locks for your bags and ensure you have a foolproof way to carry your valuables and money. Carry your personal identification on you at all times if you can.
 4. Print out your travel information to leave with someone at home and take a photocopy with you as well.
- [Uluru/Ayres Rock](http://northernterritory.com) – northernterritory.com
 - [The Great Barrier Reef](http://greatbarrierreef.org) – greatbarrierreef.org
 - [Mudgee](http://Wine Australia) – Wine Australia
 - [Mudgee NSW](http://Visit NSW) – Visit NSW
 - [Launceston](http://Discover Tasmania) – Discover Tasmania
 - [Daylesford](http://Visit Victoria) – Visit Victoria
 - [Bay of Fires](http://East coast Tasmania) – East coast Tasmania
 - [Attractions](http://Great Ocean Road) – Great Ocean Road
 - [7 Breathtaking Sights to See in the Kimberley](http://Tourism Australia) – Tourism Australia

Secret #17 Retire Abroad - [Home](#)

Just before I retired, we lived in Thailand for a number of years where my wife taught English, and I managed a charity and a children's home.

We met many self-funded retirees over there and the surrounding countries and heard some great and some disturbing stories.

How do you get the pension overseas?

Access to an Australian pension while living abroad is reliant on several factors including the length of time away, whether assets and income have changed and whether the pension is delivered through a social security agreement with another country.

Australia has 31 agreements with countries such as Spain, Japan and Italy that allow for more cohesive social security coverage, overcoming barriers to pension payment in areas such as citizenship. Depending on a pensioner's place of residence and how long they've lived in each country, they may also be eligible to receive a split pension from Australia and their host nation.

While settling down abroad might seem appealing, retirees should be wary of the requirements around accessing a pension.

In 2013 there was a massive overhaul for pensioners living overseas. If a pensioner decides to relocate to Australia after being abroad, travelling outside the country for as little as six weeks within two years of returning could result in payments being cut. For this reason, the Department of Human Services says pensioners must report their travel plans through Centrelink's online portal if they're planning to move overseas or travel abroad for more than six weeks.

"When looking at the aged pension it's always good advice to sit down with a financial planner before moving overseas permanently

as everyone has different access rights and you may find yourself stranded," says Ryan Cullinan, an international financial adviser for Compare Return.

Health care abroad

Australians' citizens living abroad for more than five years and permanent residents living overseas for more than 12 months forfeit the right to Medicare benefits. They are also exempt from paying the Medicare levy, according to the Department of Human Services.

With health procedures often cheaper abroad and popular retiree destinations such as Thailand seeing a spike in medical tourism, losing out on Medicare might not be a deal-breaker for some pensioners.

But in some countries, pensioners may rack up quite a debt before they are eligible to be covered under the public healthcare system.

Smart Traveller advises pensioners to closely research and compare private health insurance policies, the public health care available and medical facilities before moving abroad:

"The Australian Government won't pay for your medical treatment overseas ... expatriates without appropriate insurance are personally liable for covering any medical and associated costs they incur."

Be bold, but tread carefully when retiring overseas

Shane McNally, principal of financial planning Exfin International, which specialises in financial planning for Australian expatriates, says not everybody retiring overseas spends enough time preparing.

"It varies from people who go into in-depth planning to those who wake one morning and want to go overseas for a substantial period," he says. "The latter is quite dangerous [because] when you get to later in life, you're dealing with your retirement funds."

McNally counsels' scrupulous examination of applicable tax laws, as not everything that is tax-free in Australia will be treated the same way abroad.

Health - the hidden cost

Many retirees may have nagging health issues, and a Medicare card will not get you far in a Thai hospital. While the standard of medical facilities can be surprisingly high overseas (especially in Thailand), in most instances health insurance is a must. However, it is not necessarily cheap.

"I remember getting a quote for a couple in their 80s in Indonesia and it was over US\$50,000 per person," McNally says.

"That was for international cover and would provide evacuation to Australia. Our advice has always been that unless you can afford quality health cover, you shouldn't leave Australia."

Even so, with proper planning it might be possible to enjoy the best of both worlds, he maintains.

Why So Many Retiring Overseas

The number of Australians retiring overseas is on the rise. According to the ABS, there has been a 47% increase in overseas retirees over the past 10 years.

The most popular destinations? New Zealand, Italy, Greece and Spain, with other attractive countries including Panama, Portugal, Malaysia and Thailand.

But what has caused this trend?

One of the biggest factors is the increasing cost of living within our shores. Property prices are on the rise, and if you haven't saved sufficiently beforehand, retirement can find you short changed.

That's where a move overseas, where your savings may last longer thanks to lower living costs, can seem appealing.

If this all sounds too difficult, then it might be time you consulted a professional. Financial planners are there to help you reach your goals. They have access to knowledge outside the reach of most ordinary people and can provide new insight into your retirement planning.

A Little Advice.

Living overseas can be a lot different to visiting places overseas. When we lived in Thailand, we learnt this in many little experiences. These can end up being frustrating and send many home.

Example you can't drink the water from the tap, there are quite a few products you may be used to that you can't get, some medicines not available, language, buying a new hinge for the kitchen cupboard.

Always try to link with some locals through volunteering etc as this will make all these things much easier to deal with. I only know for us in Thailand that Bupa was a necessity for health insurance for a reasonable price.

Choosing the "right" country to live in during your retirement years is an intensely personal thing and perspectives differ considerably. Also, your background inevitably plays a role, as longings for the "old country" remain, whatever country that may be. Australians also have a bias towards Asian countries where the relaxed lifestyle, climate and cost of living are definite drawcards.

For some, the decision to retire overseas could be based on a desire to experience different cultures and surroundings. Others may want to be closer to relatives or friends. But for a certain percentage of

would-be retirees, the decision to retire in a foreign country is one based mostly on economics. Why? Because it is sometimes far less expensive to put roots down in developing countries with less-established economies. And when you're living on a fixed income, the notion of a luxurious lifestyle somewhere else can be quite alluring.

But should retirees really consider an international move based on the financials alone? No. If you don't have a sense of adventure, a real desire to experience another culture, some patience, and a sense of humour, you won't have a good time overseas no matter how inexpensive a place is... you'll simply be an economic refugee.

Digital Product Creation



[Product Creation](#) is a course that will help you create a wide range of Digital Products you can sell as your own. Costs \$10 AUD a month for 10 months or \$80 one time access. [Free Course Here](#)

Secret #18 Legal Documents - [Home](#)

When I had my heart triple bypass and then cancer, I had to get all my financial and medical documents together. It was quite a job, so my advice is start now.

Wills & powers of attorney

No-one wants to think about death in the prime of life. But it's important to decide what will happen to your assets when you die. Find out how you can give instructions to your family about your legal and medical preferences should you fall ill or lose the capacity to make those decisions yourself.

- Estate plans
- Wills
- Testamentary trusts
- Powers of attorney
- Your legal and financial housekeeping

Estate plans

An estate plan includes your will as well as any other directions on how you want your assets distributed after your death. It includes documents that govern how you will be cared for, medically and financially, if you become unable to make your own decisions in the future.

You must be over 18 and mentally competent when you draw up the legal agreements that form your estate plan. Key documents might include:

- Will
- Superannuation death nominations
- Testamentary trust
- Powers of attorney
- Power of guardianship
- Anticipatory direction

Smart tip

It's estimated that nearly half of all Australians die without a will, or 'intestate'. Don't let this happen to you. Make a will today.

Wills

A will takes effect when you die. It can cover things like how your assets will be shared, who will look after your children if they are still young, what trusts you want established, how much money you'd like donated to charities and even instructions about your funeral.

Your will can be written and updated by private trustees and solicitors, who usually charge a fee. Some Public Trustees will not charge to prepare or update your will, but only if they act as the executor of your will. Other Public Trustees may only exempt you from charges if you are a pensioner or aged over 60. Check with the Public Trustee in your state or territory.

You can buy will kits online but it's a good idea to ask a solicitor to review your will to make sure everything is in order. If a will isn't signed and witnessed properly, it will be invalid.

Keep your will valid and up to date as your legal rights change, specifically if you marry, divorce or separate; have children or grandchildren; if your spouse or beneficiaries die; or if you have a significant change in financial circumstances.

If you die intestate or your will is invalid, an administrator appointed by the court pays your bills and taxes from your assets, then distributes the remainder, based on a predetermined formula, which may not be how you intended your assets to be distributed.

If you die intestate and don't have any living relatives, your estate is paid to the state government.

Testamentary trusts

A testamentary trust is a trust set out in a will that only takes effect when the person who has created the will, dies. Testamentary trusts are usually set up to protect assets.

Here are some reasons why you would create a testamentary trust:

- The beneficiaries are minors (under 18 - 21 years old)
- The beneficiaries have diminished mental capacity
- You do not trust the beneficiary to use their inheritance wisely
- You do not want family assets split as part of a divorce settlement
- You do not want family assets to become part of bankruptcy proceedings

A trust will be administered by a trustee who is usually appointed in the will.

A trustee must look after the assets for the benefit of the beneficiaries until the trust expires.

The expiry date of a trust will be a specific date such as when a minor reaches a certain age or a beneficiary achieves a certain goal or milestone, like getting married or attaining a specific qualification.

Powers of attorney

Appointing someone as your power of attorney gives them the legal authority to look after your affairs on your behalf.

Powers of attorney depend on which state or territory you are in: they can refer to just financial powers, or they might include broader guardianship powers. You will need to check with your local Public Trustee.

Generally speaking, there are different types of power of attorney:

A general power of attorney is where you appoint someone to make financial and legal decisions for you, usually for a specified period of time, for example if you're overseas and unable to manage your legal affairs at home. This person's appointment becomes invalid if you lose the capacity to make decisions for yourself.

An enduring power of attorney is where you appoint a person to make financial and legal decisions for you if you lose the capacity to make your own decisions.

A medical power of attorney can make only medical decisions on your behalf if you become unable to do so yourself.

You can prepare a few other documents to help your legal appointees and family as you grow older, including:

An enduring power of guardianship that gives a person the right to choose where you live and make decisions about your medical care and other lifestyle choices, if you lose the capacity to make your own decisions.

An anticipatory direction records your wishes about medical treatment in the future, in case you become unable to express those wishes yourself.

An advance healthcare directive (or living will) documents how you would like your body to be dealt with if you lose the capacity to make those decisions yourself.

The documents you choose to draw up will depend on your situation, and the responsibilities you are happy to entrust to others. Get legal advice if you are not sure.

Choosing your powers of attorney

Nominate people that you know are trustworthy, if possible, financially astute, and likely to be around when you need them.

Your legal and financial housekeeping

Once your paperwork is in order, it will help your executor and family if you list the legal documents, you have and where they are kept.

Keeping a record of your personal information and notes on how your legal documents, assets and investments are arranged can also help you.

Here is a list of key documents to keep:

- Birth certificate
- Marriage certificate
- Will
- Enduring power of attorney
- Advance healthcare directive (also called a living will)
- Personal insurance policies
- House deeds
- Home and contents insurance
- Deeds and insurance policies for any other real estate you own
- Bank account details

- Superannuation papers
- Investment documents (securities, share certificates, bonds)
- Medicare card
- Medical insurance details
- Pensioner concession card
- Any pre-payments of funeral investments

Basically, I went through my wallet and accounts to gather all the information my wife or son might need in case something happened. I even attached a copy of this book and other business logins etc.

The NSW Government's Planning Ahead tools website gives more detailed information on advance care directives, wills, power of attorney and enduring guardianship.

A good will and estate plan can help make sure your wishes are carried out after you die, or if you are no longer able to make your own decisions.

When you have planning ahead documents in place – a Will, Power of Attorney and Enduring Guardianship – you can rest assured that your rights and wishes can be respected because they are properly documented. <https://planningaheadtools.com.au/>



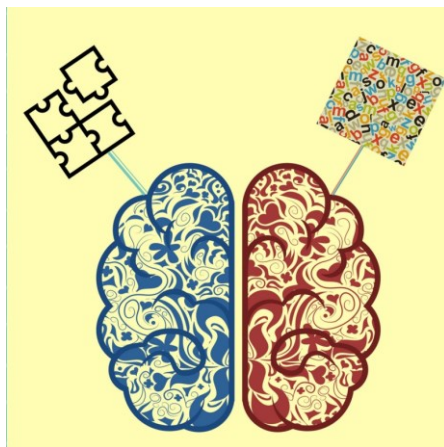
Secret #19 Write a Book - [Home](#)

Writing a book takes time. Now you have plenty of it. Write a novel, a cookbook, a how-to guide or even your memoirs. I took on this book because as I started travelling through the initial stages of retirement I found there were not many books out there I could access that weren't concentrating on finances.

There is heaps of information, much of it put out by the insurance and investment companies but little on how to live as a retiree. I found this great article by Debra Lobel and hope it inspires you.

Debra Lobel - <http://bit.ly/2GErU2q>

Author, writer, fan of legacy and modern technology, and dedicated family caregiver

How I Retired and Kept my Sanity by Becoming a Writer

Logical Side of the Brain.....Creative Side of the Brain

As I watched my father descend into an Alzheimer's oblivion, I worried that my children would be facing the same challenging

future with me. When I celebrated my 60th birthday, a year before my father died, I made a decision to stay mentally active. Doing puzzles, reading, memory exercises and taking walks were some of the recommended activities that I already did.

A friend who worked with dementia patients suggested that I use the other side of my brain.

"Which side is that?" I asked.

"The right side of the brain is the creative side. Your profession in the tech industry requires you to use the left side of your brain, the one for logic."

"Do you mean like arts and crafts kinds of things?"

"Yes," she said. "Anything creative. Even keeping a journal or writing stories."

"If my kindergarten teacher had given out grades, I would have failed," I said. "My first-grade teacher used my drawings as bad examples of what trees, houses, people, cars or any other objects looked like."

"Then write. It isn't hard. You don't even have to show it to anyone else if you don't want to."

My friend wasn't the first one to encourage me to write. Many professionals I knew who were in the mental health care industry had been encouraging me to write a memoir on how I managed to care for two special needs kids, a chronically ill partner and both my parents who lived on the opposite coast, all while I was working full-time. After my mother had died, I decided to take my friend's advice.

I started the memoir. I wrote and wrote and wrote for hours. Then I read it. It was boring. Lots of facts that put even me to sleep. There

was no emotion in my words, even when I wrote about what it was like to talk to the man who called me while I was trick or treating with my kids. I didn't even describe the noise level that was so loud from the hundreds of partying people, having to ask the doctor several times to repeat himself before his words finally registered that my mother had died, and I could only feel my heart pounding in my ears as I searched for my children who were somewhere in the crowd.

I read books on how to write and joined online writing groups that gave me great feedback on how much I needed to improve. I tried and produced decent stories with mediocre writing.

A week after my 64th birthday, I was laid off (the formal dismissal was that my job was eliminated) and knew it was near impossible for anyone who was a year from retirement would be able to get a job. The typical employee in my field was a 26-year-old male. I had no other choice than to retire when my unemployment ran out.

After more than 45 years of having a regimen and structure in my life, I was lost, vegetating, not knowing what to do every day when I woke up. I felt my brain cells packing up and leaving due to lack of activity. Depression was setting in. I felt useless.

It was then that I remembered my friend's description of the two hemispheres of the brain and realized that I had favoured, almost exclusively, the left side of my brain for my entire life. The right side of my brain had probably atrophied to the size of a peach pit. I alerted my remaining brain cells that they needed to exercise and put myself on a strict regimen of learning how to write to revive my creative side.

I took online courses, read books, joined more writing groups, had writing partners, wrote stories, shared them and learned from the critiques. I wrote more stories and edited them (sometimes I cheat and use Grammarly) and rewrote them again. During NaNoWriMo, I wrote shitty first drafts of novels.

Currently, I'm revising my memoir with the help of a coach, Brooke Warner, who says I have a fascinating story, but my scenes lack emotion and details of sight, sound, texture, and taste. There is still too much telling and not enough showing. All writers know this, but it doesn't come easy for me. My plan is to re-read the chapter on scene in her book (along with Linda Joy Meyers) *Breaking Ground on Your Memoir*. I've also given my brain the following instructions:

Left brain: Stand down and desist for now until further notice.

Right Brain: Get off the couch and get to work.

Is my writing great? No, but it has improved. If you've read this far, it can't be all that bad. I have a new routine with a purpose in my life and I'm enjoying my new career.

Recently I asked myself, am I really a writer? According to 12 Signs you are (Probably) a Born Writer by Sobia Q, I am a writer. It is probably a latent trait, but it's being used now.

The following are the points Sobia makes in her article followed by my comment in italics.

1. You haunt libraries. You have always haunted libraries and walked, rapt, around bookshops (sometimes secretly smelling the pages of a book you've freshly opened, when you think no one's looking).

There's a library at the corner of my street. I stop and peek into the windows to see all the books, but I rarely use it because my personal library is overflowing. That's because there are two independent bookstores within four blocks of my house, and I can't pass them by without window shopping (and getting sucked in). The atmosphere is magical.

2. Your favourite people are often fictional characters. Their stories sometimes haunt you and often you can't sleep at night due

to your feelings about those characters' dilemmas. They might even be your own fictional characters.

Who is a better-developed person than a fictional character, especially my own?

3. You have been writing from when you were this high (place hand somewhere by your hip) of course.

I was never a writer until recently (I just published my first story, A Christmas Caroler: A New Twist to a Classic Story, a few months ago).

4. You would write even if there were no money, no fame, no glory it's a compulsion.

I'm writing because I must, even if there is no fame, glory or money (but it would be nice).

5. You had some fairly detailed imaginary worlds as a child. (Like the Bronte's "Gondal" perhaps).

Shhh. Don't tell anyone about my imaginary worlds.

6. You love words and are always searching for that perfect word. Sometimes you mentally edit other people's stuff you are reading.

If I spend hours writing every day, I feel accomplished when I have found that perfect word or phrase. I often edit other people's writing in my head.

7. Sometimes you sit down to write and then look at the clock. Its past dinnertime where did the time go?

If I haven't finished writing, nothing else matters.

8. Your characters often come alive and start doing their own thing. When you next sit down to write, you are catching up with what they have been up to, rather than making them do things.

My characters find the weirdest times to talk to me, mostly as I'm falling asleep. Naturally, I must take notes and promise to solve their complaints in the morning.

9. You're seriously into people watching. and figuring out why people say and do those crazy things.

I've always been a people watcher. I love to stand at a corner and listen to conversations or watch people in stores (some have asked me if I'm security) before taking out my small notebook and jotting down ideas for stories. Sitting at a restaurant counter is one of the best places to people watch.

10. You often feel you could express it better in writing than you could verbally. When you're really emotional you want to write it to the other person.

When things are too hard to say in person, I express my emotions on paper. Sometimes I share it. Other times when it's too harsh, I include it in my fiction.

11. The most mundane experiences are grist for the mill.

Even things that are inconvenient, like getting splattered with water as a car drives past can get transformed into a writing experience.

Mundane experiences are the best source of writing prompts since they are based on what happens to people and how they react.

12. Oh, and did I say you haunt libraries and bookshops? You love books. As a child, you would read under the duvet after lights out and not much has changed.

Don't tell my parents about reading under the covers. They always got upset. I'm just thrilled I have a backlit reading device now.

"Writing is obviously a solitary exercise," says Tim Finch, who was 51 when his debut novel, *The House of Journalists*, was published. "If it's something you turn to in middle age, you often don't have many or any contacts in the literary world."

It's never too late to start writing

Finch, along with around 60 other novelists, is a member of The Prime Writers - a network of men and women whose debut novels were published when they were over the age of 40.

One of the few networks of its kind, The Prime Writers' catalogue ranges from memoirs to historical fiction, using a "vast reservoir of life experience" to inform their writing. The group aims to inspire other writers, and spur "people in their 'prime' to realise it is certainly not too late to write that novel and get it published."

<https://theprimewriters.com/>



Secret #20 A Lifestyle Plan - [Home](#)

The happiest retirees have a plan for how they will spend their time and carry it through.

"I would say the one underlying theme with happy retirees, aside from the financial, is they are engaged, they have hobbies and things they want to do. Now, this extra time is letting them do it," says Bill Van Sant, senior vice president and managing director at Univest Wealth Management in Souderton, Pennsylvania.

"If I see retirees keeping busying, supporting causes or grandkids, I find overwhelmingly that those folks are happier versus those who may be well off, but don't have a hobby or have physical limitations. Those retirees are not that happy. They are getting bored and are not getting enjoyment."

There are some people who don't enjoy being retired.

"Some folks don't retire. They go back to work," Van Sant says. "I find folks today delay retirement, not because they need money. They don't have the desire to do anything but work. They will never be happy retired."

What is retirement lifestyle planning?

Retirement Lifestyle Planning is really the concept that retirement is about more than money. Life Retirement Planning encompasses all the areas of retirement and life. Some of the most recognized facets of retirement are:

Health and Fitness – One of the key factors in your retirement success is your health and wellness. After all, you can have all of the love and money in the world, but without your health to enjoy it, your "best laid plans" will be compromised. Exercise and nutrition are keys.

Financial Comfort – It is true that you can't retire without money, but let's face it – you can't live without money either. Many experts who say that you can retire on 60-80% of your last year's employment income are assuming that you have paid off your house, you have no debts, or that you never want to do anything!

There is no real rule of thumb on how much money will give you comforts. The only way to figure that out is to realistically assess your retirement price tag by figuring out what kind of life you want to lead in retirement and then assess the costs associated with that life.

In the end ***it is just as much about your attitude*** as the money. We don't have very much but seem to do a lot more than some of our friends who have a small fortune.

Social Relationships – Family and friends are part of your everyday life. We need relationships, particularly when we leave the workplace, and our work-related relationships begin to disappear. Often, our relationships have been developed in the workplace. When that ends, new relationships should be created that will replace what has been lost.

Home and Location – We all need a place to live. Your home is a focal point in retirement. Your home and location refers not only to your house but also the community. It refers to where you spend your time and that might be a recreational property for example.

Hobbies and Interests – Really, hobbies and interests are about fulfilment. Doing things that you enjoy and bring you personal satisfaction. Too often people work for income and not because it provides personal fulfilment. Retirement is the opportunity to spend your time doing things you enjoy.

Mental and Emotional Health – Just like physical health is important, mental health is really important.

Intellectual Spirit – This refers to your ability to grow and stimulate your mind. Keeping your mind sharp is as important as keeping your body healthy and your spirit sharp.

Spirituality – This is often confused with religion. It really refers to your sense of who you are and why you are here. Your view of the world flows directly from the values that you hold and the primary purpose of your life. What is it that gets you up in the morning and makes you want to face the day? Your spiritual health is very important to your life success and happiness

Whether you are retired or approaching retirement, retirement is an opportunity to re-evaluate life and that is why it is such a key time of your life. Money is a concern but only part of the bigger picture.

I have been a church goer for many years and have developed a whole range of skills. Ours is a Pentecostal church so there is sound, video, home groups, photos and a lot of community and charity work. I have volunteered in all these different areas over the years and love what it provides.

It's not about religion but about relationship.



On the Bund Shanghai

Secret #21 Best Places to Retire in Australia - [Home](#)

While some Aussies choose to stay in the family home in retirement, others stretch their wings and opt for a new life elsewhere. Here are some of the best places to retire in Australia and overseas.

Retirement hotspots in Australia

Here are some of the most popular retirement destinations in Australia to consider:

Tweed Heads, NSW

Near the NSW/Queensland border, Tweed Heads has a mild climate and plenty to do with affordable dining, live music, day trips such as whale watching, and sports. It's an area rich in flora and fauna, a large retiree population (the average age of its residents is 54) and 14 retirement villages.

Port Macquarie, NSW

With diverse topography that includes wetlands, forests and mountain regions Port Macquarie is 390km north of Sydney. It has a beautiful climate, a range of restaurants and a number of annual festivals including a month-long food festival. The average resident age is 47, and there are 13 retirement villages.

Sunshine Coast, QLD

Comprising the towns of Mooloolaba, Caloundra, Coolum and Maroochydore, the Sunshine Coast has a relaxed community atmosphere, local airport, beautiful beaches and year-round sunshine. It's quiet and peaceful with more national parks than any other area in Queensland, but is still close to Brisbane, and has great dining options.

Coolangatta, QLD

At the bottom of the Gold Coast, Coolangatta directly borders Tweed Heads in NSW. With a similarly mild climate, and lots to do, there are around 19 retirement villages to choose from in the area, and you get the benefits of both towns on your doorstep.

Echuca, VIC

Located on the banks of the Murray River, Echuca is the closest point of the Murray to Melbourne, which is just over 200km away. Aside from the river, it has a great community spirit, vibrant culture with several annual festivals and is generally seen as affordable.

Mornington Peninsula, VIC

Only 40km from Melbourne, the Mornington Peninsula is made up of several small communities and is known for its beaches, wineries, food culture, outdoor activities and rolling hills dotted with orchards and market gardens.

Adelaide Hills, SA

Part of the Mount Lofty Ranges but not far from Adelaide, the Adelaide Hills is a top wine producing region with cold nights and a generally cool climate. It's also home to great food and several annual food and wine events.

Yankalilla, SA

Just over 70km south of Adelaide, Yankalilla is a small agricultural town with a Mediterranean climate and a cool average annual temperature of 17 degrees. It's more about peace and quiet than a hive of activity, but beaches and the McLaren Valley wine region aren't far away.

Esperance, WA

Eight hours south-east of Perth, Esperance has a range of outdoor activities such as swimming, walking, boating, snorkelling and bird watching, making it best suited to active retirees. Add to the mix an unspoilt coastline, friendly community, relatively low-priced housing, a local airport and an average population age of 48.

Huon Valley, TAS

Outstanding natural beauty, clean air, and relatively low living costs just 20 minutes from Hobart, the Huon Valley is also known for its produce, wine and seafood. The climate is cool, but the valley gets around 300 days of sunshine a year. Huon Valley, TAS

Outstanding natural beauty, clean air, and relatively low living costs just 20 minutes from Hobart, the Huon Valley is also known for its produce, wine and seafood. The climate is cool, but the valley gets around 300 days of sunshine a year.

Cheapest places to retire in Australia

IT'S no surprise to most Australians that the cost of living varies greatly from one city, state or territory to another.

But exactly which places are the most affordable when it comes to everyday expenses including rent, fuel, groceries, transport, utilities and education? And which ones will burn a hole in your pocket faster than the others?

The latest report from Numbeo, a cost-of-living website which collates prices of goods and services from hundreds of cities around the world, shows that almost everything is cheaper in Hobart compared to other major cities nationwide.

It also confirmed what Sydneysiders already knew: it's the most expensive place to live in the country. Melbourne, Darwin and Perth trail closely behind.

Numbeo is the world's largest database of user contributed data about cities and countries worldwide. Numbeo provides current and timely information on world living conditions including cost of living, housing indicators, health care, traffic, crime and pollution.

<https://www.numbeo.com/cost-of-living/>

VICTORIA Bass Coast (e.g. Phillip Island)

- Natural habitat
- Fresh air
- Proximity to Melbourne

Goldfields & Spa Country (e.g. Castlemaine)

- Active arts scene
- Diverse range of medical facilities
- Relaxed village feel

NSW Southern Highlands

- Close to Illawarra coast
- Relatively close to Canberra and Sydney
- Weather is largely free from Sydney's humidity
- Rural setting close to the beach

North Coast (e.g. Port Macquarie)

- Commercial airport
- Range of shops
- Medical facilities

QLD Sunshine Coast (e.g., Buderim, Bribie Island)

- Close to Brisbane
- Choice of living inland or on coast

- Varied housing options

Darling Downs (e.g. Toowoomba)

- Recreation and cultural facilities
- Ideal conditions for gardeners
- Sense of community
- Climate is cooler than in Brisbane

TASMANIA East Coast (e.g. St Helens)

- Weather (claimed to have 200 days of sunshine a year)
- Good community feel
- Close to Binalong Bay (one of the best white sand beaches)

Huon Valley

- Close to Hobart for amenities
- Four distinct seasons
- Lifestyle (gourmet) and leisure (such as golf and gardening)

SA Adelaide Hills (e.g. Mount Barker)

- Natural open spaces
- South Eastern Freeway enables access to Adelaide
- Choice of shops

Fleurieu Peninsula (e.g. Victor Harbor)

- Large number of community groups and clubs
- Medical services
- Proximity to Adelaide

WA Great Southern (e.g. Denmark)

- Arts and culture
- Restaurants
- Natural environment

- Sense of community

Southwest (e.g. Margaret River)

- A Mediterranean climate
- Art and culture (vineyards, restaurants, music festivals, art galleries)
- Lifestyle
- Proximity to sea and forests

When deciding where to live when you retire there are many considerations. One of our main one was grand kids and as they are spread around Australia and one set overseas. This determined our location. The best thing is we get in some travel as well. Here we are visiting our eldest son in Shanghai



Secret #22 Make a Bucket/Curious List - [Home](#)

Retirement is an opportunity to reinvigorate yourself and spend your days doing the activities that you enjoy most. Maybe that's perfecting your golf swing, traveling the world or spending time with family.

The best part of retirement is setting your schedule and having the freedom to explore and pursue your passions and hobbies. After spending the majority of your life at work, you might not know what to do with all of this new free time. If you're looking for a few ideas, here are a few of our tops picks of things to do during your golden years

This helps to give you a sense of purpose and a reason to get up every morning. It is never too late to start a bucket list, but the earlier you start one the better.

Studies have shown that less than 40% of people retire when they planned to. I have found, time and time again, that the people who had a bucket list of a variety of interests while they were still working, transitioned into retirement more smoothly than those who didn't have one.

I have met people at my presentations who said they have to keep working because they didn't have enough money to retire yet. When asked what they wanted to use their money for, often they had no plans for what to do in their retirement, except perhaps 'play golf' or 'go fishing' every day. And what if the weather is bad, what will you do then?

Men in particular, can lose their sense of identity and self-worth when they retire from full-time work, so developing a bucket list along the way, can ease this perception and give meaning to this new stage of life.

Reinvent yourself. Use the skills and talents you have developed over the years, to share with others by joining groups, volunteering, developing hobbies, etc. Even if you have already been retired for a few years or more, it is never too late to start new activities and meet new people. So good for your health and well-being.

The Ultimate Retirement Bucket List

When we reach retirement, it can feel more important than ever to get those remaining items ticked off our bucket lists while we're healthy and able to!

Our retirement years are a fantastic opportunity to fulfill those dreams we've held for many years, but until now, perhaps haven't had the time or sufficient finances to bring to fruition.

You may not have an official retirement bucket list written down – most of us probably don't – but you may have a few places in mind that you'd still love to visit, experiences you haven't had yet, and ambitions you would like to say that you've achieved.

Writing down your bucket list is a great way to put down on paper your hopes and dreams for your retirement years; it can really motivate you to make those things happen when you can see them in black and white.

If you're looking for some inspiration, we've got a whole host of ideas for your ultimate retirement bucket list. Have a read through some of these ideas, combine them with your own, and discover what adventures are awaiting you!

Tip: Once you've made your ultimate retirement bucket list, try placing it somewhere you'll see it every day, so you are inspired to make things happen!

The Ultimate Retirement Bucket List

1. Go on a Caribbean cruise
2. See the Northern Lights
3. Spend more time with the grandchildren
4. Rescue a shelter dog or cat
5. Enter a sporting event for charity
6. Grow vegetables / start an allotment
7. Travel across Europe by car or caravan
8. Witness a solar eclipse
9. Fly in a helicopter
10. Re-visit original honeymoon destinations
11. Volunteer for charity
12. Watch a sunset / sunrise
13. Visit all seven continents
14. Go on safari
15. Learn a foreign language
16. Try an extreme sport such as skydiving or paragliding
17. Have afternoon tea at the Ritz
18. See the Sphinx and the Great Pyramids
19. Gamble in Las Vegas
20. Learn to play the piano / other musical instrument
21. Christmas shopping in New York
22. Go horseback riding
23. Have a spa day
24. Take the grandchildren to Disneyland
25. Donate blood

26. Pass a skill or hobby of yours on to younger relatives
27. Renew your wedding vows
28. Whale and dolphin watching
29. Book a trip on the Orient Express
30. Visit distant friends or relatives
31. Ride a camel
32. See Stonehenge
33. Take a canal trip in a narrowboat
34. Write a book
35. Try skiing
36. Take the grandchildren to meet Father Christmas
37. Hot air balloon ride
38. Work on the family tree / track down long-lost family
39. Go scuba diving or snorkelling
40. Celebrate St. Patrick's Day in Ireland
41. Ride an elephant
42. Sell something you have made yourself
43. Go to a concert of a favourite band / singer
44. Learn to paint / make pottery
45. Volunteer for community or local school
46. Eat at a Michelin starred restaurant
47. Go cage diving with Great White sharks in South Africa
48. Go back to education / join the University of the Third Age
49. Take dancing lessons
50. Try yoga or tai chi

A Curiosity List

Like other areas of traditional retirement planning, creating a bucket list or building a honey do list can feel cliché, even old fashioned. They're both common tools used to help new retirees fill their time and replace their work identity as they make their transition into retirement.

However, there is something more personal and meaningful that exists. It's called a curious list.

A curious list is exactly what it sounds like, a list of things you are interested in and, at some point during retirement, would like to consider learning more about.

What are you curious about?

What makes the curious list different from other lists is the fact that it does not require a specific commitment of time or energy. Instead, it simply denotes that you wish to spend some amount of time and energy at some point in the future exploring a particular subject.

The goal of a curious list is to help you understand that the true essence of retirement is in being, not doing. It encourages you to be patient and let your calling marinate over time, instead of forcing you to either start working on it, or feeling guilty about avoid it.

For example, if you are feeling compelled towards a musical instrument, it doesn't mean you have to go out and learn to play it. Your curiosity towards it could result in the creation of a relaxing playlist of its great masters... buying an antique version of it to display in your home... sponsoring a local band student...or volunteering for the local orchestra.

In any event, it's a process about embracing it rather than trying to accomplish it. Giving yourself time to explore the fullness of that

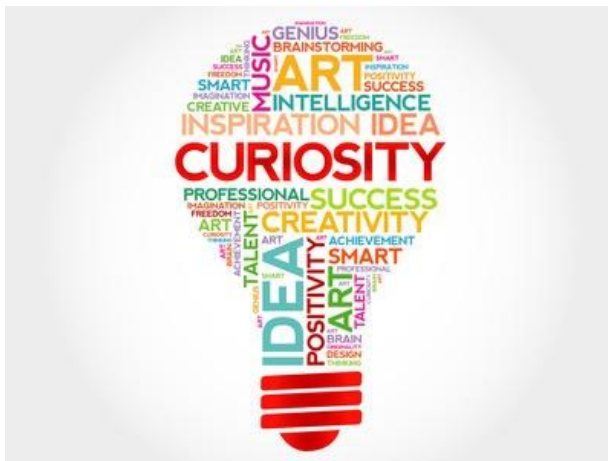
calling and to consider different paths towards it.

The secret of the curious list lies in the fact that it creates a desire to do more, be more, or learn more. When you are curious about something you want to take that next step and see what's around the corner.

Through small and simple steps you'll not only help build momentum in areas of interest but also gain useful insights, foster experience, and ultimately add energy and direction to your new life.

Therefore, I would encourage you to take a few minutes to write down a list of things that you are curious about. To ask yourself, "What do I really want to see myself doing or being a part of in retirement?"

A good curious list will support a balanced retirement that incorporates mental and physical health, social activities, financial well-being, and spiritual growth. It will also go a long way in helping you fill your time and replace our work identity.



Secret #23 Keep Your Mind Fit - [Home](#)

So, you've noticed some changes in your thinking; you often misplace your keys or have trouble coming up with the right word in conversations.

But how do you know when these changes are a normal part of getting older or if they might be pointing to a health problem such as dementia?

How the Brain Typically Ages

Your brain's volume gradually shrinks as you get older. When this occurs, some of the nerve cells in your brain can shrink or lose connections with other nerve cells. Blood flow within your brain slows somewhat in old age, as well. These age-related changes are thought to be behind the differences in cognitive function many people notice as they age.

Everyone has lapses in memory from time to time, but significant memory loss is not a normal part of old age. It's important to talk with your doctor if you or a loved one is experiencing memory loss and other cognitive symptoms that interfere with normal activities and relationships.

Brain Changes That Lead to Dementia

Dementia is the impairment of mental functions, including memory, language skills, perception, reasoning, and judgment. There are several different causes of dementia, including:

Alzheimer's disease.

The most common cause of dementia, Alzheimer's disease occurs when nerve cells in the brain become damaged or die, which leads to a gradual decline in cognitive ability.

Vascular dementia.

The second leading cause of dementia, vascular dementia occurs when the nerve fibres in the brain are damaged by cerebrovascular or cardiovascular problems – most often strokes.

Lewy body dementia. Lewy body disease is when brain cells located in certain areas of the brain die, leaving abnormal, protein-filled nerve cells known as Lewy bodies.

Frontotemporal dementia.

Frontotemporal dementia occurs because nerve cells in the frontal and temporal lobes of the brain degenerate, which can interfere with brain activity and result in brain cell death.

Other types of dementia.

Human immunodeficiency virus (HIV) infection, Huntington's disease, head trauma, and other health conditions can affect nerve cells in the brain, leading to symptoms of dementia.

Related: [Mind-Body Connection: How the Brain Can Protect the Heart](#)

Tips for Staying Mentally Sharp as a Senior

Promising research indicates that taking the following steps can help keep your mind sharp as you age:

Control cholesterol problems and high blood pressure.

These conditions can increase your risk for heart disease and stroke, which are thought to contribute to the development of certain types of dementia. Cardiovascular health — having healthy blood sugar, cholesterol levels, and blood pressure, along with being physically active, eating a nutritious diet, maintaining a healthy weight, and

not smoking — was associated with better cognitive function in a 2014 study published in PLoS One.

Don't smoke or drink excessively.

Because these are both seen as putting you at increased risk for dementia, kick the habit if you smoke and, if you drink, do so only in moderation.

Exercise regularly.

Regular physical activity is thought to help maintain blood flow to the brain and reduce your risk for conditions such as high blood pressure that are associated with the development of dementia. Consistent vigorous exercise helps lower the risk for dementia, according to a study published in Annals of Medicine in 2015.

Eat a healthy diet.

People who consume plenty of vegetables and fatty fish and keep away from saturated fats are thought to have a lower risk for cognitive decline.

Stimulate your brain.

People with less education are at higher risk for dementia, according to the Alzheimer's Association, because mental stimulation throughout your lifetime is important for your brain health.

Keep your mind active by increasing your level of social interaction, learning new skills, playing challenging games, and doing other activities that require an engaged mind. People who are more socially and intellectually involved are less likely to develop dementia.

Secret #24 Have Fun - [Home](#)

Fun in retirement is pretty much what we have been talking about in other chapters. It is all about creating events and sharing experiences.

It is also about being part of community. Some people find this in clubs or sports, and some also find it in church.

There are also many inspirational stories about people who have overcome challenges to enjoy life. I have also had younger people tell me that they have picked up helpful tips to get them to start thinking about preparing for life in retirement down the track, so instead of dreading it, they can look forward to this new stage of their lives.

So, in this chapter let's review some fun things you can do.

A friend was recently forced into an early retirement. While she was within a year of wanting to retire anyway, it came as a bit of shock when her job position was eliminated, and she was faced with trying to occupy the hours in the day.

Fortunately, she and her husband had planned for their retirement financially, so she did not need to find another job to supplement their income. However, not much thought had previously been given to what she would do to keep herself occupied during retirement. With retirement thrust upon her so unexpectedly, she felt unprepared, lost, useless and a little depressed.

Each individual faces a unique set of circumstances that dictates how and when they will retire. Some people plan for an early retirement, while others feel they will never be able to retire due to financial constraints or health issues.

If you are one of the lucky few who are reasonably well set financially, have good health and little-to-no guardian responsibilities, then you need to embrace retirement as a new

phase of life with unlimited possibilities. Develop the attitude that you are indeed lucky!

So much of our lives is spent doing the things we have to do – going to school, learning a trade or skill, earning a living, raising children and caring for the elderly or infirm. We should be shouting from the rooftops when and if we reach retirement with a little money in the bank, healthy and free to choose the rest of our life.

Numerous lists can be found on the Internet for things to do when you are retired. I've listed a few of the most popular choices below for your consideration if you are about to retire, new to retirement, depressed that you have nothing to do or are bored with what you are doing.

Travel in Retirement

Go on day trips, cruises, foreign travel or visit each of the States and Territories of Australia.

Find Classes

Master a foreign language, grasp computer skills, learn new hobbies or additional ideas for current hobbies.

Learn New Hobbies in Retirement

Too numerous to mention all, but some choices are: drawing, painting, ceramics, sculpture, playing the piano or other musical instrument, singing, knitting, crocheting, needlepoint, quilting, scrapbooking, photography, gardening, cooking, woodworking, genealogy, crafting.



Clean / DE Clutter

Instead of spring cleaning, do a 'retirement' cleaning and organize, simplify and declutter your house.

Volunteer for as Long as Possible

There are diverse groups of organizations that need volunteers to help with their cause and program activities. You could select a cause that is important to you or go to one of many sites on the internet that will match your skills to organizations needing volunteers.

Write – Even if You're the Only One Who Reads Your Work!

Finally, there is time to write that book you always wanted to do, or to set up and manage a blog, write articles to be published in magazines or elsewhere, poems or your memoirs.

Social Organizations

Join meetup groups that are geared to certain interests or populations. Clubs centered around books, chess, astronomy, or gem and mineral exploration are great opportunities, and so are dating sites.

Remember Your Family in Retirement

Spend more time with family, grandchildren or great-grandchildren. For the older grandchildren, you could attend school and sporting activities, take them to special events, zoos, museums, sports games.

You can offer to babysit the younger grandchildren. Help with their education by reading to them, drilling them on upcoming quizzes, help with special projects and tutor where needed.

Find a Sport

Participate in whatever sport that interests you, such as fishing, hiking, running, swimming, canoeing, kayaking, surfing or scuba diving.

Mentor or Teach

Help schools by tutoring children in reading or math. Teach English to foreign speaking individuals. Help an adult learn to read or if you have special skills developed during your career, mentor young people starting out in the same field.

Re Engage with Spiritual Activities

Meditate, learn yoga, and get involved in your church activities.

Stay Fit

Help ward off the diseases that come with old age and sitting by walking, exercising or going to a gym. Many insurance companies offer free gym membership under the Silver Sneakers program.

If you're not sure whether your insurance company offers Silver Sneakers, you can either call the supplemental insurance company or go to silversneakers.com to find out if you qualify for a free gym membership.

Take an Interest in Reading in Retirement

For some occasional quiet time, sit down with a good book. You can read for enjoyment or to learn something new.

Find a Part-time Job

Even if you don't need the money, sometimes having a little extra spending cash in your pocket lets you buy something you normally wouldn't. Check some of the internet job sites for companies looking for someone to work a few hours a week.

Take Civic Involvement Seriously

Run for a political office in your community or become an activist for a cause you care about.

Look for Special Events

Go to plays or concerts, watch movies, attend the theatre or special events hosted by your or nearby cities.

Play Games in Retirement

Challenge yourself by playing games against others on the internet. This blog site, *Sixty and Me*, has numerous games to choose from to play for enjoyment or to keep the mind fresh.

Create a Bucket List

Write down a list of things you've always wanted to do, but never could because of time, money, courage or whatever. Set a goal to do, and cross off one thing on the list once a month.

Start a Business

I saved this one for last because starting a business is what I did when faced with the question of "What do I do now that I'm retired?" It was not something I thought about prior to retirement, but I had an idea of a product that I thought would help people and I now had the time to develop it.

Think about what you might be able to offer to the public – a service or a product and research whether it's something that would sell. Starting a business on the internet is easier than ever and has very little start-up cost associated with it.



Secret #25 Keep Your Body Fit - [Home](#)

To slow down the ageing process and keep you healthy, one of the best physical activities you can do is, taking a daily walk, unless it's pouring rain.

A 30–40-minute walk in the fresh air keeps the body parts moving, clears the head & can prevent dementia. While walking, focus on deepening your breath and focussing on what is good in your life.

This helps to keep you more positive and reduce depression. Walking with a friend, walking the dog or being part of a walking group adds variety to your walks.

I live in Brisbane which can get quite hot in summer, and I found there are walking groups in shopping centres early in the morning taking advantage of the air conditioning. Also, a great way to meet new people.

I also bought a treadmill for those rainy days and those times I cannot get out. Now I am no runner, so I did not need the top of the range treadmill. I bought mine from Crazy Sales for \$260 and had it delivered.

<https://www.crazysales.com.au/online-genki-motorized-electric-treadmill-exercise-machine-131489.html>

Good Water

When we had our 4 boys it seemed a common event every year that they would get colds and the flu. For some reason I decided to get a water filter and from then on the colds and flus declined significantly.

I am not sure if it was cleaner water or that they drank more and stayed hydrated more but it worked. I have carried on the practice ever since. It also saves a fortune on buying bottled water.

Again, Crazy Sales has a wide variety of filters. This is the bench model we got.

<https://www.crazysales.com.au/online-8-stage-water-filter-2-bonus-filters-76157.html>

Retirement Check up

How is your health? If you didn't get a medical check-up before you retired, now is the time to do so. Ask your doctor whether you have any restrictions on exercise and what they recommend. You'll likely hear that exercise and walking are part of the plan for reducing your health risks and living with conditions such as diabetes and arthritis.

If you have any difficulties with mobility, it's a good time to get a referral for physical therapy or occupational therapy. A therapist can help improve your functioning. If your feet have been bothering you, see a podiatrist for recommended footwear or orthotics.

What Exercise Do You Need?

The recommended amount of exercise for seniors and those age 50 to 64 with a chronic condition is:

Moderate intensity aerobic exercise such as brisk walking, swimming, or bike riding for 30 minutes per day, five days per week. Or vigorous intensity aerobic exercise such as running for 20 minutes per day, three days per week. This supports cardiovascular health.

Strength training exercise two to three days per week with eight to 10 strength training exercises such as resistance exercises and working with dumbbells or weight machines. These exercises

support maintaining muscle mass, bone density, and overall physical functioning.

Flexibility exercises for 10 minutes daily to maintain range of motion.

Reducing inactive time and sitting: Studies have found that time spent sitting can increase health risks. As you change from your working life to retirement, you'll have to explore ways to stay active throughout the day, getting up and moving around every hour. Now is the time to work on getting 10,000 steps per day.

Where Can You Exercise?

You have a few ranges of choices for when and where to exercise in retirement. I love walking in the shopping centres in summer and parks in winter.

Gyms and Fitness Centres: You may have been using the fitness centre at work but now it's more convenient to find a gym or pool closer to home.

Your health plan may have discounted memberships at local gyms. Check for community fitness centres and senior centres. You may even be able to use the gym or pool at a community college for no fee if you are taking a class there no topic that interests you.

Personal Trainer or Group Exercise: You can get started right exercising by using a physical trainer at a health club to recommend a set of exercises customized just for you. You can also join an exercise class at a fitness centre and find what activities you enjoy the most.

Home Gym: Once you know what exercises you need to do, you'll better know what equipment you may want for a home gym. It can be as simple as some resistance bands, a set of dumbbells, an exercise ball, and an exercise mat. A treadmill, elliptical trainer, or

stationary cycle is a bigger investment but can be worth it for convenient cardio exercise in any weather.

Walking, Running, and Cycling Outdoors: Explore the possibilities for walking and jogging trails in your community. You may not have noticed the greenway paths, parks, and tracks available for you to use. Those 20 to 30 minutes you need to spend walking, running, or cycling can be done outdoors in a safe and pleasant environment. You can use apps such as MapMyWalk to see where others in your area have been walking and cycling.

<https://www.mapmywalk.com/>

Creating an Exercise Routine

Form good habits in your new life. Set a schedule to enjoy golf, group exercise classes, and gym time.

You can also explore finding a walking group or club. If you have a commitment to other people to join them for an activity, you are more likely to follow through.

Check Meetup.com for groups who share your interest in walking, running, hiking, or cycling. You may be astonished at how many opportunities are available for little or no cost.

You have a choice now as to when you hit the gym. You can go in off hours when it isn't as crowded. You may notice more people of your age are doing their workouts at 10 am or 2 pm. You may even make new workout friends.

Suggested Workout Schedule

Monday: Aerobic exercise day. 30 minutes brisk walking, cycling, or swimming. 10 minutes flexibility.

Tuesday: Strength training day when the gym may be less crowded. 10 minutes flexibility exercise.

Wednesday: Aerobic exercise and 10 minutes of flexibility exercise.

Thursday: Strength training day and 10 minutes of flexibility exercise. Explore group classes for aerobic dance and other exercises.

Friday: Aerobic exercise 30 minutes and 10 minutes of flexibility exercise.

Saturday: Aerobic exercise can include a hike, golf, bike ride with friends or family. Organize an outing with those who only have weekends free.

Sunday: Aerobic exercise for 30 minutes, 10 minutes of flexibility exercise.

Adding Activity to Your Life

If you had an active job, you'll need to replace that activity in your retired life. For those who had sedentary jobs, now is the chance to develop good habits for staying active all day long.

Walk the dog: Your best friend can use more activity as well. Now is the time for extended walks with your dog or going out more frequently throughout the day.

Walk or bike to the store, bank, post office, and other destinations. Leave the car behind and walk or cycle to your nearby destinations. You can multitask by getting in your aerobic exercise time while also

doing your shopping or other tasks. Get a backpack or bag for carrying home items comfortably.

Gardening, organizing, decluttering, and home improvement: You'll see the need for flexibility exercise when you start tackling the honey-do projects that have been put aside for years. These can eliminate a lot of sitting time.

Volunteer: There are many opportunities to volunteer that will keep you up and moving around. What causes and programs do you support? See what they offer that will get you out of the house. These can range from cleaning at a no-kill animal shelter, packing and delivering meals to seniors and families in need, improving trails, litter pickup, yard and home care for seniors and the physically challenged, and more.

Explore actively: Get out to parks and gardens in your vicinity to reconnect with nature. Join in walking tours to explore the history and architecture of your community or places you visit. If you travel to see family and friends, use your newly free time to explore their areas as well.

Gearing Up for Exercise

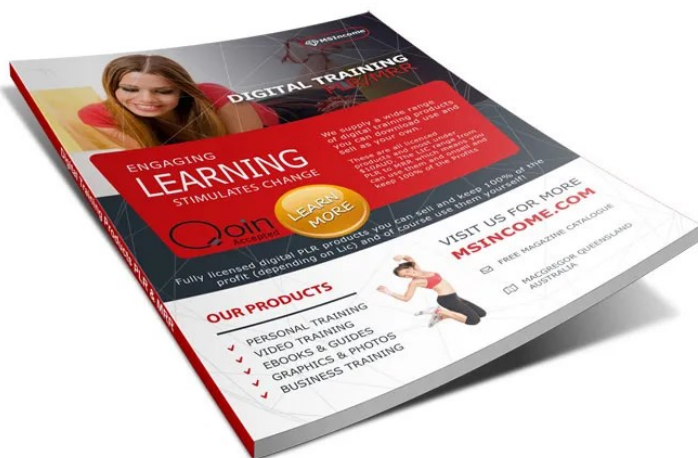
Now is the time to use a fitness tracker such as a Fitbit to motivate you to stay active. The best models will track your aerobic exercise time each day automatically as well as total daily steps.

Many also will track inactive time and remind you to get up and move each hour. They can also track your sleep quality and have an app to track your diet.

Many designs also will detect your heart rate or link with a heart rate monitor chest band to measure exercise intensity.

You need the right shoes and exercise clothing to support your activities. Visit the most-serious running shoe store in your area to get properly fitted for athletic shoes.

A home treadmill or elliptical trainer can eliminate excuses for exercise when it's too hot, cold, or rainy leave the house.



Secret #26 Communication - [Home](#)

A successful retirement requires couples to communicate.

Married retirees may also want to keep the lines of communication open with their spouse both before and during their retirement.

The Ameriprise report found 80% of respondents had discussed their retirement plans with their spouse, and 37% said their spouse or partner was the most influential factor in their decision to retire.

"When you retire, your whole life is about to change – from your cash flow to what you're going to do with your time," Schmelzer says. "You don't want to be caught by surprise. The more you communicate the better."

Financial experts agree it's a good idea to discuss retirement plans with your partner. However, if you both decide to retire around the same time, each partner should be careful not to give up his or her identity. "You don't have to be lockstep in retirement," Darling says. "A married couple doesn't have to be together every minute."

"Retirement is a major stressor on relationships, because people are so preoccupied with setting up the financial bedrock of retirement that they don't think about interpersonal challenges. They don't think about the lifestyle change," says Bornstein, 54, co-author of *How to Age in Place* written with his wife, psychologist Mary Languirand, 56.

"Part of the problem is they may go from being together two or three hours a day to being together 24/7. And it happens all at once. Even if you love this person dearly, you are not used to being that close all the time. You have to plan for it," he says.

There are two different situations that can be problematic, he says. One is where both members of the couple stop working at the same

time and have to fill the void. "They have to create structure to fill their days, and many of us have never had to do that for the last 30 or 40 years."

The other scenario is when one member of the couple is working, and the other has been at home, such as an at-home wife. The non-working partner may feel like the retired person is intruding in their space, Bornstein says. In Japan, this is called the "retired husband syndrome," and the wife may suffer tremendous stress and even depression, he says.

Psychologist Willard Harley, Jr., 72, author of the best-selling *His Needs, Her Needs* and a new book, *He Wins, She Wins*, agrees that retirement can be a stressful time for couples who may have financial issues, health concerns and trouble adjusting to a loss of identity from leaving their jobs.

For many couples, their jobs may have kept them apart for 60 or more hours a week. "If you have gotten used to independent lifestyles, all of the sudden you are faced with the fact that you have very little in common and no longer feel compatible."

One prescription for a happy relationship in retirement is for people to work together "to create a lifestyle that they both enjoy, that meets both of their emotional needs and that takes the other person's feelings into account," says Harley, who has counselled thousands of couples, including many who are retired. He and his wife, Joyce, 70, host a daily radio show and work together on their website, marriagebuilders.com.

"One of my basic premises is you should never do anything without 'enthusiastic agreement' between the two of you because everything you do affects each other. It's a simple concept," he says. Here's how the process works: When a couple is trying to make a decision or resolve a conflict, they both must begin with the goal of a mutually enthusiastic agreement. Until one is discovered, they keep negotiating, Harley says. It forces each partner to develop a

deep understanding and respect of the other person in order to achieve that objective.

This could apply to everything from financial decisions to recreational choices to how to spend your time, he says. By using this approach, they not only resolve the conflict, but they also form a deeper and more romantic relationship with each other.

Another key to happiness for couples is being sensitive to the other person's needs, which often means giving your partner your undivided attention, Harley says, "For women, undivided attention is a crucial element in meeting their emotional needs, while it's not always important for men."

Becoming compatible means finding things you enjoy doing together, he says. "I try to get people to do things together, to plan recreational activities, to work together on projects. What they do together should be more enjoyable than anything they do apart, because it helps maintain the feeling of romantic love that a couple has toward each other."

Bornstein adds, "Couples need to strike a balance between togetherness and having some time apart." Some may want to cultivate separate interests, so they aren't together for at least a portion of each day, he says. "It gives you breathing room. But every couple is different, and other couples do fine spending every minute of every day together."

Couples should have some separate friends they spend time with, Bornstein says, and he suggests that they create some private space within the home, which might mean separate offices or a shop or hobby room. "Those kinds of things make a tremendous difference in terms of having enough separateness so that when you are together, it's rewarding, as opposed to overwhelming." He advises planning this out before retirement so that it gets off to a good start.

Harley and his wife, Joyce, who have been married for 50 years, are not retired, but, like many retired couples, they spend a lot of time with each other. He says they are still very much in love, and enjoy doing things together — walking, taking day trips to parks, going for rides on river boats, traveling, seeing movies and watching TV. "We don't play competitive games, because we don't want the other person to lose." In your golden years, "you can become the most compatible you've ever been," he says.

Here are four guidelines for how couples can negotiate "enthusiastic agreements" on decisions from the new book, *He Wins, She Wins*:

- **Set ground rules to make negotiation pleasant and safe.** Do not make demands, show disrespect or become angry when you negotiate. If you reach an impasse where you do not seem to be getting anywhere, stop negotiating and come back later.
- **Identify the conflict from both perspectives.** State the conflict. Use a notebook or smartphone to try to document everything you know about the issue, then describe each other's conflicting perspective. Respect is key to success in negotiation.
- **Brainstorm with abandon.** Look for mutually acceptable solutions. You may be tempted to sacrifice, to give into your spouse's wishes, but that's not a win-win outcome. Your goal should be mutual happiness with neither of you gaining at the other's expense.
- **Choose the solution that meets the conditions of mutual and enthusiastic agreement.** Many problems are relatively easy to solve if you know you must take each other's feelings into account.

Secret #27 Prepare for The Extra Free Time - [Home](#)

In our situation, enjoying retirement required making a plan for what we were going to do with our time.

We already had a 7-year post-retirement plan, and that went smoothly. But once the 7 years ended, we weren't ready for all the extra time we had.

It took a few years to figure out what to do next, and we felt adrift. We have since developed a new strategy and things seem to be much better balanced.

Greg and Vicki S.

A MAJOR BENEFIT OF retirement is that you no longer have to punch a time clock. But this can be a mixed blessing. Without the structure of job and family, you might begin to feel disoriented. Perhaps you can't remember what day of the week it is, or you suddenly realize that a whole year has passed, and you have nothing to show for it.

Just because you're retired doesn't mean you shouldn't have some kind of schedule. Remember to build in time for your favourite activities, including hobbies, volunteer work, visiting grandchildren or whatever else you want to accomplish in retirement. Here are ten tips to manage time without feeling like you are back on the clock.

1. Keep things in perspective. Time management in retirement does not mean rigorously blocking out every minute of the day. It's more about setting goals and priorities, then making sure that you accomplish what you set out to do.

2. Make a schedule. Organize your activities on a daily or weekly basis, not hour by hour. That way you know that you exercise on Tuesdays and Thursdays, have class on Wednesdays and play cards

on Fridays, without having to rush from one activity to the next. Don't over-manage your schedule or your days will feel like drudgery. But we all need some general framework, or else time passes without our even noticing it.

3. Make a list. Some people are planners, while others are more free form. But whatever your personality, you probably want to know what you're going to do when you wake up in the morning. So make a list of the important things, or the things you need to get out of the way. Also, you sleep better if you don't lie in bed worrying about something you're supposed to remember to do tomorrow.

4. Be flexible. You might not need a set schedule for everyday chores. So instead of planning out the housekeeping or gardening, just tackle a few tasks when you're ready, knowing it will all get done in the end. Also, give yourself permission to move an activity from today's list to tomorrow, next week or even never if you realize it's something you really don't want to do.

5. Learn to slow down. Many of us feel anxious about all the free time we face in retirement, so we fill our days with busy work. But busy work just eats up time, without offering any sense of fulfilment. Once you accept that you don't have to be busy every minute of the day, you can stop putting pressure on yourself and start accomplishing the things you want to do at your own pace.

6. Find your rhythm. Are you a morning person or a night owl? Many people do their best thinking in the morning, so that's when they take care of finances, write in their journals and plan family vacations. They leave routine work for afternoons and evenings. Others can only concentrate after the sun goes down. It doesn't matter what your daily rhythm is, only that you find it and follow it.

7. Alternate periods of structured activity with free time. Remember when you were in school and the structure of the school year was followed by the freedom of summer vacation? This variation can add texture to life. Many retirees enjoy the structure

of regular volunteer work, a seasonal job or taking a class, followed by a period with no obligations. And then, just when they're getting bored, it's back to the routine again.

8. Limit your time watching TV or the internet. It's easy to let electronics soak up all your time. Make a conscious choice about how much time to devote to these passive activities. You might even set aside specific times to check email and Facebook or watch TV, so you don't fall into the rabbit hole of cyberspace.

9. Take your weekend during the week. Avoid lines by shopping on Monday or Tuesday instead of the weekend. You save time and enjoy more attention from salesclerks. Similarly, play golf or tennis or go on vacation during the week to avoid the crowds and get a cheaper rate.

10. Remember, times change. Some people begin retirement doing all the things they'd been putting off because they never had the time, such as painting the house, going on a trip or joining a club. But what happens after you check off those activities? You may want to reconsider your priorities and revise your schedule. That's perfectly normal. Your retirement needs will change over time.

Tom Sightings is the author of "You Only Retire Once"

Phased retirement

Retirement doesn't have to be an abrupt transition from full-time work to a life of leisure. Consider gradually cutting back the hours or number of days per week you work. Or find out if you can continue working in a mentorship or advisory role on a limited schedule. However, it's important to check how this type of arrangement might affect your workplace benefits.

Secret #28 Get Rid of Destructive Habits - [Home](#)

By Lolly Daskal *President and CEO, Lead from Within*

Most of us routinely underestimate our talents and skills--not deliberately, but because of self-deprecating habits.

At the extreme, you can become your own worst enemy. But even a little bit of negativity toward yourself can slow you down and cause you to miss out on great opportunities.

Ask yourself if you need to change any of these destructive habits:

1. You don't believe in yourself. Self-talk is a strong force, whether it's positive or negative. If you tell yourself "I'm not ready for that promotion" or "I could never be that disciplined" or "I don't have the aptitude to be a boss"--if you routinely talk yourself out of your aspirations--you will not reach your potential.

2. You don't own your unique self. It's great to learn from those around you, but never think that what you have to offer is insignificant or that you need to copy someone else's style or way of doing things. The things that make you uniquely you are what will make you stand out, so honour those things and own them. Mom was right: Just be yourself.

3. You care too much what other people think. Wanting to be liked and respected is basic human nature. But when you value other people's thinking and opinions above your own, and change your behaviour to reflect what you think others want to see, you're doing harm to yourself. Nobody else is living your life, so don't give away the power to guide it.

4. You compare yourself with others. When you hold the full, complex reality of your life up against the visible surface of someone else's, it's easy to come away feeling like less. If you want to

compare yourself with someone else, look at those who have less and are struggling--then be grateful for all your advantages and achievements and commit yourself to sharing your blessings.

5. You surround yourself with negativity. You don't have to look very hard to find people with issues--there's always someone ready to cut down someone else's success or dwell on the unfairness of a situation or workplace. Often what these people are masking is their own fear of failure but allowing yourself to be exposed to their negativity will have a bad influence on you. Recognize the positive people in your life and choose your relationships carefully.

6. You indulge in pessimism. If you often catch yourself thinking "I don't have a chance" or "This will never work out," you need to shout down that voice before it creates a self-fulfilling prophecy. Focus on what you can do instead of worrying about the outcomes you can't control.

7. You criticize yourself relentlessly. Self-improvement requires a certain amount of critique--and, let's face it, we all have flaws. But when you focus on your flaws to the detriment of your strengths, when you dwell on your mistakes but dismiss your successes as luck, you undermine yourself in the worst way. Show yourself the same kindness and respect that you'd show anyone around you.

8. You don't trust yourself. Whether your intuition comes from innate talent or years of experience (or both), it can work only if you have faith in it. That doesn't mean that you don't question or challenge your instincts--holding your gut feeling up to reality is an important part of discernment. But if you're constantly second-guessing your own judgment, that's a problem.

9. You don't let yourself speak up. When you quiet your own voice, when you stop yourself from saying what you want to do or asking for what you need, your silence can be mistaken for ignorance or apathy--by others and even by yourself. Even if you feel overpowered, it's important to say what's on your mind.

10. You're no longer curious. Curiosity elevates us to do great things, and dismissing your own curiosity is an indirect way of holding yourself back. Keep your mind active and questioning.

11. You dismiss compliments. When you deflect compliments with a self-deprecating remark, you not only sell yourself short but challenge the judgment of the person complimenting you. Accepting compliments graciously doesn't make you an egomaniac.

12. You limit yourself. When you feel unworthy or undeserving of success, you don't even try. The most valuable gift you can give yourself is a wide horizon with room for all your dreams, thoughts, and ambitions.

If you've been underestimating yourself, stop your destructive habits and start doing things your future self will thank you for.

My biggest destructive habit was smoking. I smoked till I was almost 60 and, in the end, getting rid of the habit was simply a matter of doing it.

I read a book by Allen Carr called *How To Stop Smoking* telling me that cigarettes are not your friend. They steal your money, make you sick and effect your social standing.

Allen Carr was an accountant who smoked 100 cigarettes a day until he discovered EASYWAY and went on to write a series of bestselling books, most famously *The Easy Way to Stop Smoking*.

Now, over 13 million stop smoking books have been sold in 57 countries and 38 languages around the world. Allen's lasting legacy is a dynamic, on-going, global publishing programme which helps treat a range of issues including smoking, weight, alcohol and other drug addictions.

Secret #29 Nurturing Family and Personal Relationships - [Home](#)

Retirement is when you reap what you have been sowing all these years. Only this is about family and not about money.

Far too often I have interviewed individuals approaching retirement and their biggest concern is that they have spent so much time and energy on their career and planning for their financial future that they have neglected to nurture one of their most valuable assets. Family.

How Healthy is Your Family?

If you are married, do you have a good relationship with your spouse? If you are a parent, are you close to your children emotionally? How about their spouses or partners?

Do you find time to be a routine part of the lives of your grandchildren? Look laterally. What about your own brothers, sisters, and cousins? Do you stay connected with them? What about family members who live far away? What effort do you make to stay in touch with them?

As you take this assessment, it is likely that you will discover that there are a few members of your family who you are very close to, and there will be others to whom you have not spoken in years.

Do not worry. It really is never too late to pick up the threads of that family relationship and improve just about all of your relationships.

Ways to Improve Family Function

Start first with your own children. Make a point of spending time with each of them individually. Most young people today are smart enough to see that a lot of money or compensating "toys" really do

not take the place of you in their lives. The truth of all research is that absentee parenting is no effective. By being a parent who fails to adequately nurture your children, you will have a similar payback later in life. They will then fail to nurture you.

By their early teens, your children will have pretty well established their relationship with you, and unless you take the time and energy required to fix it, this will be your relationship from now on.

The truth is, without effort, your family relationship problems will only continue. Habits are difficult to break, and strained relationships take on the nature of habitual behaviour. By attempting various tactics, you will help to change such behaviour and improve family relationships all around.

Sadly, when people lose their spouse, is when they find their circle of friends has suddenly diminished rapidly.

That is why it is vital that each member of a couple make friends that are only theirs. Making and maintaining separate friendships is a vital skill for your happiness later in life. It is possible that this can create problems if you have never discussed it with your spouse, but if you start now, then it will be natural to continue with such relationships.

In talking with elderly people who have lost a spouse, they give two bits of advice.

1. When one partner of a couple dies, the remaining partner will rely almost solely on single friends for love and support, rather than on friends who are still couples.

2. One good way to keep a marriage alive is to keep it new and exciting. By having friends that are not couples, you will learn to maintain a relationship on your own. Many couple friendships are the result of the effort of only one spouse, not both.

Old Friends

Friends from our youth, our childhood, know us in ways only our family will, and sometimes even better than our family. Such friends are truly golden and keeping those friendships alive and active require some effort.

It is even possible that you have had such friendships and have allowed them to lapse. This is not always your fault. Life gets very busy, and with the demands of work and raising a family, there is little time to nurture such old friendships.

The beauty of such friendships is that they really take very little to rekindle. You will very likely be surprised to see just how easy it is to reconnect with an old friend.

Send a note, pick up the phone, or even send an email. Make a list of a number of your old friends and make it a priority to get back in touch. Find out where they are in their lives. They are likely looking to rekindle friendships for the very reasons you are.

New Friends

The truth about making friends is that we are truly adept at making friends early in our lives, but much past the age of 40, we have many good reasons to avoid that particular skill. We are busy with work, with our children, and even with our spouse.

As stated in the previous section, reconnecting with old friends is a terrific idea, but it is one that is limited by its very nature. Once you have contacted all your old friends, you are at a dead-end.

It is time for you to remember the true art of making new friends. This is a skill that needs to be nurtured or possibly even re-learned, if it has been a while since you have made a new friend.

Furry Friends

They can have fur, feathers, or scales, but our pets are a source of companionship and love. Most people who live with animals after retirement are often healthier, less stressed, and happier than those who do not.

The daily feeding requirement is often enough to keep an elderly person from focusing only on their own problems.

Having a dog, especially, will keep an elderly person much more active as a dog typically requires a daily walk. My mother fell and badly broke her dominant arm.

She had help the first couple of weeks walking her dog, but once all that help left, she found that the dog still needed a daily walk, and it was up to her to provide it. Once she started walking again, she regained a lot of her confidence that she thought was gone while she had become dependent on her help.

Her recovery time was literally cut in half because she had an animal that depended on her.



Secret #30 Entitlements - [Home](#)

If you look up retiree mistakes on Google it can get depressing really fast. Not saved enough, not investing properly, in fact most will be financial.

Most of the companies say between 600 and 800 thousand per couple for a comfortable living if you can get 5% to 7%.

Failure to plan

One of the biggest mistakes is a failure to plan out your retirement which has been a key strategy in this book. The good thing is it's never too late to plan no matter what stage of retirement you are in.

For finances do a simple budget to see if you are holding your own or going backwards and adjust. For everything else simply work out what you want and do a simple plan.

What are Your entitlements?

Normal rates

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	\$834.40	\$629.00	\$1,258.00	\$834.40
Maximum Pension Supplement	\$67.80	\$51.10	\$102.20	\$67.80
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$916.30	\$690.70	\$1,381.40	\$916.30

About 72% of respondents worried that Social Security would run out of money in their lifetimes. In fact, the annual report from the

trustees for Social Security and Medicare indicates that even after the trust fund is exhausted (projected to occur around 2032) the payroll taxes paid into the system should pay indefinitely for about 70% of promised benefits.

This widespread belief that Social Security will run out of money might be why so few people take the time to understand the program and how to maximize their benefits.

The survey found large majorities were misinformed about basic features of Social Security. The result is they leave a lot of money on the table. Some experts estimate that it's not unusual for married couples to lose out on \$200,000 or so of lifetime benefits because of poor Social Security decisions.

**"You must learn from the mistakes of others. You can't possibly live long enough to make them all yourself."–
Sam Levenson**

Every person saving for retirement or living in retirement must develop a certain level of financial skill so they can make wise decisions with their assets.

You must manage your savings withdrawals as an actuary, invest the savings to grow and produce the necessary income, and spend those savings to produce the greatest value and enjoyment.

You must learn how participate in savings plans, save the correct amount, and invest it wisely. Each of these skills requires financial literacy.

The sad truth is the data clearly show most people are ill prepared for these responsibilities. They lack financial literacy, causing them to perform poorly as actuaries, asset allocators, investment strategists, and long-term planners.

"More people would learn from their mistakes if they weren't so busy denying that they made them."– Unknown

The sad truth is the data clearly show most people are ill prepared for these responsibilities. They lack financial literacy, causing them to perform poorly.

This education isn't optional because your retirement security is at stake.

You're betting a lifetime of work and savings with every decision you make, so you must be able to navigate these waters effectively and with confidence as actuaries, asset allocators, investment strategists, and long-term planners.

Seniors' cards

Generally, if you are over 60 and work less than 20 hours per week, you can get a government seniors card, which offers discounts to a range of commercial businesses and some public services. Each state has their own eligibility rules so your state may be different. Here are the contacts for seniors' cards in each state:

ACT - actseniorscard.org.au (02) 6282 3777

New South Wales - seniorscard.nsw.gov.au 13 77 88

Queensland - qld.gov.au 13 74 68

Victoria - seniorsonline.vic.gov.au 1300 797 210

Tasmania - dpac.tas.gov.au 1300 13 55 13

South Australia - sa.gov.au 1800 819 961

Western Australia - communities.wa.gov.au (08) 6551 8800

Northern Territory - dcm.nt.gov.au 1800 441 489

Payments for older Australians

<https://www.humanservices.gov.au/individuals/subjects/payments-older-australians>



Secret #31 Emergency Retirement Cash - [Home](#)

Your retirement plan should include a way to raise emergency money that doesn't involve selling assets, incurring taxes, or paying high interest rates.

Pension Loans Scheme

A voluntary reverse equity mortgage that offers older Australians an income stream to supplement their retirement income.

You can claim a top-up of your pension as a loan if you own real estate in Australia.

<https://www.humanservices.gov.au/individuals/services/centrelink/pension-loans-scheme>

Personal Experience

Over the years I have run quite a few businesses and jobs. As I got older it became more difficult finding paid work so I developed my own small businesses.

Now if you need some emergency cash in your retirement it will depend on how you have structured your life. Luckily here in Australia if it's illness then you can bulk bill pretty well any emergency procedure.

When I got cancer, we were very low on cash however it was all done for free as a pensioner. It took a little longer than if I had private insurance however it was done in a timely manner.

The other day a friend called, and their washing machine had broken down and wanted help. To him it was a real problem. I went round to his place and laid out the alternatives as he did not have much savings or a plan.

He had quite a new machine but when he tried to get it fixed the parts were not available. So, we looked in Gumtree, Facebook Market etc for a good quality second hand one. We also went to a second-hand white goods shop and the guy told us that the newer brands are hard to repair and sold him an old repairable model for a couple of hundred dollars. Problem solved.

As retirees we have to look outside our comfort zone. When I worked I would just go to any retail store and fork out \$500 to \$700 and buy a new machine. These days every penny counts.

RETIREEES NEED TO BUDGET carefully to stay within their fixed income. I know have said it before but it is necessary especially if you are living on the pension. If the value of their investments sinks after retirement, seniors often have little choice but to spend less or return to the workforce. But there are plenty of ways to make a little of extra cash without having to deal with an alarm clock and a commute. Here are a few creative ways to boost your retirement income.

Sell your stuff. Retirees have a lifetime's worth of accumulated clothes, books, and furniture. Make some quick cash by holding a garage sale or selling your stuff on eBay, Facebook markets or Gumtree. Take clothes to a consignment shop and a box of books to your nearest used bookstore. Downsizing from two cars to one can also give your monthly budget a significant one-time boost. Savvy sellers can purchase under-priced used goods and resell them at a higher rate.

Market your skills. Whether you know how to hem and alter clothing, research family genealogy, or troubleshoot computers, someone in your neighbourhood is likely to pay for your skills. Put an ad in your local newspaper, hang a flier on a community bulletin board, or offer your services online.

I was a web designer, so I made a course and sell my skills at <https://webmarketingforprofit.com>

Get a higher interest rate. As you age, you'll want to keep a significant amount of your savings outside of the stock market. Shop around for the best interest rate on certificates of deposit, bonds, and savings accounts. Consider an online saving account, which will likely offer a higher interest rate than the brick-and-mortar variety.

Prune your investments. Review your investment portfolio and get rid of funds that consistently perform poorly. Also, "identify investments that have high expenses and transfer that money into a comparable investment that has lower management fees and expenses," says Eric Tyson, a financial planner and co-author of *Personal Finance for Seniors For Dummies*.

Consult. Put your lifetime of accumulated experience to work by taking on consulting work. "By the time you are in your 50s, you probably know people from a variety of companies based on where you've been," says Mark Miller, publisher of RetirementRevised.com and author of *The Hard Times Guide to Retirement Security: Practical Strategies for Money, Work, and Living*. "You can go out and do project-based stuff. It is a way to gain flexibility and set your own schedule and work from a home office."

Tutor. Consider offering to help teach children algebra, a foreign language, test preparation, or even drilling younger students on their multiplication tables. "People continue to spend on their kids," says Tyson. "If there is a service you can provide to parents to help them with their kids, such as tutoring kids, your skills will be in demand." Sports fans may be able to land a gig coaching or refereeing youth games or giving golf lessons. And those with teaching credentials may substitute teach or instruct a class at a local community college.

Babysit. Help harried working parents by offering babysitting services. Or better yet, work out an arrangement to get paid to spend time with your own grandchildren. "When I was working and

had young children, I paid my mother to babysit," says Jan Cullinane, co-author of *The New Retirement: The Ultimate Guide to the Rest of Your Life*. "The kids couldn't have had a better caregiver and she did the laundry for me as well."

Elder Care. At the other end of the aging spectrum, you can provide non-medical elder care services for an older retiree. "You go to someone's house, and you help them out with lunch, light housekeeping, and take them to appointments," says Cullinane. "Basically, you help keep someone's elderly parent company."

Hobbies and crafts. Turn your hobby or craft into a stream of income. Offer to frame pictures, make scrapbooks, or sell your hand-crocheted doilies online. "If you love making jewellery and can sell it to little boutiques, you can make a little business out of it," says Cullinane.

Rent out your space. Retirees who live in big cities or vacation destinations can rent out rooms to travellers. When you leave town, you can lease out the entire house. If you don't want to share your space, consider renting out your garage or basement as storage space.

Blog. Pick a topic that interests you and start researching and writing posts online. The more hits you generate, the more money you will make if you have advertising on the site. Strive to make enough to pay for your Internet connection.

Temp. Employers reluctant to hire new full-time workers with benefits may increasingly rely on short-term help. Temporary jobs and project assignments can be ideal for seniors who want to bring in some income but also enjoy a significant amount of leisure time. Contact a temp agency about short-term projects, seasonal work, or a job filling in for employees who are on vacation or maternity leave.

Garden. Avid gardeners can sell their excess fruits, vegetables, and flowers to farmer's markets, local garden centres, or even neighbours. Alternatively, you could help others learn to prune their rose bushes or select the ideal plants for a sunny spot. Outdoor lovers who don't mind mowing lawns and weeding are sure to find eager customers.

Errands. Retirees who are handy around the house will never be without extra cash. Other easy errands you could provide include grocery shopping, rides to the airport, and picking up dry cleaning.

Cook. Bake sales aren't just for children's fund raisers. Try selling freshly baked pies, bread, or cookies at local events. If you're more of a cook than a baker, jams, sauces, and even prepared meals could be easy to sell to busy workers.

Pet sit. Animal lovers should have no problem making a few extra dollars dog walking or grooming. Also consider pet sitting when owners go on vacation or travel for work.

Tour guide. History buffs should look into a post-retirement job as a guide at a local museum or historical monument. A part-time tour guide position will allow you to share your knowledge with others and interact with tourists from throughout the world.

Ask for discounts. Some senior discounts are well publicized, but others are only available to those who ask. One of the best perks of getting older is getting a discount simply because you're willing to admit your age.

Secret #32 Plan for Longevity - [Home](#)

While living to age 100 is still impressive, it's not nearly as uncommon as it once was.

To tell you the truth I was not thinking of making it past about 50 but here I am a pensioner even with the extra 6 months.

AUSTRALIAN men have the third-highest life expectancy in the world, while the nation's women come sixth globally, according to the World Health Organisation. But Aussie women are expected to live **84.6 years** on average, compared with 80.5 for men, with the female life spans being longer across the world.

What Can We Do?

In pretty well all my research all anybody could say is save more and work longer. For those of us already retired this does not help much.

So, my advice is basically already contained in this book.

Budget - Make what you have last

Work From Home - lots of alternatives here from renting out space to a small business etc.

Investments - We can all do some investing from rounding up with micro investing programs like Spaceship or Raiz to full blown share and FX trading.

Keeping Fit - Will reduce your spend on medical bills

Luckily, we live in a prosperous nation so you will be looked after in some way no matter what happens.

Secret #33 Trade Time for Money - [Home](#)

I had some good friends around for dinner the other evening. During the social dinner conversations, one of my friends mentioned the interest on investment accounts on offer with the banks at the moment.

She had \$10,000 to invest and was happy with an interest rate of 4.75%. The best "at call" rate she had found after much research with financial institutions. She was after a safe investment during these uncertain times.

The stock market or property investment was not her cup of tea.

Another of my friends responded, "I wish I had the spare \$10,000 to invest in the first place!". He went on to say that how difficult he found it to save any money after paying his bills each week. (Something you hear all the time)

Later that night, I thought about what my friends had said and their financial mindset on money matters.

My friend had put her efforts into ringing around and visiting the many financial institutions in town. She was happy to find that she could get an extra 0.25% on her money!

So instead of getting \$450 in interest on her ten grand for the next 12 months, she would now be receiving \$475.... Big deal....

An extra \$25 for the year!

What a waste of time and energy if you think about it!

Even on a \$1,000,000, an extra 0.25% per annum won't make a huge difference to your lifestyle.... It's still only \$2,500.

My other friend on the other hand would love to have an extra \$10,000 to invest. However, his day job does not allow him to save enough to "get ahead".

But.... He possesses a crucial ingredient that can earn the extra money he desires.... The ingredient is.... His "spare time".

Without changing or giving up your “day job”, asking for a pay rise, or finding a second part time job....

The average PC literate person can earn a substantial extra income from home just by selling simple information products they create themselves based on what they “already know” and all in their spare time.

Marketing information.... Information people want, in the form of eBooks, eBooklets, special reports, audio tapes, videos and CD-ROMs is still the best home based Internet business you can start.

It’s as true today as it was four years ago on the Internet.

Earning an extra \$10,000 is not unrealistic for the average part-timer on the Internet today in this business.

People often ask me if it is really possible to earn decent money on the Internet if you only have a few spare hours in a day to devote to your online business. Surely the law of business prohibits you from “gaining a lot for very little”?

Here is the key that many people new to online business MISS....

You might only work 2 spare hours a day on your little Web business BUT your Web business (your website) WORKS FULL TIME 24 hours a day for you! ... This is the reason why it does not take much of your time and yet can return far more than an hourly wage for the ACTUAL hours you put in.

Having a well-constructed website that sells for you 24 hours a day, 365 days a year on “autopilot” is like having an “electronic employee or salesman” working for you and presenting your product perfectly every time.

It’s a business that works unmanned... Like a shop that never closes.

You may have heard the cliché... “Make money while you sleep” and thought.... That’s pure BS!

The reason way you can make money while you sleep is "TIME ZONES". This may seem obvious. But you'd be surprised how many people have not thought of this.

While it's night in the Southern Hemisphere... It's daylight up north. And vice-a-versa. The other half of the world are awake and visiting your website while you sleep. Your online business might be small but is on view to the whole global online community for 24 "waking" hours each day.

Nothing is as exciting than waking up in the morning, firing up your PC, logging on and retrieving email notification of credit card orders made during the night.... 2 years in this business, and it still is a thrilling experience. It's a great feeling of achievement, knowing that the few hours you spent in the evening before working and marketing your little online enterprise has paid off.

But you know.... It's not just the money you make, it's about establishing something else.... A "safety Net" in hard times....

We live in uncertain times... Of war and global economic downturn. Companies are downsizing both large and small. Employees are losing their jobs in the thousands each week....

Could you be next?

How many of your friends or people you know have had the "pink slip" fly their way? Nobody is immune nowadays. Give it some thought.

Learn to look for the danger signs if you work for a large organization. For example, if your share price has been falling and remains very low for more than 6 months with little movement. It's time to re-evaluate your future with the organization.

If you work for a small business, and there are cash flow problems, or no new staff being put on to replace those that have left. These are warning signs that indicate trouble may be ahead for you.

Wouldn't it be nice to have an additional source of income rolling in should you lose your job tomorrow? Would it help to keep the "wolf from the door"? ... A safety net?...

A little online business on the side.

A small insurance policy should the worst happen.

Nobody can retrench you from your own business. A business that can never go broke either.... You can even set up a free website and perform zero cost marketing promotions. Zero overheads. Maximum profits.

That's how I started, and you can do the same.

Even in hard times.... War, Anthrax scares, recession, have not affected my online business. Sales may not have increased, but they have not declined.

You may also think that you need "talent", writing skills and a certain level of education to succeed in running an online information product business. Not so, the world is full of educated and talented failures. What you do need however is "persistence" and a dogged determination to succeed.

Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated failures.

Persistence and determination alone are omnipotent.

My father taught me this at an early age. He was a prized boxing champion in the British armed forces in his younger days. He never lost a fight. He retired undefeated after a long career. Yet he was not the best boxer in the regiments.

However, he had the one quality other boxers fear....

He would never give up, even when knocked to the mat time after time, he would bounce right back up again. He had determination and persistence and the will to win so badly, which gradually wore his opponents down, round after round until they eventually tossed in the towel in exhaustion.

That my friend is the key to success in anything you set out to do in your life. Too many people give up too quickly, at the first sign of obstacles.

Success often comes after failure...

After being “knocked down”, when you think you’re beat.

Is running an online business easy?

No, it’s not. There are more who fail than succeed. That’s the truth. It’s no different to running a business in the real world. Many online marketers won’t tell you the truth.

(That’s why those who know me online call me the “honest” marketer).

It was reported in the News, that less than 50% of Australian small businesses with a website use the Internet to sell their products, and of these they average fewer than three online orders per month.

Your online business will be different. You will be selling your own unique information products. Your own creations. You will not be trying to compete with offline businesses all selling the same brands or the large “dot coms” who have failed miserably for very different reasons.

So, if you don’t have spare money to invest, like my friend did, don’t worry, 12 months from now you will have much more than my other friend who has invested her money to earn a measly interest of \$475!!

You could have the same \$10,000 plus interest from investing your “spare time” instead.

So next time you put your feet up in your spare hours, consider investing some of those hours up online!

Back in 2003 I was retrenched, at age 50, from my job because I did not have the piece of paper to back up what I was doing. You see I was hired as an administration clerk in a new Charity start-up.

Because there was not a lot of work, I started to learn how to use my computer to make some supplementary income, designed web pages etc. for the charity and helped as the charity grew with computer installations and networks.

I started in 1998 and by 2003 I had set up a successful home business by learning the basics of web design and computer management. Luckily for me the websites were doing great so I was getting a lot of work and the charity hired me back to manage the site etc. as the person they hired to replace me knew very little about online marketing.

Invest In Yourself For The Best ROI

How I learnt all the necessary information is by doing a number of small courses. I then simply applied what I learnt.

Rinse and Repeat

The side benefit of learning many different ways to develop online businesses was that I could then pass the knowledge onto young people in third world countries

The Offer

What I have for you is over 500 videos and 60 different workshops to help you learn the same things I did.

How to build websites using Word Press, eCommerce, List Building, Graphics made easy, how to set up accounts and do recurring sales, Security, Media, Streaming Audio and Streaming Video, Digital books and Magazines, Marketing and Social Bookmarking and Marketing plus more.

I have used each of the above to set up separate online businesses and to generate income. I have created products and services which I have then sold.

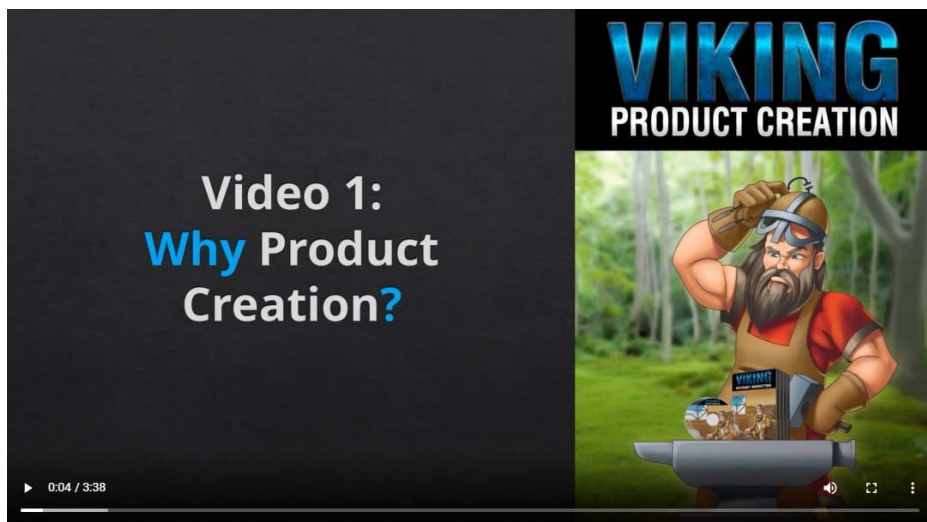
An online business is great for any older Australian can generate additional income but more than that have a great time meeting new people.

I have created a training site for you with videos and workshops to help you find your own online business. It can be anything from training to podcasts to freelance work and much more.

Discover how to develop your own digital products and sell in The Digital Goods Marketplace.

My first digital product was an eBook I wrote about how to build a website back in 1999 when doing this was a little more difficult than it is now.

I had built a website for the non-profit aid organisation I was working for which did quite well. This led to others who wanted me to build one for them but as I was busy at work I wrote the eBook with pictures and text.



Secret #34 Promotion vs Selling - [Home](#)

Not all of us are able to sell however all of us can promote.

So, what's the difference?

It's not that selling is bad. Developing sales skills can be very useful. But the sales process itself – learning closes, handling objections, distinguishing features, advantages and benefits – is too hard for most people.

Buying is one thing. Being sold is another. Selling tends to be manipulative and people have a built-in resistance to being pushed or pulled to do things.

People love to purchase but hate to be sold. There's another way to accomplish the goal of sales without the old paradigm conflict of buying and selling.

It's called promoting.

When you're selling, the result you're after is to get the order.

When you're promoting, the result is to successfully communicate value.

Do you see the difference?

When you're promoting, your job is done once people understand the value of what you're offering. The value of this book is that we provide ongoing support, personal mentoring and a large growing resource of information to undergird the first two.

Selling is a learned technique. You're not born a salesperson, it's something you become after studying and developing the use of the tools and techniques of the trade.

But you are a born promoter. We all are.

Think of something you're excited about.

Did you read Men Are from Mars, Women Are from Venus and think it was great? Did you love the movie, Forest Gump? Is there a car that turns you on? ... a restaurant with great food you enjoy?

When people get excited about something, we have a natural commitment to share that with somebody else. The more valuable the product or experience, the more committed we are to telling other people about it.

The Japanese have a word for this – giri. It means obligation. The wisdom behind it is that once you've been given something of value and from which you get benefit, you're obligated to return the favour, to give it away to other people.

This sharing of your enthusiasm I call promoting.

It's not sales per se – but a lot of things get sold by people's promoting them. In fact, it's the way most things "get sold."

With movies I know film companies and producers count on word of mouth to sell tickets. That's promotion – and it's a more powerful and effective "sales" method than advertising or previews in getting people into theatres.



When Jurassic Park came out, it was promoted for a short time with advertising. People went to see it. Those people came away from the movie jumping up and down: "You got to' see this! This movie is incredible! There's a Tyrannosaurus Rex that eats this lawyer who's hiding in an outhouse..." Remember?

As a result of that initial response, the film company stopped all their advertising! Jurassic Park is the most successful movie of all time – over \$750 million in sales worldwide. Over two billion people – two fifths of the world have seen it.

But when was the last time you saw it advertised? The ad budget for Arnold Schwarzenegger's Last Action Hero was much bigger than Jurassic Park's, but it was a box office disaster! Why? People didn't promote it. Well actually they did – they promoted the rest of us not going to see it.

We promote all the time.

In Affiliate Marketing, as soon as people get caught up in the process of selling, they lose their ability to promote effectively. The more people get into having to sell, trying to sell, the further they get from the natural, contagious enthusiasm of promoting.

Imagine taking a course on "How to sell people on going to see Jurassic Park."

1. First, you'd learn how to qualify your prospects,
2. The pre-approach steps,
3. How to initiate a conversation,
4. build rapport,
5. Discover their needs and wants as far as entertainment is concerned.
6. You'd get trained on how to distinguish the film's features from its benefits,
7. How to lead with those benefits and weave them into an effective presentation.
8. The course teaches you how, when the prospect says something negative, you go positive; when she's positive, you go negative with a "take away."
9. You practice handling a series of common objections and learn how to overcome each of them.
10. You're given a script to follow.

11. You learn the Assumptive close,
12. The Ben Franklin close,
13. The Colombo close.

Now, go sell somebody on going to that movie.

Do you see the dramatic difference between selling and promoting?

Do you like to sell?

Do you like to be thought of as a salesperson?

When people ask you what you do, do you say, "I'm in sales?"

How many men and women in your organization think of themselves as salespeople?

Some people are great salesmen. Most people aren't. But most people are great promoters. Watch children when they want something.

Which is easier to duplicate: sales or promoting?

When you're selling, the issue is you as a salesperson.

When you're promoting, what's important is the value of what you're offering.

With sales, the messenger and his or her ability to sell is the bottom line.

With promoting, it's the message – not the messenger.

When you sell, you have to be a good salesperson. When you promote, all you have to be is excited about what you're talking about. The prospect isn't judging your sales ability. He's judging the value of the product you're so enthusiastic about for himself.

When you're selling, it's about you. It's personal. If they say "No," they're saying "No" to you personally. They're rejecting you, because sales is about you getting them to buy what you're selling.

When you're promoting, it's about them. It's personal all right – for them. If they say “No,” they say “No” for themselves – not for you.

In sales, you want them to give you something – the order.

In promoting, you want to give them something – the value.

Sales is taking - Promoting is giving.

When you want something and somebody says “No,” how do you feel?

When you give something to somebody and they refuse the gift, how do you feel? You may be disappointed, but it's their loss isn't it?

Next...

Promoting starts with recognizing the value for yourself.

What's the value of your product for you? What's the real value of the opportunity for you?

Ask yourself: What has this product done for me? What benefits have I gotten from using these products? How have they contributed to me? Changed me for the better?...made a positive difference in my life?

Ask yourself about your opportunity: How has being involved made my life better, more fun, more exciting? What new things have I learned? What new skills have I developed? How has it contributed to my life...to my family and friends? What are the possibilities for my future?

Then, share that. That's your Jurassic Park.

Instead of counting how many retail sales you've made this week, count the number of people you've told about your products. Instead of counting how many prospects you've signed up, count the number of times you've enthusiastically shared your opportunity. That's what really counts.

Secret #35 University of The Third Age - [Home](#)



U3A Online is the world-first virtual U3A operating exclusively online.

The University of the Third Age is an international movement whose aims are the education and stimulation of **mainly retired members** of the community—**those in their third 'age' of life**. It is commonly referred to as U3A.

U3A Online provides short courses for older people who enjoy learning but prefer the freedom to study where and when they choose.

Their courses are open to all older people, or younger disabled people, anywhere in the world. They are especially suited to older members of the community who are isolated either geographically, or through physical or social circumstances.

U3A Online provides other services too. We support U3As from anywhere in exchanging ideas, resources and information through our website, and we encourage older people to harness the internet's seemingly unlimited educational potential. Our courses are available to U3As and other related organisations for face-to-face teaching via a site licence agreement. Retirement villages and Aged Care facilities are also able to access the courses under site licence after taking out an organisation membership.

U3A Online is operated by a Management Committee elected by the Members at the Annual General Meeting each year.

We develop online courses using the skills of our volunteer subject writers and editors. Our courses are accessible throughout the year and can be studied either independently at a time to suit you or with the guidance of a volunteer course leader when the leader is available.

Our website continues to expand as we add to our information resource for older people and U3A communities.

The U3A Online project is the initiative of a group of U3A enthusiasts. It was originally funded for one year by the Australian Government as a project for the United Nations International Year of Older Persons in 1999. Funding was continued for two further years until the fully volunteer based model became established.

Initially Adult Learning Australia partnered the project but full responsibility for its operations has now passed to U3A Online Inc. which is incorporated in NSW as a non-profit association.

Griffith University in Brisbane provided significant support for many years via the hosting of the site and providing other support through its community development resources. U3A Online will forever be thankful for the major role Griffith played in keeping the U3A Online dream alive until the organisation was able to stand on its own.

In 2008 a consortium of four partners including U3A Online won the Australian Government \$15 million Broadband for Seniors contract. Details, including the \$10.5 million extension until 2015 are available through the Broadband for Seniors tab on this website.

Courses

They offer a wide variety of course subjects which can be studied at any level of interest. They aim to provide something for everyone, so their courses may vary in length and depth.

The courses are informal, there are no exams or assignments and no certificates issued. Each course is offered as Independent Study. A number of courses also have a Course Leader, at dates listed on the 'with leader' Courses list.

Courses with a Leader:

The chronological list of all up and coming Courses with a Leader is added to as each course becomes available. A course does not appear on the list when it is currently running. Click the course name for a summary of the course.

The course content of our courses is provided by our course writers and does not necessarily reflect

the view of the U3A Online Committee and/or Members.

Membership Information

Membership of U3A Online is available to both Individuals and Organisations with the following conditions applying:



Individual Membership

If you wish to undertake a course with U3A Online, as an Individual person, you need to first become a member of U3A Online.

These costs \$30AUS per year from the date you join and once a member you are able to enrol in as many courses as you wish, as independent study, without further cost, throughout your membership period. If you want to do a course with a Course Leader (when they are available) then you need to pay an additional \$5AUS for that course.

You can also participate in the social forums in the Members' Lounge and other member based online activities.

Membership of U3A Online gives you an automatic subscription to [GEMs](#) which is their newsletter. You are able to unsubscribe from this any time after you receive the first issue.

Click here to Join as individual.

<https://www.u3aonline.org.au/member/signup>

Organisation Membership

If your U3A/Organisation wishes to use the U3A Online course notes as the basis for face to face classes then the U3A/Organisation needs to join as an Organisation Member (\$15AUS/yr).

This then entitles them to purchase site licences (\$20AUS/course) for any courses they want to run within their U3A/Organisation. This will allow the U3A/Organisation to enrol in the course/s they have the licence for and download the course notes. These can then be printed and as many copies made as are needed for the face to face

class. More than one class can be run with the same notes throughout the membership period.

As an alternative to the notes being printed for everyone the U3A/Organisation can allow its members to have access to the course via the U3A/Organisation log in information, but this will only apply to the courses that the U3A/Organisation has a site licence to.

This effectively means that for the small cost of \$20AUS the course can be shared among as many of your U3A/Organisation Members as you wish, as a course within the U3A/Organisation.

Membership of U3A Online gives you an automatic subscription to GEMs. You are able to unsubscribe from this any time after you receive the first issue.

U3A also has branches in all states

There are heaps of regional and local chapters where you can join other students however the online courses are separate.

THIS IS NOT WHERE YOU CONTACT YOUR LOCAL U3A.

If you wish to join or contact your local U3A (where you meet with other people) please use the information on the link below

Please DO NOT sign up on this site for any U3A other than U3A Online Inc. where all courses/activities are done online.

Find a U3A near you: <https://bit.ly/2EtCCrp>

Sample of Live Course Summary

Writing for Pleasure

Unit 1 - Planning A Story

Introduction, notes about writing, the short story, working up a plot, point of view, planning a story. Activity: A story plan.

Unit 2 - Planning, Characters, Dialogue

Planning, characters, dialogue. Activity: Write the same short incident: in third person, without dialogue, then again in third person but include dialogue.

Unit 3 - Beginnings, Endings And Flashbacks

Beginnings, flashbacks, endings, descriptions, making words work. Activity: Write a story 700-1,000 words using the questions to assess your work. Topics are suggested.

Unit 4 - Evaluation

Evaluating your work, notes, diaries and letters, using your imagination. Times and settings. Activity: Write an incident in about 500 words, fiction or autobiography but make it larger than life.

Unit 5 - Premise

Premise, improving what I write (various topics and examples). Activity: Write an opening paragraph on three topics. Write to grab your reader's interest.

Unit 6 - Styles Of Writing

Styles of writing, example of draft and story. Activity: A story 500-1,000 words. Pick a familiar topic (like a hobby) and write a well-planned piece.

Unit 7 - Another Look at Research

Research, starting points, questions about writing with examples, Australian writing (this is not how to be an 'Occa'.) Activity: Write about where you live. Try to include dialogue and, maybe, humour.

Unit 8 - Expanding Our Writing Skills

Ideas, themes, body language, conclusion. Activity: Could you write another story and put it on the Discussion Board. You choose a topic.

What You Need

All that's needed to study online is access to a computer, tablet or other device with an Internet connection - and some basic computing skills.

Payment Methods

All payments are in Australian dollars.

Payment by Credit card is the only viable means of payment for people without an Australian bank account.



Secret #36 Make Your Travel Dreams a Reality - [Home](#)

According to a recent survey, knowing how to have a good retirement typically involves figuring out how to travel. Travel is clearly the most popular and desired pursuit for this phase of life.

From day trips by car to round the world journeys, retirees have wanderlust!

Pam and I try to do one major trip a year and save for it. We have been to Thailand, China, Tasmania, Adelaide, a cruise and this year will be off to Shanghai in China with a planned Ocean Road trip later in the year.

Now we are by no means wealthy, and I did not get a huge payout when I retired and don't own our own house. It's all about setting a goal and then plugging away at it.

Because we are retired, we have a commodity that will get us huge discounts and allow us to take up specials. What is this commodity you ask? Time!

You see there are incredible special deals to go on trips, stay in luxury accommodation etc when everyone else is busy.

We got our trip to Shanghai including flights and accommodation plus visas etc. for around \$2000 plus some spending money. I saved \$50 a week towards it by doing odd jobs etc. This is before releasing the book.

It's all about planning. Our trip along the ocean road will be about \$1000 which is \$20 a week. If you get used to planning and don't have a lot of money, then you can still have a good holiday at least once a year.

My friend's house sits twice a year and uses that as his holiday. It just costs him the travel plus some food and a couple of excursions while he's there. It's still going to cost the same for everything else if he is at home or away.

Obviously if you have savings, it is still important to plan. After the bucket list trip many of the other trips can be more frugal so your money lasts.

Many retirees blow their income within the first five years because there is not a lot of education around retirement.

You retire and then get access to your super which if your lucky is a sizeable amount which you have never had to deal with before.

Many fall into the trap of travel, extensions or building and forget there is no income. Don't fall into the trap.

My Experience

Because I have a lot of time, I found it easier to find flights, hire cars and accommodation myself. There are lots of companies who will do it for you however I do not have a lot of money, so any savings are appreciated.

My trip to China was \$2000 for flights, Visas, insurance and accommodation by doing it myself. I did check some agents etc however they were about \$1000 more, and I could not make use of sites like Airbnb etc.

This is not always the case so do your research.

Alternative Travel

There are many other ways to travel. By joining different organizations like volunteer groups, social groups, church groups etc who quite often will organize sponsored travel for their members.

I volunteer for Red Frogs and do lots of work for them but also get one or two weeks on the Gold Coast each year as we do schoolies and work during afternoon and a bit of the night which allows for beach time and some activities. I have also done this for conferences events around Australia. I guess you would call them working holidays.

Secret #37 Think Positively About Aging - [Home](#)

"There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of people you love. When you learn to tap this source, you will truly have defeated age." — Sophia Loren

Really interesting retirement happiness research from Becca Levy, an associate professor of epidemiology and psychology at Yale University, shows that Sophia Loren was onto something.

Levy has found that when older adults think of getting old as a positive experience — being about wisdom, self-realization and satisfaction — then they:

- Function at a higher level
- Live 7.5 years longer
- Are more likely to eat well, exercise and avoid vice

Find Insight as You Age

What's so great about aging? Good question.

Our society prizes youth and beauty above all.

Messages about aging tend to emphasize the negative aspects.

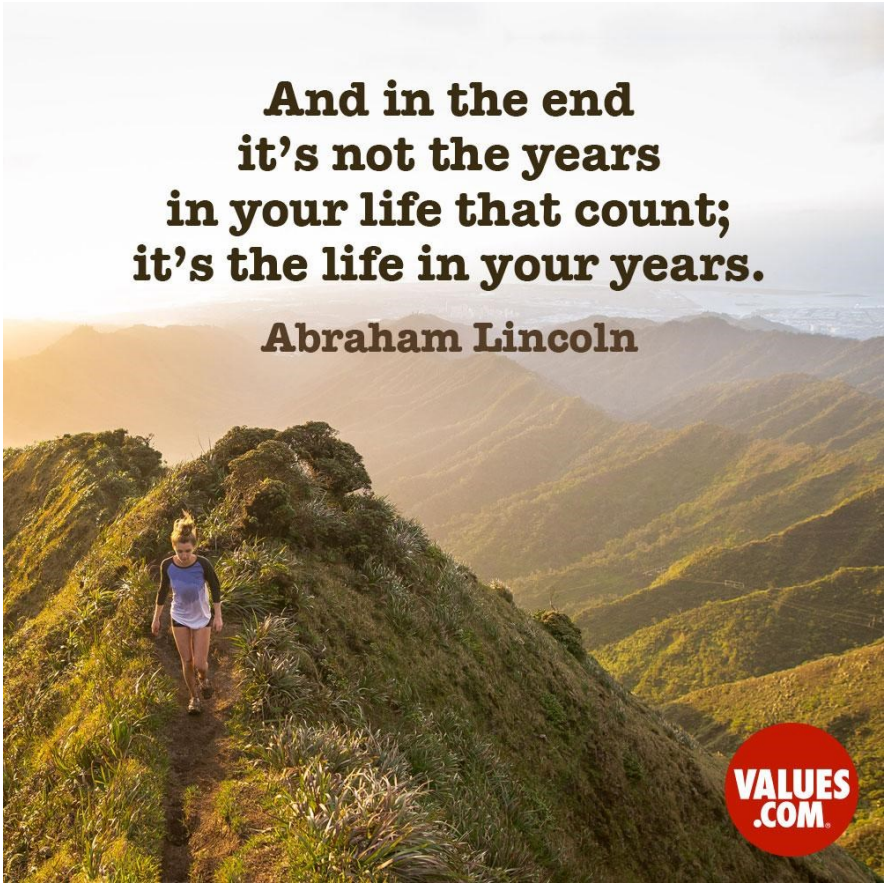
But, like fine wine, people should get better as they age. Experience, combined with maturity, gives older people great insight.

Older people are more in touch with spirituality and prioritize depth in their life. By following a simple, healthy lifestyle you can preserve your health and energy your whole life.

Add Years to Your Life

Research shows that how you perceive aging affects how long you will live. In a study of 660 people, those with more positive perceptions of their own aging lived an average of 7.5 years longer.

This effect remained after other factors such as age, gender, income, loneliness, and health status were controlled.

A woman is hiking on a dirt trail on a grassy mountain ridge. The sun is low on the horizon, creating a warm, golden glow over the landscape. In the background, there are rolling hills and a distant city skyline. The quote is centered over the image in a bold, dark font.

**And in the end
it's not the years
in your life that count;
it's the life in your years.**

Abraham Lincoln

**VALUES
.COM.**

Secret #38 Avoid Depression and Anxiety - [Home](#)

In my life I only had a few bouts of depression and anxiety mainly triggered by a traumatic situation so I could relate.

Then when I had my triple bypass suddenly this all changed and find myself battling anxiety on a much more regular basis. Topped off with cancer and I can just be sitting, talking or playing with the grandchildren and it will come upon me.

Now I already take drugs for heart and cancer, so I am not going to take any more so how I overcome is remove myself from the current situation until it goes and I find walking get rid of it pretty quick.

Research from the Institute on Aging at Boston College found that grandparents who were able to both give and receive support from grandchildren are less likely to be depressed. In fact, "the greater emotional support grandparents and adult grandchildren received from one another, the better their psychological health," said Sara M. Moorman, an assistant professor at Boston College.

This is so true as my granddaughter who was only about 3 seemed to know I was not well leading up to and after heart operation. She would just sit with me and say nothing but a smile every now and then. She's a little wilder now but I will never forget how she helped me.

If you have grandkids, spending active play time with them can help you stay healthier. Active play doesn't have to mean that you'll climb a tree, but you can play other games and go on outings together. The [National Institute on Aging's \(NIA\)](#) says spending time with the little ones you love is also great for bonding.

Secret #39 Create A Digital Magazine - [Home](#)

As you have seen in previous chapters I want to help you enjoy and learn new things in your retirement. As an online businessman in my previous life, I created a lot of products and then taught people how to do the same.

One of these was digital magazines and if you go to our webpage, you can download some examples.

<http://secretstosuccessfulretirement.com/>

These were all viewable on any device because we limited the layout to a couple of columns and designed for mobile which then looked ok on bigger devices.

How We Made Them

We made these for ourself and our customers quite simply. There was a lot of programs around which were quite expensive however I simply used PowerPoint or similar software as you can drag and drop stuff really easily and then produce as a PDF

This is the course I designed and happy to give you free access to or a small donation. <http://digitalmagazines.info/>

Precilla Green " I did your Digital magazine course over a year ago and now have a Internationally read magazine online."

Thanks to your wonderful information I now have an internationally read magazine with writers contributing to from all over the globe. It's a great vehicle to promote my business and lifestyle brand and ethics."

"Your information was incredibly helpful. Much of how our magazine works is based upon your course. These days we are now contacted by some of the world's leading brands and products, desperate to be in our magazine such as LG, Pandora Jewellery, Timothy Oulton and even Baz Lurhmans people. Keep up the great work."

Lily has now moved into a whole range of activities with her success.

Prescilla Green, LILY Magazine

Lilyonlinemagazine.com



Secret #40 3 Risks of Retirement - [Home](#)

by Susanne Gerstmyer

Running out of money has always been considered the key risk of retirement. But there are three other risks that are equally significant and can undo our life in retirement.

1. Not replacing our work identity

Identity is key to our sense of self and how we engage with the world. Often we find our 'fit' from what we do at work. If we don't replace our work identity when we retire, then we risk floundering and wondering who we are.

The Upside – Retirement presents the opportunity to re-invent ourselves around our truest sense of self. Taking time to establish a new identity before we stop working will position us to embrace retirement and start enjoying it from day one.

2. Not being pro-active about our Health

Health is key to our enjoyment of life at any age, but as we get older, we need to do more to nurture our health. If we fail to be pro-active about our health as we approach retirement, then we risk a slide into inactivity and ever declining energy once we retire. We risk losing our vitality and joie de vivre and attribute our slump to 'ageing', without realising how much we can do to improve our lot.

The Upside – More free time in retirement presents the opportunity for re-engaging with our physical health after many busy years of working. Many people find that focusing on their health gives them a better sense of well-being than they experienced when they were younger.

3. Failing to stay Connected

One of the forgotten benefits of working is the connection it provides with other people and communities. Even if we don't have particular friends at work, we usually benefit from the social contact of a workplace. If we don't replace this connection, we risk feeling isolated and adrift, and increase our risk of mental health issues like depression.

The Upside – Retirement gives us greater choice about who we spend time with, and allows us to be with the people we value most, and time to engage with communities which reflect our values and sense of self.

As well as making sure we have enough money for retirement, we need to be proactive and take steps (before we stop working) to manage the other risks of retirement.

Retirement is like a long vacation in Las Vegas. The goal is to enjoy it the fullest, but not so fully that you run out of money.

Jonathan Clements

When a man retires and time is no longer a matter of urgent importance, his colleagues generally present him with a watch.

R.C. Sherriff

It's paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn't appeal to anyone.

Andy Rooney

Secret #41 Keep Yourself Safe Online and Off - [Home](#)**Online Safety**

Seniors are an all-too-common target of fraud and rip offs.

Scamming is a multimillion-dollar business in Australia, and it's not just restricted to the young.

As an IT person I am continually asked to help with scams and viruses which anyone with a basic knowledge could have interrupted.

There are some basic rules to protect yourself.

1. Good quality passwords.

The easiest way to do this is the letter of your first or middle name in capital, the first letter of your pet and then maybe of your first child, wife or partner. Then a 3 non word or number characters like %^& or!(%@ which can be your address or birthday. Finally, some numbers that you can remember. So mine would be first, dog, wife, birthday and old address.

Qmp!(%@15A

I can then add a description for different programs. If you put it in a checker, you will find it very strong plus I can remember. I can even write down the clues in a sentence.

Qmp!(%@15Agmail or Qmp!(%@15Abank

Links

If you hover your mouse over a link, you will see the actual web address in the browser or at the bottom left-hand corner. If not,

simply go to view and click on view status bar and then it will appear.

Now if you are on a site or get an email with a link you can get used to hovering and seeing the address before clicking. If it doesn't match up with what you see, then don't click it.

Take advantage of any active or real-time scanning options provided by your virus or antimalware software. It may use more system resources to enable this option, but it's better to catch malware while it's trying to enter your system rather than after your computer has already been infected.

Antivirus Software

Test Conclusion – Both Avast and AVG are Worth of Trying!

You can use these on your phone, tablet and computer. Both products have their pros and cons. We don't want to recommend only one of them, instead, we would like to encourage you to try both, and see if Avast or AVG will suit you better. Even they are offered completely for free, the level of protection you will get is comparable with the paid-for antivirus solutions. The download links are below.

Avast: <https://www.avast.com/en-au/>

AVG: <https://www.avg.com/en-au/>

Also learn your about your device. Most councils now provide device training from mobiles to desktops.

Click the link below if you want to learn more about Cyber Security.
<https://webmarketingforprofit.com>

Requests for Money

No govt agency like tax, police etc will send you an email requesting money. Also, they would not call asking for money and if they do make sure you ask for a call back number and log or receipt. This will protect you.

Investments

Basically, never give money to anyone without doing your research. The old saying if it sounds too good to be true it usually is.

Offline Safety

As we get older there are certain things, we can do to keep us safe. Just like when we had young children, we kid proofed the home. This is not just for us but potentially our grandchildren. Don't go places or visit online places you would not take the kids. Simple.

GENERAL HOME SAFETY

The following home safety tips can help keep you and your loved ones safe:

- Consider a medical alert or a buddy system.
- Keep a fire extinguisher and smoke detector on every floor.
- Never smoke when alone or in bed.
- Always get up slowly after sitting or lying down. Take your time, and make sure you have your balance.
- Wear proper fitting shoes with low heels.
- Use a correctly measured walking aid.
- Remove or tack down all scatter rugs.
- Remove electrical or telephone cords from traffic areas.
- Avoid using slippery wax on floors.
- Wipe up spills promptly.
- Avoid standing on ladders or chairs without helper.

- Have sturdy rails for all stairs inside and outside the house, or, if necessary, purchase a stairlift.
- Use only non-glare 100 watt or greater incandescent bulbs (or the fluorescent equivalents.)
- Make sure that all staircases have good lighting with switches at top and bottom.
- Make sure that staircase steps should have a non-slip surface.

BATHROOM SAFETY

- Leave a light or install night light in your bathroom at night.
- Use recommended bath aids, securely installed on the walls of the bath/shower stall and on the sides of the toilet.
- Skid-proof the tub and make sure the bath mat has a non-slip bottom.
- To avoid scalds, turn water heater to 120 degrees Fahrenheit or below.
- Mark cold and hot faucets clearly.
- Use door locks that can be opened from both sides.
- If possible, bathe only when help is available.

KITCHEN SAFETY

- Keep floors clean and uncluttered.
- Illuminate work areas.
- Mark "on" and "off" positions on appliances clearly and with bright colours.
- Store sharp knives in a rack.
- Use a kettle with an automatic shut-off.
- Store heavier objects at waist level.
- Store hazardous items separate from food.
- Avoid wearing long, loose clothing when cooking over the stove.
- Make sure food is rotated regularly and check expiration dates.

DRUG SAFETY

- Review your medicines frequently with your doctor or pharmacist and when you take new medication.
- Make sure medicines are clearly labelled.
- Read medicine labels in good light to ensure you have the right medicine and always take the correct dose.
- Dispose of any old or used medicines.
- Never borrow prescription drugs from others.
- Check with your doctor or pharmacist before you mix alcohol and your drugs.
- Have medication dispensed in a bubble pack or convenient dispenser.
- Check with your doctor or pharmacist before mixing non-prescription drugs and prescription drugs.



Secret #42 Stay Married — Especially If You Are a Man - [Home](#)

Marriage is good for you, and so are long-term relationships. A Psychophysiology study points out that while stressful marriages are detrimental as we age, strong relationships with a partner help in nearly every aspect of life.

Additional research from Harvard Medical School found that men who have marital partners live longer than men without spouses.

Even though you might spend every day together once you retire, date night is something different and special.

Retirement does not have to mean doom for your marriage. It does mean a significant transition. With transitions comes stress and changes. There are ways to make this as smooth as possible so that you both get your well-deserved enjoyment out of this phase in your life and marriage.

Retirement will be difficult for men and their spouses who have not quite prepared for the transition. In general, men have defined themselves by their career with other roles, such as a father or husband, secondary.

On the other hand, women have maintained a myriad of roles, regardless of their work outside the home, and are commonly more social than men. So, it's not a surprise that retirement can make men feel lost, lonely, more dependent on their spouse. This, in turn, can lead to a new kind of marital stress.

Tips

1.Remember, retirement is not for sissies. Retirement offers a whole new way of life, but it does take planning, courage, and determination to create a fulfilling retirement and marriage.

2. Dream your wildest dreams and plan in advance. For years, you have heard about the importance of establishing a retirement financial plan.

Couples who spend a good amount of time planning how they want to spend their retirement generally report that this has contributed more to their happiness than their financial plan did. Acknowledging your dreams is an important aspect of this aspect of planning. Even if some of those dreams are too expensive or difficult to pursue, they still produce an opportunity for creative planning.

Couples often find that these pursuits are accessible, sometimes in a less costly or ambitious mode, and fulfilling, nonetheless.

3. Identify what you enjoy doing together. Some couples think they have too much togetherness now that they are retired.

Sharing meaningful activities that you both enjoy reduces that tension and increases your pleasure in spending time together. Think about any new activities you wish to try on your own or with others.

4. Create individual space in your home for each partner and allow time to pursue personal interests. We all need space and time to be alone or to pursue our own particular interests.

Having even a small area that the other person respects as their partner's special place as well as guilt-free time to partake in these individual interests reduces tension in the relationship.

5. Hold courageous conversations where partners feel comfortable identifying their unique interests and concerns about this new life stage. Partners who do not share their hopes or fears for this new life stage often have difficulty understanding the others' actions or attitudes.

For instance, a husband whose life had been wrapped around his work or forced into early retirement may be angry that he is not working.

Unless he helps his wife understand these feelings, she is likely to resent the angry behaviour he may demonstrate.

Communication has always been important throughout your marriage, and it is even more so now.

6. Do not say “never” or “you always.” If or when an argument surfaces, the accused partner hears only the accusation of blame or guilt and not the underlying reasons why the partner is upset.

It is far more effective to tell your partner why a particular action is a problem rather than making an accusation. For instance, he probably did take the garbage out in the past week or two.

Hearing you never take out the garbage will most likely only produce defensiveness.

7. Take the time to listen to what your spouse is really saying. Too often, especially when there is tension, we tend to think we heard what the other said. Alternatively, we don't listen at all. Stable relationships take a lot of empathy, and that is achieved when we feel the other's pain, concerns, or desires. If you have gotten this far in your marriage, you most likely value each other's perspectives. Don't forget this once your spouse is retired.

8. Find reasons to be kind to one another. Kindness is contagious. It's harder to remain angry when another person is nice to you, and kindness helps deepen the bond as couples grow in their love and appreciation for one another. Let compliments and “thankyou's flow from your lips often.

Secret #43 Be Social with People Outside Your Age Group - [Home](#)

It turns out that there are some powerful benefits to have younger (and older) pals — a sense of vitality, energy, different perspectives and more.

I do a lot of volunteering and one of the organisations is Red Frogs. They are a bunch of young people who start off by helping school leavers at a number of locations in Australia plus Fiji and Bali.

Then then follow them up at universities, festivals and high-level sports events.

Become a Perennial

Do you want to think of yourself as a “60-year-old” or be defined by whatever number you happen to be? Probably not, that’s why you should become a “Perennial.”

Gina Pell, founder of The What, is technically a member of Gen X. However, she wants to shed that label and has coined the term “Perennial” — referring to people who are relevant across generations, no matter their age.

She says, “Young friends help keep one’s sense of adventure and possibility alive. But then I see the world through a Perennial lens so ‘young’ can also mean certain people who are chronologically older. For instance, I know 80 year olds who are more physically active than I am.”

Benefits of Friendships Across Generations

One of the best ways to become a perennial is to create bonds across the generations. There are so many clear benefits of having younger friends when you are older, here are a few:

Sense of Purpose: Sometimes friendships with younger people become a mentorship. Passing on your skills and knowledge is a powerful way to achieve a sense of purpose for your life.

Broader Perspective: No one wants to become the stereotype of an angry rigidly thinking old person. Having younger friends can help broaden and freshen your perspective. Learning about new ideas, new music, technology and more can really keep you young and happy.

Boosts Energy: Whether it is toddler grandkids, teens or someone in middle age, the young are generally active and engaged. That energy can be infectious and stimulating.

Really though, the net effect of having younger friendships is that they can simply help keep you young at heart.

Not quite convinced that you need a younger pal? Watch and read these five powerful and beautiful stories of friendships across generations:

A New Term to Describe Active Seniors:



Call Us "**Perennials**"

Secret #44 - Growing Older and Living Dangerously - [Home](#)

Growing Older and Living Dangerously (GOLD) is a Brisbane City Council Active and Healthy Lifestyle program. It provides free or low-cost activities for senior residents.

All GOLD events that incur a fee now honour the Queensland Government [Companion Card](#). This allows free participation for anyone accompanying a person with disability who requires attendant care support.

Council also runs [GOLD 'n' Kids](#), for seniors and children (aged four years and over).

Some of the great events coming up include:

[Balance and stretching exercises](#)

[Aqua aerobics](#)

[Zumba](#)

[Cycling](#)

Bookings are essential for most activities. To make a booking, check the booking details row. Select the event and phone the listed number to secure your place. For further information, phone Council on 07 3403 8888.

After some research I found many councils doing similar programs either directly or via community centres. Just enter aged activities councils or your local council to find out what they offer.

You can join a Heart Foundation Walking group. [Find a local walking group near you](#).

Now that you have more time the idea is to learn or teach others. I have had a great time learning about how to write this book

Search councils and local organizations and get involved.

Secret #45 Keep Learning About Finances - [Home](#)

A recent survey suggests that financial literacy is lower than even most people might expect. Fidelity asked more than 2000 people — half who were between the ages of 55 and 65 and not retired — questions in eight different retirement categories. The average that people got right was a mere 30 percent. Absolutely nobody got all the questions correct and the highest overall grade was 79 percent.

[Can you do better?](#)

One way to improve your financial literacy is to create a detailed retirement plan and run many different scenarios. While few retirement calculators are comprehensive enough to really help you learn, the [New Retirement planning calculator](#) is.

This easy-to-use system is completely comprehensive. Here are more than [15 different things to try](#) with your plans. Here are a few and visit the link for the rest.

1. Run Scenarios on Your Longevity

There is a big difference between how much you need to retire securely if you live until age 75 vs. living until age 95 or longer.

However, most comprehensive retirement calculators use average life expectancy and don't let you deviate from that at all even though the average life expectancy is essentially meaningless to most of us. Half of us will live longer than average and half of us will not live that long.

When planning your retirement, you should probably use your best-case longevity age — the longest you think you might live. You could also try a longevity calculator to get a more personalized estimate.

2. Run Scenarios on Inheritance Goals

Most retirees hope to leave something behind for heirs. A good retirement calculator will help you see what a reasonable expectation might be and let you set goals for an inheritance.

3. Try Different Options for Your Social Security Start Age

Most people don't realize just how valuable waiting to start Social Security is to their retirement security.

If you have not already started your benefits, you should definitely look up how much you will get at different ages and plug those numbers into a comprehensive retirement planner. Most people are really surprised by how much the delay can positively impact your financial wellbeing throughout retirement.

And, if you are married, try different starting ages for both yourself and your spouse. Additionally, you will want to look at what happens to your plan if the higher earner defers the start of benefits as long as possible up until the maximum retirement age of 70. Don't focus on who is older. Or, who retires first. The key is to make sure the highest earner grabs the highest possible payout. This is probably the single smartest retirement decision married couples can make.

4. Run Scenarios on Retirement Age and Work Income

Most retirement calculators ask you to enter your "retirement date."

However, retirement age just doesn't mean that much anymore. The reality for most of us is that we either transition toward retirement by going part time or we retire and then get some kind of retirement job. Others take a break from work and then resume in some capacity a year or two later.

Instead of entering a retirement date, look for a retirement calculator that allows you to set different levels of work income for different periods of your life and play with those variables.

If not yet retired, you should also see what happens if you were to unexpectedly lose your job or not be able to work due to a health issue — both of which are fairly common scenarios.

5. Experiment with Investment Returns and Annuity Purchases

Investment returns is something many retirees are pretty worried about. Why not use a retirement calculator that lets you set returns for each account that you actually have? You should probably also play with different configurations.

What would happen to your overall plan if you were to:

Construct a bucket approach with one account invested aggressively for long term growth, another more conservatively and a third very conservatively.

Purchase a lifetime annuity to cover the difference between your guaranteed retirement income and your expenses.

Earn high rates of returns or low. (The New Retirement tool enables you to set optimistic and pessimistic rates of return for each account. Be sure to try different ranges.)

6. Run Scenarios on Savings Rates

If you are not yet retired, it can be really motivating to model saving even just a bit more each year.

The New Retirement system lets you set different savings rates for different periods of time. It can be interesting to experiment with when you might get a raise and adding all of that extra income or just a portion of it to your savings.

Or can you increase your savings rate by a certain percentage each year?

You can also experiment with saving to after tax or pre-tax savings.

Be sure to also enter any times when you might be able to add a lump sum one time contribution to your retirement savings. Will you get a tax refund? Expecting an inheritance?



Secret #46 Cut Costs - [Home](#)

When living on a fixed income in retirement, it is very important to make sure that your income does not exceed expenses. Living more frugally can be done no matter your income bracket.

Here are [20 ways to cut retirement costs](#).

Housing is the most expensive budget item for most households. Your home is probably also your most valuable asset. As such, optimizing your housing to best achieve your retirement plan is critical to your retirement success.

A few ideas for cutting housing costs in retirement include:

- Home sharing — think Golden Girls and reduce costs by living with friends.
- Downsizing — [downsizing](#) can be the most efficient way to tap your home equity.
- Getting a reverse mortgage — there are many [pros and cons to a reverse mortgage](#).
- Purchasing a home with a reverse mortgage — find out how the [HECM for purchase works](#).
- Moving to a retiree friendly location — Bankrate has a list of [best states for retirement](#).
- Selling your house to travel or retire abroad — here is a list of the [world's best places to retire](#).
- Exploring senior housing options — so many different [retirement housing](#) options are available

- Could you live in a [tiny house](#)?
- What about [getting a roommate](#)?

"Retirement's the most wonderful thing. I get to enjoy all the things I never stopped to notice on the way up. After an extraordinary life, it's time to enjoy my retirement." – Patrick Macnee



Secret #47 Learn a New Skill - [Home](#)

When you were working your life was full of problem solving and decision making on different levels. Now that your retired the loss of these stimulus can mean you get mentally and physically lazy.

If you've ever wanted to learn how to play piano or build a cabinet, there's no better time than after you retire. Forbes says you could even take on several new skills every year.

Learning new skills in retirement is a great way to keep your mind active and healthy. This can help you to avoid dementia in later life. Learning new skills in retirement can include going back into education or taking up a new hobby.

Improving Your Memory

Many people assume that your memory automatically deteriorates as you get older, but this is not necessarily true. Through training your mind, you can train your memory to improve.

There are several mental exercises that you can do to improve your memory, including memorising list of names or numbers or playing games that require you to test your memory (for example, seeing several pairs of cards for ten seconds and matching them up again). Improving your memory can also improve your concentration as it helps your mind to become more alert.

So what should you do in retirement?

Start by asking yourself a few questions: What are you interested in? What are you passionate about? What will provide that feeling of contentment when you put your head on the pillow each night?

You see, in your retirement years, if you've properly saved and mapped out a retirement plan, you have the benefit of knowing your nest egg is there. You have financial security on your side. You're no

longer confined to your job because you have bills to pay. This puts you in the driver's seat. In our working years, many of us are focused on providing for ourselves and our family while paying down debt and building wealth.

In retirement, you can change your focus to engaging in activities which bring you joy, fulfillment, and where you can make the most lasting impact for yourself and your community.

For retirees, the future is now.

Now you can completely shift your attention to what it is that drives you, to what you are passionate about to your core. The fabric of our beings are woven in such a way to drive purpose and conviction and now you can follow this wholeheartedly with all of the time in the world. You can wake up each day and ask yourself, "how will I achieve my purpose today?" This is living in retirement.

This is what it means to retire well. This is what a fulfilling retirement looks like. This... is the new you!

Taking up new hobbies or learning new skills in your retirement years are ideal ways to keep your mind and body active.

From golfing to skiing, learning new languages, music or using basic functions on a computer or tablet, savvy seniors have shown it is never too late to learn. In fact, many courses that are designed to be taken from home are now giving older people an opportunity to have fulfilling second careers.



DIGITAL
MARKETING

Secret #48 Get a Coach: A Retirement Coach - [Home](#)

Using a [life coach for retirement](#) might sound crazy. But it's not.

While some people prepare for the financial aspects of retirement, it is not clear how many people develop clear plans for the non-financial aspects. Both are important. A [financial advisor](#) or an [online retirement planner](#) can help you with your finances. A retirement coach can help you be mentally and emotionally prepared for what happens when your career ends.

What is a Retirement Coach?

The first time [Newsweek](#) wrote about life coaches, they defined the profession this way: "Part consultant, part motivational speaker, part therapist and part rent-a-friend, coaches work with managers, entrepreneurs and just plain folks, helping them define and achieve their goals—career, personal or, most often, both."

A retirement coach is all of these things, but they are really focused on the challenges and opportunities of retirement. Retirement is a big deal, and it can be a hugely different lifestyle from what you experienced while working.

In fact, retirement is arguably the biggest transition you have ever had. This is the phase of life where you have the most control over your time. A retirement coach can help you decide how and with whom you want to spend it. They can also help you create a plan for the mental, social, physical, and spiritual changes that take place in retirement.

A retirement coach can help you make the most out of this phase of your life. Consider how a retirement coach could help you with these 6 specific aspects of retirement:

1. Identifying What is Important to You

This is your chance. This may be your last chance. This may be the only chance you have had in your entire life to spend your time entirely how you want to spend it. What is important to you? How

do you want to be defined? How do you want to be remembered? What will motivate you to get out of bed each day if you don't need to report to a job?

However, identifying what is important to you and choosing from a whole world of opportunities for how to spend your time and energy can be overwhelming. At the risk of sounding cliché, a life coach can help you identify your passion and a plan for pursuing it.

2. Measuring Personal Success

During your career, you may have measured personal success by pay, title, or feedback from bosses and co-workers. In retirement, there are no such gauges. And, for a certain type of person, it can be really difficult to lose those guideposts. In fact, depression is a common side effect of retirement for just this reason.

Success means something different to every retiree. Maybe it's continuing to work at a job you love on your own schedule; perhaps it's devoting time to a cause that is near to your heart. Maybe it's defined by your relationships with family and friends or learning and doing new things. Perhaps it is your golf handicap or your ability to travel.

A retirement life coach can help you pinpoint what matters most to you and help you learn to define and measure personal success based on another set of gauges.

3. Developing a Schedule

In her blog, *Stepping Into the Future*, Sociologist Jean Potuchek wrote: *"One of the biggest changes accompanying retirement is the change in how we use our time. For most adults in full-time jobs, work schedules provide the structure that the rest of our lives are organized around, and freedom from those time constraints is the central dream of retirement. We imagine lives that will be simultaneously rich and relaxed, full without the stress of our work lives. But this freedom can be a double-edged sword; it can leave us feeling unmoored."*

People tend to dive into retirement in one of two ways.

- Some schedule their days to the hilt, filling their calendar with recreation, travel, classes, and volunteer work. This is great fun until the endless recreation and activity just become too tiring.
- Others take a go-with-the-flow approach, waking up when they want and doing what they want when they want. But many find themselves mindlessly watching TV while days pass without meaning or memories. The key is to create routines and a schedule that gives you a reason to get going each day, but not so much rigidity that you're left feeling burnt out.

A retirement life coach can help you create a daily routine that involves getting out of the house, meeting new people, and learning new things. Creating healthy routines in retirement can help you stay productive, recover lost enthusiasm, and increase your feelings of happiness and well-being.

4. Planning for Good Health and Accepting Physical Limitations

Maybe you have always been fit and healthy. Or, perhaps your diet and exercise regime could use some help. A retirement coach can help you create a plan for wellbeing.

They can also help you if you find yourself with some physical limitations. Many people find themselves less physically able to engage in their favored hobbies, drive themselves to appointments, or even take care of things around the house. Adjusting to this loss of independence is difficult.

A retirement life coach can help you adapt to that loss and reimagine retirement based on a different set of abilities. They can also help you explore new hobbies and activities that will help you stay mentally active even if your physical abilities are diminished.

5. Changing Social Circles

Working adults often spend a good portion of their workday interacting with co-workers and colleagues. Sometimes the friendships built at work last a lifetime, but sometimes retirement can unexpectedly bring an end to workplace friendships, especially of those friends are still working.

Other aspect of retirement can change your social circles. Neighbourhood friends may be lost when old neighbours move away and younger neighbours move in. Other friends may be dealing with illness or become a caregiver to someone else and not have time or energy for friendships.

If you find yourself missing close friendships in retirement, it is possible to make new friends or reinvigorate old relationships, but it requires facing fears and taking a chance to reach out to others. A life coach can help you make new friends, deal with conflict with friends and family members, and recognize when certain relationships are not healthy.

Your social network may be one of the most important aspects of retirement wellbeing. Therefore, it is worth nurturing.

6. Develop a New Relationship with Your Spouse and Other Family Members

Divorce in retirement has become much more common than it was just a couple decades ago, and it can take a devastating financial and emotional toll. In retirement, many couples simply find that they no longer have anything in common, and with people living longer after normal retirement age, they don't want to spend the next 20 to 30 years with someone to whom they no longer feel connected.

Relationship coaching may be able to help retirees make progress in their relationship to avoid divorce. Unlike relationship therapy, which often focuses on the past and "what went wrong," relationship coaching focuses on building toward something better, and it can be effective even if only one spouse participates.

Even if you are staying with your spouse, relationships change in retirement. You may also find that relationships with your children and grandchildren change in retirement. You will find yourself needing to make more conscious choices about how much time you want to spend with various family members now that you have less constraints on your schedule.

How Much Does a Retirement Coach Cost? Is It Worth It?

Of course, one of the first questions you may have about hiring a life coach is what it will cost. While rates can vary widely based on location and specialization, according to lifecoach.com, most life coaches charge between \$100 and \$300 per hour.

That's not a small investment, but it is cheaper and perhaps more effective than a therapist or consultant and how can you really put a price on making the most of your time and focus.

You may have a happy and productive retirement without coaching, but if you feel stuck or find there is a gap between where you are and where you want to be, a retirement life coach can help you get clear about the kind of retirement you want and help you get there faster.

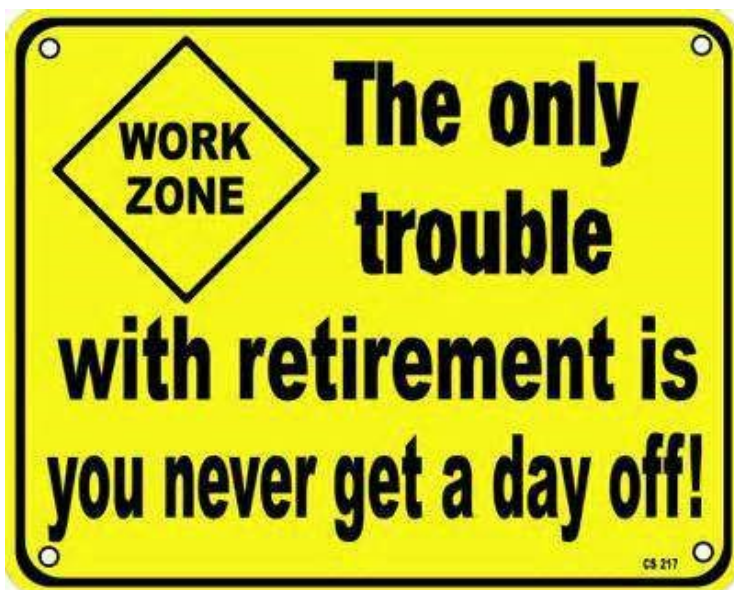
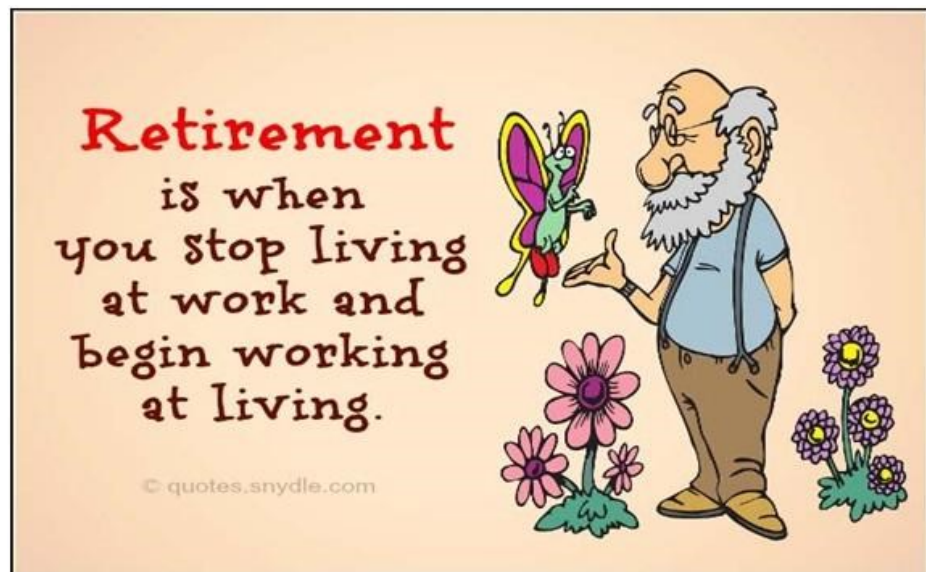
How to Find a Retirement Life Coach

Retirement life coaches may have a background in psychotherapy, executive training, or financial planning.

To search for a coach, use the search tool at [Retirement Options](#), an organization that provides certifications specific to retirement. You can also check out the [International Coach Federation](#) to find a credentialed coach. Just type "retirement" in the keyword box to find someone who specializes in that area.

When you contact potential coaches, ask about their credentials and how long they've been practicing in the retirement niche. Ideally, you should begin working with a coach a few years prior to retirement, so your plan is in place when you leave the workforce.

But if you're already retired and find yourself in need of some support and guidance, it's never too late to benefit from a coach's help.



Secret #49 Follow the Lessons of Healthy 90-Year-Olds **- [Home](#)**

UC Irvine is heading a celebrated research project that is documenting what factors determine who will live past age 90. Here are some of their findings:

- Smokers die earlier than non-smokers
- People who exercise live longer than those who do not. As little as 15 minutes a day makes a difference. Forty five minutes a day is best.
- Non-physical activities are also important. Think book clubs, meeting friends for coffee, crossword puzzles.
- Vitamins do not seem to make a difference.
- Moderate alcohol consumption is associated with living longer. Up to two drinks a day leads to a 10-15 percent reduced risk of death.
- Coffee is good too — 1-3 cups a day.
- Gain a little weight — people who are average or slightly overweight seem to live longer than those who are underweight.

If you want to know more about this retirement research, “60 Minutes” did an excellent report on “[Living to 90 and Beyond](#).”

Secret #50 Stay Inquisitive About the World Around You

It's easy to become isolated and fall into a rut after you retire. Keeping a curious mind will allow you to really enjoy learning how the world works.

There is a lot more in life than Sudoku.

We keep moving forward, opening new doors, and doing new things, because we're curious and curiosity keeps leading us down new paths.

Walt Disney
American film producer,
director, screenwriter, and animator

Inquiring, by definition, means to investigate, to question.

It implies that there is some unknown waiting to be discovered, explored, and defined. Some new information, new knowledge that, once understood, will satisfy the curiosity of the seeker.

But curiosity in someone who is highly inquisitive is never really satisfied. Being inquisitive means you're constantly hunting for answers to questions: What's this? How does that work? Why did that happen? What can be learned from this?

Tough problems become intriguing puzzles to be solved. Learning about something new increases the chance of making novel connections when the same old solutions are falling flat.

It can be tempting to default to habitual ways of thinking and acting, but sameness in this context is not your friend. If you rely solely on the familiar, your solution and idea bank will likely keep

shrinking as the environment around you gets more and more complex.

With a steady infusion of the fresh and new, that bank will become filled with scores of options and approaches for you to choose from.

Prime the curiosity pump to fuel curiosity, it helps to think creatively.

Creative thought processes do not follow the formal rules of logic—where one uses cause and effect to prove or solve something. Being creative means looking everywhere and every which way.

Find the exceptions and the outliers

Getting fresh ideas doesn't happen through quick scanning; it requires looking deeply.

Carve out dedicated time—study it deeply, look for parallels in other organizations and in remote areas totally outside your field. Practice picking out anomalies—unusual facts that don't quite fit, like sales going down when they should have gone up. What do these odd things imply for strategy?

Or look for distant parallels.

Don't fall into the mental trap of searching only in parallel organizations to your own because “only they would know.”

Back up and ask a broader question to aid in the search for solutions. When Motorola wanted to find out how to process orders more quickly, they went not to other electronics firms, but to Domino's Pizza and FedEx.

If your response to this is that you don't have the time, that also usually explains why you're not having any fresh ideas.

When our young child got a bike many years ago, I was confused because he spent much of his time playing with the box it came in.

Later he did play with the bike.

The reason: I learnt later on, is because the box could be anything he wanted. A car, a plane, a cubby etc.

When do you get your best ideas? It was rarely at work!

This lively RSA Animate, adapted from Dan Pink's talk at the RSA, illustrates the hidden truths behind what really motivates us at home and in the workplace.

Motivation Video Seminar that helped me a LOT. Click to watch



Secret #51 Technology for Retirees - [Home](#)

Most new retirees these days have a fairly good grasp on technology however some of the older ones do not so lets start off by assuming you have little knowledge.

Mobiles

In an aim to keep control of our finances let's have a look at what we need. Most retirees need to make calls, emails, talk to grandkids, mobile banking, maybe some Facebook. With unlimited calls and text on most plans the only other thing to consider is the data. Because you will probably be home a lot of the time you can access the internet on your NBN or internet plan.

So, if you do not have Internet at home you may need more data. So, the last choice is your phone. I personally like to buy my phone outright and buy a prepaid plan. I bought a Huawei Nova which is a great phone. Just do your research looking for storage, speed and screen size.

You can get a great quality phone for all the above for around \$300. If you want an iPhone, then there are lots of places who deal in refurbished ones.

A prepaid plan on Amaysim, TPG, Coles or Woolworth you can get 3 to 10 gig data, unlimited calls and text in Australia for 10 to 20 dollars. These are usually 45 days saving you two months a year.

Most of these are on the Optus network however Belong is on the Telstra network. You can find some good deals on Vodafone as well. Always do some research as they all change.

Two-year plans and phones on contract can be quite expensive because they charge every 28 days.

Home Internet - with the govt bringing out NBN nationwide the plan choices are pretty limited. The only way to cut costs here is to share with someone else.

If you're really hard up there now plenty of free internet stops like libraries, large retail and food chains.

Use A Hotspot Database

If you don't have one of those stores around — or if you can't stand the smell of coffee — it's time to turn to a hotspot database like [WIFI](#). They have a huge list of over 100 million Wi-Fi hotspots around the world, including rural areas you might not expect.

The coverage for Australia isn't spectacular, but it's an additional resource that may be worthwhile. The site also has apps for iPhone and Android, so you're never without a search engine to find yourself a connection.

Computers - You may already have a computer however if not then I would suggest a laptop as you can move it around. It will connect to the internet with Wi-Fi like your phone so you can connect anywhere there is a Wi-Fi connection. You can even use your phone Internet as a hotspot. Just look it up on Google or ask on the forum.

The question always is Apple or PC. The answer is these days they are both pretty good so whichever you can get the best deal on.

Security - Lots of elderly people get hacked and conned for some very basic reason which can be prevented. These apply to mobile, computer and tablets.

1. **Check Before You Click.** If you hover over the link in your email, you can see the address in the bottom left of your screen. You can also see them for websites and other documents. Check before you click. Never click on links in

emails.

- 2. Stay Updated.** Always do any software updates as it is usually to close security breaches. Also make sure you backup anything you want to keep. Photos, documents etc can all be stored on a google account, Apple cloud or Dropbox. Contact us in the forum if you need more info,
- 3. Create strong passwords.** Your first, second and last name and your birthday month and year and cap lock 1234 and then for where. You can use the initial code for all and easy to remember. If not your birthday then address or some other number sequence.

So Robert John Smith 27/09/1950!@# \$ Gmail

Looks Like this **Rjs27091950!@#\$Gmail** for Gmail

Looks Like this **Rjs27091950!@#\$CBA** for Commonwealth Bank

- 4. Log Out.** When you sign into any account be sure to sign out when you leave. Never leave it open even if you go away from your computer.
- 5. Banking Apps.** Most retirees I talk to are worried about using the mobile bank apps however they are probably the safest ways of checking balances and paying bills etc.

This worry changes after I show them how to set it up and use them which is very simple, and your bank will also help. Pay your bills from home, transfer money etc. all on your phone.

- 6. Emails.** One of the most common places people get infected and scammed is through emails. They see an email that seems to be from a friend and click on a link and boom infection. Not only that but it can download things onto your

computer that can track you accounts etc. So CHECK BEFORE YOU CLICK. Another way to secure yourself is to use something like Gmail which is free and will filter out the majority automatically.

7. **Share with care.** Be aware of what you share publicly on social media sites like Facebook. Adjust your privacy settings to limit who can see your information.

We see so many sharing scams and other misleading information. Use a site like scam alert and enter in the heading to see if its valid.

Go to <https://www.scamwatch.gov.au/> for what's happening and <https://www.snopes.com/> to check a heading now.

8. **Use security software.** Install security software on your devices from a reliable source and keep it updated. It is best to run the antivirus and anti-spyware software regularly. Be wary of security updates from pop-up ads or emails. They may actually be malware that could infect your computer.

Two good free options are

Avast: <https://www.avast.com/en-au/free-antivirus-download>

AVG: <https://www.avg.com>

9. **Adjust your browser safety settings.** You likely search for news, information and products by using an internet browser such as Firefox, Google Chrome, Internet Explorer or Safari.

Adjust your settings in each of those browsers to set your options for optimum security. Those menus can often be found in the upper right corner of your browser. Consider clearing your browsing history at the end of your session so you don't leave a trail of sensitive data.

Alternatively use the incognito window or private browser to secure your browsing activity.

I have been using a new one called Brave which blocks ads etc. and also seems very secure and fast. <https://brave.com/>
You can use it on all devices.

10. The last part of security is kept everything updated. Most attacks happen because people are using old software with vulnerabilities. Whichever device you use make sure it is always up to date. Virus software also needs to be kept up to date with new virus definitions.

It's nothing to be scared of as it is just a matter of setting up some procedures. I had a friend who got hacked last week however we had set up the above, so it was only a few hours and he had it all back up and running.

His grandson had clicked on a link in an email which initiated a hack so keep an eye on what you allow them to do and train them.

Retirement may be an ending, a closing, but it is also a new beginning.

Catherine Pulsifer

Secret #52 Eating Well - [Home](#)

When I got sick and had my heart operation, I was given some training re eating. Most of my life eating habits was not bad but also not great.

The key to all good eating is portion control. A portion for an older person is smaller than the average because they are not quite as active.

In my case a portion is the size of my palm. So, steak, fish etc. should be no bigger than my palm which is close to 85 - 100 grams.

Because I now eat certain portion sizes and they are a lot smaller than I was used to I was able to buy higher quality and leaner meats which helped cholesterol and also tasted a lot nicer.

Now we mix with that a mix of vegetables or salads.

Sugars and Spiking

Being a diabetic, ok I know I have lots of things wrong with me but with good planning I live a pretty healthy and fulfilling life. Eating high GI (glycaemic index) foods is not a good idea for any aged person. Things like white foods, bread, rice, pasta etc. will cause spikes in your sugars. High carbs also do this.

Drink Some Water

Water supports and provides many vital functions in the body, including hydration, digestion and blood volume, however as you age you may not feel thirsty as often, even when your body needs fluid.

Aim to drink at least six times a day, and more in warmer weather or if you're exercising. Tea, coffee, mineral water, soda water and

reduced fat milk can all count towards your fluid intake during the day, but water is always best!

What seems to be missing is that when you drink a lot of water you are also diluting the salts your body requires so especially in summer drink some hydrolytes every now and then. You can pick them up in a chemist or supermarket.

Balanced Intake

As we get older, we often need fewer kilojoules because we are less active than when we were younger. However, we still need a similar amount of nutrients, sometimes more. For example, as we age our requirement for calcium increases and we need extra serves of low fat milk, yogurt and cheese.

This means our choices must be nutrient dense but not energy dense and we should be careful to choose discretionary foods only occasionally as these are higher in kilojoules.

What should I eat?

- Fruits.
- Vegetables.
- Grains (for example breads, cereals, rice, pasta, oats)
- Meats, poultry, fish, eggs, tofu, nuts, seeds and legumes/beans.
- Milk, yoghurt and cheese (or other dairy products).

Dietary Guideline 1:

To achieve and maintain a healthy weight, be physically active and choose amounts of nutritious food and drinks to meet your energy needs

Older people should eat nutritious foods and keep physically active to help maintain muscle strength and a healthy weight.

Achieving and maintaining a healthy weight can help older people keep more active, manage their health problems better and live life more. The best way to do this is to try to follow the recommended number of serves from the five food groups and avoid extra serves and discretionary foods and drinks.

However, we also know that people who are over 65 years often have better health if they carry a little extra weight and have a slightly higher body mass index. Sometimes too, people with chronic health problems can put themselves at risk of malnutrition by restricting what they eat. If you are unsure about the benefits of losing extra weight, talk to your health professional.

Dietary Guideline 2:

Enjoy a wide variety of nutritious foods from these five groups every day

Circumstances, health problems, budgets and eating issues can mean that our range of foods gets smaller as we get older. However, it remains important to eat widely from all the food groups to make sure we get the nutrients we need.

Troubleshooting and a few tips can keep a wide variety of foods in our meals and snacks. If your budget is more limited, plan well, use what's available and buy only what you need. If you're cooking for one, collect some healthy, but quick and easy ideas and try to organise to eat regularly with friends or family. If nuts, grains and hard fruits and vegetables are a problem for your teeth, go for milled whole grains, soft, cooked and canned fruits and vegetables and nut pastes.

Be careful to follow food safety guidelines, because food borne illnesses can hit older people particularly hard.

Dietary Guideline 3:***Limit intake of foods and drinks containing fat, added salt, added sugars and alcohol***

It's always good to limit saturated fats, added salt, added sugars, alcohol and low fibre choices for good health. However older people are also more likely to be living with a chronic disease and part of their self-management might involve careful attention to choosing foods.

Sometimes though, limiting fats, added salt and added sugars can mean a person who is at risk of malnutrition, actually eats too few nutrients and kilojoules and can put themselves at risk. For some people it's not straightforward and they need to talk to their health professional about the benefits and risks.

Older people can also find that they need to eat more high fibre foods and to drink more water to avoid constipation as bowels tend to slow down with age.

Due to my previous illnesses, I learnt quite a bit about eating healthy and even as I was progressing it changed. The key I gained was its all about portion control.

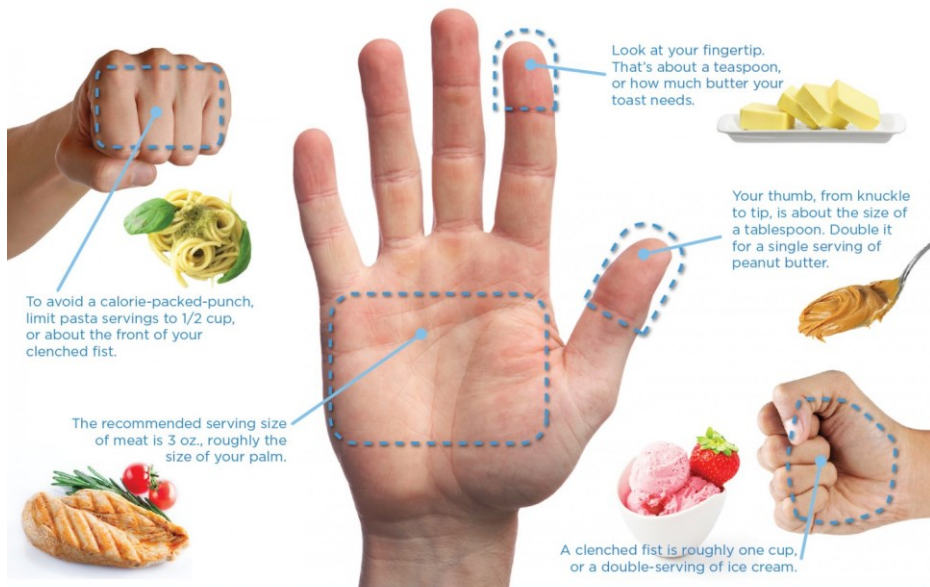
By controlling portions, it allows us to eat better quality food because we are not eating as much but getting more from it.

Retirement has been a discovery of beauty for me. I never had the time before to notice the beauty of my grandkids, my wife, the tree outside my very own front door. And the beauty of time itself.

Hartman Jule



Hand Guide to Portion Control



Sources:

<http://www.cnpp.usda.gov/Publications/DietaryGuidelines/2000/2000DGBrochureHowMuch.pdf>
<http://www.healthy.arkansas.gov/programsServices/chronicDisease/Nutrition/Pages/ServingSizes.aspx>

www.GuardYourHealth.com

So, the old rules are still best. 1 portion of meat and 5 portions of veggies plus a piece of fruit a day. Keep away from too much sugar.

Some dairy, grain breads and nuts. Pretty simple really.

Hope you enjoyed the book

Quentin Brown