



What Will You Do When You Retire?

For most people, the key to a happy and fulfilling retirement is simple: staying busy. Unfortunately, when planning for retirement, a lot of folks focus only on finances, and fail to think about, or plan for, how they will spend their time.

Start Planning Now

It's never too early to plan for what you will do in your golden years. To start, take a few minutes to write down the things you expect to be actively involved in. Don't count solo activities such as reading, watching TV or jogging. While fine in themselves, they are not likely to keep you energized and interested for long.

Here are some other activities to consider and how to plan for them:

Working Part-Time

Many people who enjoy the bustle and creativity of the workplace find that working at least part-time after retirement age offers the best opportunity to stay involved in life. And, of course, working a few extra years can go a long way toward helping solve money problems.

If you hope to establish a new career, turn a hobby into a business, it's important to plan ahead. Investigate whether you'll need more education, experience or skills in order to execute your plans. Then, take the time before you retire to develop the tools you'll need.

For example, if you'd like to convert your passion for gardening into a landscaping business, you may need to take courses in marketing and accounting, learn how and where to buy wholesale plants and begin developing a customer base. This may mean cutting back on current work and making some short-term financial sacrifices.

Volunteering

Many older people gain satisfaction from an active involvement with good causes. Here's why:

A chance to do interesting work. Many nonprofits are involved in work that is fascinating. For example, nonprofits preserve rain forests, record oral histories of elderly immigrants and teach low-income children to read. With the many resources available online and at the library, you'll be sure to find an organization that piques your interest or passion.

A way to add meaning to life. Knowing that you are doing good and needed work can give your life far more meaning than it might otherwise have. Working to improve the quality of others' lives helps some people cope with the inevitability of their own death.

A way to pay it forward. Helping others gives many older people the opportunity to pass on the love and support once given them.

An opportunity to meet and connect with people. Regular workplaces are great places to make friends, too, but nonprofit groups tend to attract like-minded people (such as people interested in adult literacy or bilingual education or reptiles). Finding people you can truly bond with may be easier.

Exploring Hobbies

Retirement is a great time to devote more time to your hobbies. But many people don't develop interests outside of work and family in their younger and middle years, thinking they'll do it after they retire.

If this is your plan, beware! Few people who have not cultivated authentic interests during their middle years are able to do so after age 65. Many of them end up bored and disappointed. So, take the time now to enjoy life, develop interests and pursue hobbies. When you retire, you can devote more time to your existing activities and add a few others.





Give Your Diet a Nutritional Tune-Up

Between spending long days at work and evenings and weekends attending to personal and family concerns, few Americans have time to eat right. But you don't have to remodel your diet to improve its healthfulness.

"There are easy and delicious ways to regularly add healthful foods to your diet," says Evelyn Tribole, M.S., R.D., dietitian and author of several nutrition books, including *Intuitive Eating*.

Tribole suggests the following tips for tuning up your diet.

Fruits and vegetables

Eating 3 – 5 servings of fruits and vegetables each day can help you prevent heart disease and other health problems.

To sneak more fruits and vegetables into your diet:

- **Add finely grated carrots to spaghetti sauce.** Carrots are loaded with beta carotene, an antioxidant. You can also add kale or spinach to the sauce.
- **Fortify your salad.** "A salad is a great place to add other vegetables," says Tribole. Top Boston lettuce with chopped bell peppers, onions, carrots and tomatoes. Remember that what goes into a salad depends on your taste. Some suggestions are jalapeno peppers, baby green peas, cauliflower, thinly slice purple cabbage, onion, cucumber, beans, sprouts (barley, bean, radish) and mushrooms. Some fruits make great additions for a slightly sweeter flavor. Raspberries, blueberries, Mandarin orange, mango, papaya and kiwi make flavorful and nutritious additions.

Iron

Because iron helps carry oxygen to the blood and deliver it to cells, you may feel sluggish and fatigued without enough of it. Women of childbearing age, pregnant women, preterm and low-birth-weight infants, older infants and toddlers and teenage girls are at greatest risk for developing iron deficiency anemia because they have the greatest need for iron. For these people, iron supplements may be necessary to prevent iron deficiency anemia.

To add more iron to your diet, include red meats, fish and poultry. Plant foods such as lentils and beans and iron-enriched and iron-fortified foods are also common sources of dietary iron.

Fiber

A high-fiber diet reduces the risk of heart disease.

To sneak more fiber into your diet:

- Toss beans into salads and soups
- Try hummus, black-bean or pinto-bean dip with crudites and chips
- Sprinkle wheat germ on yogurt or into a cobbler or a crust
- Serve brown rice or wild rice instead of white rice
- Buy bread and crackers with "whole wheat" listed as the first ingredient. "If the label just says 'wheat,' the product probably contains white flour, which is low in fiber," says Tribole.

