

101 SENIOR TACTICS

Tips for the 65+ to live longer and better

By Kendall Callas

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❖ INTRODUCTION ❖

Now that I've crossed into my 60s, I find many new concerns thrust into my life, including Medicare, Social Security, retirement, investing, taxes, health ... As I sifted out what I needed to learn, I felt an urge to help by sharing the key points with you, my reader.



This is not a comprehensive list of tips — that would be long and boring. It is the best hundred I can offer, presented with *less is more* brevity and streamlined for quick reading. If you appreciate the quotations, credit my father, who was an English teacher.

The ‘photograph’ at top is a traditional representation of *The Stages of Human Evolution* created from scratch in ten minutes using AI — Google’s Gemini image generator, improbably named Nano Banana.

My “101 Tactics” franchise of *short books that deliver* is growing, with *Tech Tactics*, *Money Tactics* and *Life Tactics* following soon. Read the first 3 online:

- [101 Time Tactics](#) - *Productivity Tips to Maximize Your Minutes*
- [101 Travel Tactics](#) - *The best tips for international vacations, flights, and hotels, including Internet tricks and literary treks*
- [101 Senior Tactics](#) (PDF) - *Tips for the 65+ to live longer and better*

I hope every reader finds a handful of gems.

Act now. *Seize the day!*

*“This book was built for skimming.
Dive in!”*
– Kendall

❖ BE SOCIAL ❖

1. **Get online.** Connect to the world – get a computer: AI, email, social media, Facebook, surf the web, internet dating, etc. A smartphone is highly mobile, a tablet is great for travel. If you want to write a memoir, choose laptop or desktop for the keyboard. Find a friend, store, or club for support.

“Social media is just a bigger porch for a wider neighborhood.”

2. **Meet your neighbors.** *Go door-to-door or to a meeting:*

- Share fruit from your backyard tree, or gifts from your oven – muffins/cookies/cupcakes/brownies ...
- Circulate a petition to install a speed bump or stop sign, start a recycle program, or vigil for package pirates.
- Join neighborhood groups on Nextdoor and Facebook.
- Spend time with your dog or youngster at a local park.
- Visit open houses when nearby homes go up for sale.
- Linger at local garage sales.
- Host a poker game or game night.
- Use morning walks to turn neighbors into acquaintances. Walk with a friendly smile, make eye contact, say hello to everyone. “May I say hello to your dog?” Around 7:30 am, you’ll meet dog-walkers, kids heading to school, people on their way to work ...

“Meeting people is easy; it’s remembering their names ten seconds later that’s a challenge.”

3. **Connect with alumni groups.** Contact your college, high school, middle school, and elementary school to sign up for alumni activities – to remember the good old days. Ask for a phone/email directory. Calendar the next reunion.



“My dog is my social secretary. He handles all the introductions, while I just stand there trying to remember if I’ve met this human before.”

4. **Get a dog.** Great way to meet people. Great companion – everyone can benefit from another best friend. And good for your health!

“Dog walking is the original social media. No screens, just ‘paws’ and ‘likes’ in real life.”

❖ PROTECT YOURSELF ❖

5. **E-Trade dongle.** Improve security on your account by hardening your password. This small plastic device looks like an innocent key-chain toy, but in reality it's a powerful password generator, capable of leaping tall buildings in a single bound! Press the button to display a 6-digit number you type at the end of your password each time you log in. Call E-Trade to request a free security fob for your account.

“Don't lose the dongle!”

6. **Facebook DoB:** Don't list your actual birthday. *Suggested:* List the first day of your birth month. Financial institutions often use Date of Birth for identification purposes. So do criminals.



7. **Boost Fidelity security.** Fidelity's new, free Money Transfer Lock provides an easy way to prevent unauthorized electronic pilfering. At Fidelity.com, login and click the ≡ menu icon at screen top left, then:

- 1 - Click **Profile**, at the menu bottom.
[For later, note Beneficiaries, item 2.]
- 2 - Click **Security**, 3rd on the Profile menu. [Later, use Login Information to change your password.]
Multi-factor authentication at login should be ON.
- 3 - Now click **Money transfer lock**. You want it ON, so if it reads OFF, click the arrow at screen right, click Select all eligible accounts (recommended), and then hit the Submit button at bottom.
Don't forget to Log Out.

*“Tis in my memory lock'd,
And you yourself shall keep the key of it.”
– Shakespeare, Hamlet*

8. Get an IRS PIN code for your taxes. *Safety in numbers!*

Add a 6-digit security code to your IRS filings (paper or electronic). Then no one else will be able to file for your refund! It's easy and free to apply for an IP PIN (Identity Protection Personal Identification Number). If you want it fast, the IRS says: "You may get an IP PIN immediately by visiting irs.gov/getanippin." If it is simplest for you to download, print, and mail-in a form, use your favorite search engine to locate "irs form 15227" or click this link: www.irs.gov/pub/irs-pdf/f15227.pdf. You'll be sent a new PIN automatically each year in early January.



"Income tax returns are the most imaginative fiction being written today."
– Herman Wouk

9. Monitor your credit report. *Free!* Your credit report offers a good overview of your accounts. Use it to monitor suspicious activity – mistakes, unpaid bills, new or unfamiliar accounts, obsolete accounts still showing activity or a balance ... Visit AnnualCreditReport.com for a free annual credit report from each of the three main credit reporting bureaus, or contact them directly:

- Experian - www.experian.com, 888-397-3742
- Equifax - www.equifax.com, 888-298-0045
- TransUnion - www.transunion.com, 888-909-8872

Recommended: Review your credit report quarterly, and bank and credit card statements as they come in.

10. Freeze your credit report. *Free!* *Prevent identity theft!* Many scammers request your credit report (they have their ways) to help identify your vulnerabilities. You can lock access to your credit information by 'freezing' your credit record – no credit reports will be issued (which will prevent new accounts from being opened) without your written authorization – and it's quick and simple to do on the web. Seal off a major potential information leak which bad guys can use to assess your wealth, research your accounts to target specific assets, or steal your identity. This is a simple way to cut the flow of information to criminals, and is quick to pause, for example, when you need to briefly undo it

to open a new account or verify your identity for Social Security. This service is free by law, but the credit bureaus do their best to divert you to their paid services, so ignore services with a price tag – you may need to hunt around a little to find the free credit freeze.

To freeze your credit reports, you must login and perform this 10-minute task on each of the three major credit bureaus (or request by phone):

- Experian - www.experian.com, 888-397-3742
- Equifax - www.equifax.com, 888-298-0045
- TransUnion - www.transunion.com, 888-909-8872

*“Fraud really thrives in moments of great social change.
We're in the midst of a technological revolution.
That gives con artists huge opportunities.
People lose their frame of reference
for what can and can't be real.”*
– Maria Konnikova



- 11. Fraud alert. Free!** If you experienced a cyber breach or received suspicious emails, add a warning to your credit account. A Fraud alert warns creditors to contact you before making changes to your account or opening a new account, and to watch for suspicious activity. Visit the website of any one of the three major credit bureaus (see above) to set a 1-year ‘Fraud alert’. You only have to set this fraud warning on one of them and it will be copied to the other two – very convenient. It takes only 5 minutes to initiate.

Renewing a fraud alert after the year is up, however, is more difficult; they bury the phone number in their websites (it generates no revenue). Use this phone number to update your Equifax fraud alert: renew each year by calling 800-525-6285. Or call Equifax Consumer Care at 888-836-6351, or their main number, 888-EQUIFAX (888-378-4329).

Recommended: AARP Fraud Watch Network, aarp.org/fraudwatchnetwork, for podcasts and news about scams. The free AARP Helpline, 877-908-3360, offers trained specialists and confidential guidance, victim support, prevention, and advocacy.



12. **Shred!** Don't throw away anything that shows your signature, Social Security #, Medicare #, account #, phone #, email or mailing address.

*"I find the sound of the paper shredder cathartic.
It's like a tiny woodchipper
for my failed dreams and dental bills."*

13. **Don't save your login.** Many login screens allow you to save your login name (account name). Don't do it! Keep it as secret as your password – make the bad guys work for both. If you click the "Remember me" box (or "Remember User ID"), to indicate that it should save your login name, you'll save a little time and confusion during future logins, but you increase your risk of a breach. This is an easy option that forces criminals to work a little harder: bite the bullet and enter your login name each time.



*"If you can keep your head when all about you are
losing theirs, it's just possible you haven't grasped
the situation." (ala Rudyard Kipling)*
– Jean Kerr

14. **Emergency!** Take a few minutes to prepare for fire, flood, robbery, or evacuation.
Store in your car or "Go bag":

- Address and phone # for a couch you can crash on
- Paper list of key phone #s –friends/relatives/services
- Medications for 3 days
- Cash for 3 days, in case ATMs or the power fails
- Water for 3 days
- Roll of quarters for pay phones
- Battery-operated radio
- Evacuation plan (and rally point) known to all
- Backups
- Insurance policies (or notes with contact info)

Also, scan key documents and store them online – in the cloud (DropBox, Google Drive, etc.) or the AARP "Digital Vault" (aarp.org/digitalvault) – or email them to yourself.

❖ PRODUCTIVITY ❖



15. **Calendar cull.** *When did I take that trip to Rome? What year did we paint the house?* Maintain a searchable record of life events. Each year-end, make a pass through your appointment calendar and type brief notes about important events into a word processing (or plain text) document. This filtering process will take you through a stimulating period of reminiscence and introspection. The result is the accumulation, year by year, of autobiographical notes that are easy to browse or search. Use any word processing program or text editor that has a decent search function. I use Windows Notepad to keep mine in a plain text file named AUTO.BIO.

*“The ancients did not live in time; they lived in cycles.
The calendar was not a line, but a circle
that always returned to the beginning.”*
— Mircea Eliade

16. **Lead time.** *Cold bathroom?* If you want to wash your hands in warm water on a cold morning, let the hot water run before you sit to use the toilet. *And sign up early:* the early bird gets the best parking space! Don't wait for the last minute to book a doctor or dental visit, car care, pickle ball court, moving van, salon or bank appointment, or vacation/travel arrangements. (For example, if you'll be traveling near the 2026 World Cup venues this summer in the U.S., Canada, or Mexico, reserve your lodging and tickets asap.) *Get on the waiting list* asap for a parking space, community garden plot, country club membership, that best-seller library book ...

Recommended: *Aim early.* Don't put it off until the deadline. *Allow plenty of time for key tasks* to reduce stress and improve outcomes. Plan to finish a day before it's due for tax returns, schoolwork, chores, renewing a library book, holiday gift-buying, etc. *Do it before it's urgent!*

17. **Procrastination solution: Do the prep.** Split the task in two: prep + hard work. ***Make this bargain with yourself:*** You may put off the hard work until later if – *right now* – you do significant work on preparatory tasks up to the point of actually launching into the hard work. First, you research, plan, design, visualize, inspect, assess risks, check materials, clear work space, get out your tools, think outside the box, etc. – that’s step 1; do all that right now. *Later*, when the time is right, you advance to step 2, the hard work.

“Procrastinate now, don't put it off.”
– Ellen DeGeneres

18. **Re-energize your editing.** Towards the end of a project, your brain may go dull and you will become blind to the small details. Sleep helps, and the following techniques will refresh and re-sharpen your senses, especially for editing, writing, or proofreading tasks:
- **Video editing** - turn off the audio.
 - **Sound/music editing** - turn off the video (or close your eyes, avert the screen, or just look away).
 - **Text editing** - energize re-work with a change in font size or face; or start again from the end.
 - **Restart from the beginning** - reconsider every word.
 - **Take a break** - mistakes happen when you’re tired.

*“I can't find my car keys in the morning.
Trying to get out of my house is a nightmare.
'Where's my wallet? Where are my keys?
I have to go find a missing person.' ”*
– Anthony LaPaglia



19. **End panic searching!** You know the feeling if you’ve ever lost your keys, phone, or wallet. ***The solution:*** Near your entryway at home or office, designate a spot to keep your vital portables, to reduce panic and time wasted searching. (Perhaps dedicate a basket or mat.) Ideally, make it a charging station – clear some space and secure the electrical cable. Consider a charging mat or (counter top) fire-safe vault.

“It is the studying that you do after your school days that really counts. Otherwise, you know only that which everyone else knows.”

— Henry L. Doherty

20. **Subscribe!** On paper or online, build a routine daily flow of news that will expand your horizons and illuminate your life. *The Wall Street Journal*, *The New York Times*, your local newspaper, magazines, AARP ... Expand to stay involved with the world!



“Read every day something no one else is reading. Think something no one else is thinking. It is bad for the mind to be always a part of unanimity.”

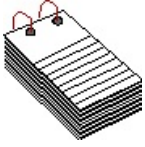
— Christopher Morley

21. **Tap a flow of ideas.** To learn about a new interest, subscribe to a magazine on the topic: *AARP*, *Backpacker*, *Bicycling*, *Boating*, *Brew Your Own* (byo.com), *Car and Driver* (caranddriver.com), *Climbing*, *Canoe & Kayak* (also *Canoe*, *Paddling*, *On the Water*), *Consumer Reports*, *Dogster* (and *Catster*), *Entrepreneur*, *FamilyFun*, *Fly Fisherman*, *Handyman*, *Horse Illustrated*, *Hunting* (also *Wild Fowl*, deeranddeerhunting.com), *Kiplinger’s*, *National Geographic*, *Numismatist*, *Opera News*, *Outside*, *Parents* (also *Autism Parenting Magazine*), *Runner’s World*, *Sail*, *Scuba Diving*, *Ski*, *Senior’s Lifestyle* (also *Healthy Aging*, *Maturity Journal*), *Tennis*, *Traveler* (also *Travel + Leisure*), *VegNews*, *Vogue Knitting*, *Women’s Health* (and *Men’s Health*), *Working Mother* (also *Working Mom*), *Writer*, *Yoga Journal*, etc. Subscribe on paper so you can tear out pages (to use as ticklers or to build a library for instant reference). *Someday, just a glance at a cover may give you an idea that pays off the whole effort.* For kids, reading on paper is best, to get articles and ads in a form that’s easy to keep and flip through. See also Amazon.com, Magazines.com.

“Ideas are like rabbits.

You get a couple and learn how to handle them, and pretty soon you have a dozen.”

— John Steinbeck



22. **Take note!** Keep pen and paper near each telephone and at your bedside to record messages and sudden inspirations. And maybe Grocery needs, To-do priorities.

*“Tired people make bad decisions ...
When I woke up at four in the morning,
I [wrote] down what was worrying me.
Then I could feel better and go back to sleep.”*
— Richard Jenrette



23. **Give everyone the same holiday gift.** *In the Christmas panic, choose a calm path:* Simplify your life and save time. Everyone appreciates cash, a gift card, homemade cookies, brownies, candy (peanut brittle!), nuts, chocolate, a well-chosen book, sweat pants, flashlight, steaks/cheese/fruit by mail, a contribution to charity ... *(But a more personal approach may be best for your closest few.)*



24. **Seal the deal.** Use your fingernail to seal an envelope flap, firmly affix a stamp, address label, or sticker: stick it in place, roll or pound it with your fist, then iron it on by rubbing/pressing the back of your fingernail over it, up/down, left/right, and around the edges.



*“All things carry yin and embrace yang;
they achieve harmony by combining these forces.”*
— Tao Te Ching, Verse 42

25. Alternate to allocate. Sometimes switching back-and-forth between options can save resources, reduce risk, streamline steps, or reveal new solutions. Breaking a task into pieces can help allocate your time, energy, and effort, or overcome capacity limits.

Examples:

- To rest your muscles between weight-training workouts, work your upper body one day, lower body the next.
- At your desk, rotate tasks to avoid neck stress from phone work or carpal tunnel syndrome from heavy keyboarding.
- Boost dental hygiene by alternating between your regular toothpaste and one for gum health.
- For a lesson in cuisine and to explore your tastes, try a different menu item each time you visit your favorite restaurant.
- *Your dentist will hate me for suggesting this:* Brush one day, then floss and mouthwash the next – to meter out your time and motivation.
- Don't try to carry all your garbage to the trash in one trip; it may work best to take it out over 2 or 3 days – recyclables, landfill, organic waste – to open only one bin each time, to avoid carrying too much (and tripping or dropping something) ... 
- To vary your diet, alternate between a banana and an orange with your breakfast. (The first rule of nutrition is to eat a variety of foods.)
- As a scalp treatment, alternate between your regular shampoo and anti-dandruff shampoo to reduce your dosage or to mix options.
- To seek a variety of experience and learn the most from your vacations, travel on a plane, then a train, then a cruise ship – try them all!

Don't try to do it all at once; pace your efforts.

❖ TECH ❖



26. **Set a larger font for your email.** If you've never reset your email default font size, it's probably too small and your email correspondents are squinting. Especially as we get older, eyesight is challenged by small characters, and changing the default is easy. I changed mine to **Arial 14 pt.** In Gmail, set this under Tools, Options, Compose (tab), then click the Font Settings button, and set it to something nice and readable. A size of 13 or 14 points is more readable, though it will shorten the line-length a bit.

*“Gossip –
The only thing that travels
faster than email.”*



27. **A second brain – your camera!** Consider it external storage for your visual memories. Snap a photo of the contents of your wallet. Photograph a list of your critical contacts. (You can even stash computer files on your camera memory card.) *When traveling:* lock your passport in your hotel safe and carry an image of it in your camera. Carry snapshots of your drivers license, medical card, vaccinations, itinerary, tickets, hotel confirmation, credit/debit cards – and your luggage (in case of loss). And how about important medical documents such as your medication list, provider names + contact info, and insurance info.

*“The scientific theory I like best is that
the rings of Saturn are composed
entirely of lost airline luggage.”
– Mark Russell*



“There is no reason why anyone would want a computer in their home.”
– Kenneth Olsen, founder of Digital Equipment, 1977

28. Optimize your computer environment.

- **Set double-click to a single click.** When you double-click to open a program in Windows, sometimes you’ll miss, and a little too often those two clicks don’t both register. Simplify your life and reduce thumb and wrist stress! And there’s very little downside to this tip. Save yourself from Repetitive Stress Injury: In Windows, set this in the Control Panel, Folder Options, “Single-click to open an item.”
- **Set your startup program.** What program do you use most? Email, internet, word processor? Save some time. Instead of waiting for your machine to boot, then needing to click an icon and wait more, make this change and the next time you start your machine it will automatically start the program you’ve selected – without delay. In Windows, add the program to the Startup folder located in \Documents and Settings\User\Start Menu\ Programs\Startup. Or, for a little more control, set this in Control Panel, Scheduled Tasks, Add Scheduled Task, pick the program from the list, then choose “When my computer starts” or “When I log on”.

- **An Apple a day?** For your next upgrade, think about an Apple watch or computer. Since iOS16, Apple has been adding features for seniors:

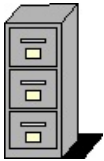


- **A new health feature** (also in WatchOS 9) will remind you to take your meds – take a picture of your medication’s label with your iPhone to easily add it to your med list!

“I think there is a world market for maybe five computers.”
– Thomas A. Watson Sr.
Chairman of IBM, 1943

- **Passwords are fading away.** Soon you'll be able to forget that complication in favor of biometric security (fingerprints, eye scans ...)
- **Dictate and edit at the same time.** Simply select text with a finger tap, then speak replacement words.
- **Cancel emails you've already sent.** Yes, reconsider messages you've sent in the Messages app – for up to 15 minutes.

- **Consider a trackball** instead of a mouse for your current or next machine. If you have the desk space, a trackball provides a more restful platform than mouse or touch screen/pad, and most people find it easier to use with fewer errors.



“[The telephone]’s an amazing invention, but who would ever want to use one of them?”
 – Rutherford B. Hayes (1876)

29. Create computer files to steer your life. Keep important documents and scans of official forms in your machine or in the cloud, centralized for easy access: browse, search, print, or attach to emails (and carry in your mobile device):

- People - phone numbers, email addresses (or store in your email/phone Contacts)
- Medications list, health summary
- Will, executor instructions
- Scans of:
 - Contents of your wallet
 - Medicare and Social Security cards
 - Passport, visa, airline tickets, travel reservations
 - Drivers license, health insurance ID
 - Vaccination records

“I have ideas saved on my computer that I visit from time to time to see if one may shine and motivate me.”
 – Ann Turner

30. Security. Free! Prevent a damaging loss of your money, privacy, and secrets.

*“Passwords are like underwear:
don’t let people see them,
change them often, and you shouldn’t
share them with strangers”*

– Chris Pirillo

- Avoid public wi-fi.
- Monitor your credit reports, bank accounts, and credit cards for suspicious transactions.
- Set up two-factor identification on key accounts for max protection. Have a code sent by voice to your landline. Ask for it on all financial accounts, and shred or safeguard your statements.
- Keep your password list in a password-protected file. (Do not name it PASSWORD.LST!) Print the list periodically to store in a safe deposit box or hiding place – otherwise it may be locked in your machine and unavailable when needed. Alternatively, keep them in password vault software – but this may point the bad guys where to look.
- Lookup your email address at haveibeenpwned.com to see if your personal info has been breached.



Avoid financial loss or identity theft with effective passwords, especially on your financial accounts.

31. Long passwords. Recent thinking is that long passwords are better than complex passwords – and easier to remember (at the expense of a few seconds longer to type). If your login allows lengthy passwords, try “Here is where I keep 100% of My Money!” or “Miami client #7” or “this 1 is my BofA acct.”

- 32. Print your passwords.** Don’t lock them up in your devices. Someday you may forget, or your family will need access (without your skills and knowledge); they may not be able to find the list, or decipher your software to open it. Hide your printed (paper) password list carefully nearby, or keep it locked up – in your safe deposit box or car (trunk or locked glove compartment). Experts recommend you save your password list in 2 or 3 ways: on paper hidden in your home, in a bank safe deposit box, with a family member, or on external media (DVD/flash drive/external HD ...).



33. Hide passwords in your home. You may occasionally forget a password and need quick access to a reference list, or your spouse may need access to your computer and online accounts immediately upon your death.

Create a hiding place where you can conceal a note about your basic passwords – for access to your phone, computer, and password list (or vault software) – in an agreed-upon place that’s easy for family to find:

- a password-protected word processing document
- a box buried deep in a closet
- a scrap of paper stashed in a book
- a cigar box in the locked trunk/glove of your car
- a cryptic note hidden deep in the family address book
- an email message hidden in the multitude of your email Inbox, where it can only be found by a specific search for a family code phrase

Consider the risk of discovery versus your personal assessment of the likely risks: your house burns up, the maid finds your password list, you are robbed of all your devices, you die in a car accident ...

Balance the risks, discuss with your spouse/family, agree on a hiding place.

“To err is human, but to really foul things up, you need a computer.”
– Paul Erlich



34. Backups. Sooner or later, something will go wrong. Most likely, it will be your own mistake – important text deleted, a file accidentally over-written, perhaps over-eager ‘cleanup’ before a backup! Or your machine is hacked, lost, stolen or dies. A necessary and routine task, backups give you a second chance. Backup periodically – monthly, weekly or more – and prior to risky tasks (OS update, new software install, file cleanup ...). Make sure to include your email messages, address book, phone contacts and photos. If secure, do it overnight. Move some backups offsite – the cloud, safe deposit box, or your

car. Backups offer your best chance for recovery from error, theft, hard disk crash, cyberattack, earthquake, flood, fire, hurricane, angry lover, disgruntled employee, or alien invasion.

Recommended: Centralize your documents and key data in a single folder so it's easy to backup (to flash drive, DVDs, the cloud ...).



“For a list of ways technology has failed to improve the quality of life, please press 3.”
– Alice Kahn



35. Dictate! Save your wrists. Learn to use dictation on your phone or computer – built into Microsoft Word, the iPhone, or available as software like DragonDictate. It's especially handy if the small buttons are difficult for you to use. Make this a priority if you are experiencing wrist, arm, shoulder, or neck pain.

36. Mark your important keys and buttons.

To find them faster (or more easily in the dark), use a color dot or drop of glue (or fingernail polish) to mark your frequently used keys and buttons. Color keycaps are available at hardware and variety stores; buy adhesive color dots where stationery is sold. *Stop fumbling in the dark and save a few seconds every day using your house key and remote control!* A yellow dot will help find the Eject button on your DVD player, the side of the spice bottle cap you use, the Input button on your remote control. Cut a dot in half to squeeze into a tight space such as between keys on your remote.



❖ AI ❖



*“AI will probably most likely lead
to the end of the world,
but in the meantime,
there'll be great companies.”*
– Sam Altman

37. Artificial Intelligence. AI can provide a convenient authority for quick, expert help with travel planning (destination ideas, itinerary ...), legal advice (Gemini leads ChatGPT), investment pointers, and general research questions: “List hotels in Giza.” “Generate a 10-day itinerary for vacation to Sicily.” “Who was Nina Simone?” “What started World War Two?” “How should I store my bread?” “What’s the standard deduction this year?” “What is gluten?”

ChatGPT and Gemini offer powerful and well-informed brains you may consult 24/7/365:

- **Gemini** from Google: (best!)
<https://gemini.google.com>
- **ChatGPT** from OpenAI and Microsoft:
<http://chatgpt.com>

* The new release from Amazon, Alexa+, is a step up and moves from free intelligent searching to AI-driven at \$20/month.

The latest capability to emerge is generative AI’s ability to create the equivalent of a photograph. Gemini’s new image generator, improbably named Nano Banana, can create fabulous images from just a few ordinary sentences. Here is the prompt that generated the cover graphic for this book:

Create a landscape full color photo image of "The Stages of Man" showing the range of human evolution up through homo sapiens, adding a last stage showing an elderly man in modern dress, with gray hair and glasses holding a cane in one hand and smartphone in the other. He is smiling while gesturing at an ascending graph of the stock market.

You can do this, too!

*“Computers are like Old Testament gods;
lots of rules and no mercy.”*
– Joseph Campbell




*“Computing is not about computers anymore.
It is about living.”*
– Nicholas Negroponte

38. Smart speakers. *The computer has evolved into a handy household gadget you can talk to.* Also called intelligent assistants, the industry giants are slugging it out for dominance: the Amazon Echo Dot (*Alexa*) vs. Google Assistant vs. Apple (*Siri*).

Verbal commands to an artificial intelligence can handle basic entertainment and information requests in a simple, convenient, and spontaneous manner. Using an audio assistant keeps your hands and attention free, but digital assistants are also available with small screens – which can help if language or hearing is a challenge. Ignore the Apple brand unless you’ve already bought-in to the product line (iPhone, Apple Music, etc.).

For a \$25 to \$50 one-time purchase – with ***no monthly fee**** (wi-fi required) – digital assistants offer interactive remote control by voice for: (* Alexa+ is now \$20/month)

- radio - design your own program of music and news
- To-Do and shopping lists, reminders, alarms 
- music and ambient sounds
- reference to weather, Wikipedia, general Q&A
- lookup recipes, stock quotes, dictionary, business white pages (hours/phone/address), etc.
- desk tools like calculator/conversion/synonym/spelling lookup, date calculations ...
- a \$15 *smart bulb* can add a remote control lamp. *Smart plugs* and other devices can inexpensively add a variety of home control features.

Timers and alarms, personalized music programs, voice control of the radio, and a smart bulb are likely to be the features of greatest value for seniors.



39. **Alexa – the best value in computing today.** Often on sale for as low as \$25, Amazon’s Echo Dot is a device dedicated to the Alexa digital assistant. You must already have a computer and router (wi-fi), but after the initial purchase there is ***no monthly charge***. For this low cost, you get voice control over music and radio, playlists, alarms/timers/reminders to help keep you on track, To-Do lists, and easy lookup of spelling and synonyms, recipes, dictionary, weather, stock quotes, Wikipedia, business white pages, and general Q&A, as well as useful tools like a calculator and home control (at extra cost).

Update: Classic Alexa remains free. The newly released, AI-driven Alexa+ costs \$20 per month, or is free to Amazon Prime Members (\$15 per month). For details, [Amazon Alexa+](#).

*“In the 1960s, computers occupied entire rooms.
Today, they occupy our entire lives.”*

❖ TELEPHONE HOTLINES ❖





40. Hotline help. Toll-free crisis support.

- **“Senior Planet” Tech Hotline, 888-713-3495.**
“Free help from a human,” 9:00 am to 8:00 pm ET weekdays, 9:00 am to 2:00 pm ET Saturdays, closed Sundays. “Patient agents will answer your tech questions.” Provided by AARP.
- **National Domestic Violence Hotline, 800-799-7233, (800-799-SAFE).** Visit to chat online or AI chat: thehotline.org. Or text “START” to 7233.
- **Friendship Line California, 888-670-1360.** A new, free, peer-led crisis intervention hotline and warm-line for non-emergency emotional support calls for people age 60+ and adults living with disabilities to connect with a caring, compassionate voice ready to listen and provide emotional support. *Visit to chat online:* <https://ocpsc.ca.gov/friendship-line-california>
- **Warm Line, 855-600-9276, 855-600-WARM.** The California Warm Line offers “24/7 peer-led, non-coercive support for anxiety, depression, substance use, and more.” Volunteers provide emotional support to individuals experiencing mental health issues. Provided by The Mental Health Association of San Francisco. *Visit to chat online:* www.mentalhealthsf.org/warm-line
- **Suicide and Crisis Lifeline, 988.** Reach a mental health crisis counselor, 24/7/365. “Free and confidential emotional support to people in suicidal crisis or emotional distress.” “For immediate help from a caring, skilled counselor,” dial 988, or text “HOME” to 741741. *Does not take out-of-state calls.* Also www.988lifeline.org
- **Suicide prevention line, 800-971-0016.**
Institute on Aging, Friendship line, 24/7.
Visit to chat online: www.ioaging.org.

❖ HEALTH ❖

41. Live to **100!**


*“I am pushing 60.
That is enough exercise for me.”*
– Mark Twain

- **Focus on diet and exercise.** 
- **Communicate to connect.** Talk every day – to your mom, family, friends, your boss, strangers ... Centenarians do it daily!
- **Spend money on experiences.** Vacations, trips, concerts, group activities, memories ...
- **Go to worship.** Attending weekly religious gatherings adds 4 to 14 years to your life, studies claim. Engaging in prayer, song, and brotherhood encourages positive feelings. The vast majority of centenarians belong to a spiritual group.
- **Moderate your vices.** If you smoke or drink too much, you know what to do. If you need help, ask your doctor, talk to friends, or search the web. 



*“People see God every day;
they just don’t recognize him.”*
– Pearl Bailey

42. Strategize your time.

- **Plan your time** - Spend your best hours on your priorities for joy, learning and personal growth. **Budget time** for: travel, a pet, cooking, classes, genealogy, local history, learning a language, neighbors, friends, walking, phone calls ...
- **Spend money to save time** - A housekeeper, cook, driver, bookkeeper, gardener or handyman can save you hours ... And often it’s worth it to tap expertise and avoid risk of error, injury, or the disaster of breaking what you’re trying to fix!
- **Slow down** - experience awe, expand your focus to see the big picture.
- **Fun is an important goal** - Your life of sacrifice, responsibility, and delayed gratification has created room for you now to have a little fun. You deserve it! 

“I’m in great shape. ‘Round’ is a shape.”
– George Carlin

43. **Be aggressive with your health.** *Act as if your life depended on it!* Anticipate your needs, prepare in advance each time you talk to a health provider, and take notes. After each consultation, enter a brief summary in your calendar or health log.



“Everyone you will ever meet knows something you don’t.”
– Bill Nye, the Science Guy

- **Make friends** - Get to know the receptionist, scheduler, nurse, doctor’s assistants, etc. in case you need a favor. The time may come when you need priority on the waiting list, an emergency appointment, an extra copy of a report, help with a billing question, etc.
- **Be ready** - Take your calendar with you to each appointment and set your next visit before you leave. And keep your needs straight, in your head or in notes.
- **Access flexibly** - If an office appointment isn’t available, see if you can connect via phone or internet. If the doctor is unavailable, ask if another provider can help you.
- **Ask about devices** - It may be that you can cut costs or gain convenience if you perform monitoring tasks at home such as measuring blood pressure, blood oxygen, blood sugar, or electrocardiogram. Medical devices for home use have become a burgeoning market.
- **Research on the internet** - Many resources are available online to help you research symptoms or a new medical practitioner: look for physician ratings, reviews, certifications, special training, insurance listings, and hospital affiliations.
- **Ask for a referral** - If your doctor is moving, retiring, or raising fees, ask for referral to another doctor.



44. Find happiness.

- **Re-evaluate your goals** - You change, needs change, context changes – and time changes everything.
- **Create a daily ritual** - Embrace a cup of tea, exercise, feel the sun on your face, anticipate the day ...
- **Notice beauty** - Create evidence of the day – take a picture, send a text, write a poem.
- **Structure your day** - Work, but work less.
Prioritize time for calm, health, friends, learning, the outdoors – and fun!
- **Experience new things** - Vacation, concerts, theater, group activities, places you've never been before.
- **Get out of the house** - Connect with others, smile at strangers, talk to fellow walkers, look people in the eye, find a cause ... *Be the person you always wanted to be.*
- **Explore** - Nature, music, your feelings, your neighborhood, your public library, the back of your closet.
- **Inspire joy** - Every day, express care about another being. Volunteer. Answer your phone. Share.
- **Listen** - To those around you, your intuition, your heart, your mom – decide what should guide you.



“The only way to keep your health is to eat what you don't want, drink what you don't like, and do what you'd rather not.”
– Mark Twain

45. Trusted health resources. *Free!*

Research your symptoms online:

- American Academy of Family Physicians - familydoctor.org/symptom-checker
- American Geriatric Society - healthinaging.org
- Centers for Disease Control and Prevention - cdc.gov
- Mayo Clinic Libraries - libraryguides.mayo.edu
- National Institute on Aging - nia.nih.gov
- National Institutes of Health - nih.gov



46. **Vaccinations.** Experts say October is the best month for your annual flu shot. This allows the best timing to give your immune system the two or three weeks needed to generate antibodies (before flu starts to spread), and last through the end of flu season in May. Seniors are also advised to get vaccinated for RSV and Shingles, and annually for Covid.



47. **Go first.** When making appointments, ask for the first appointment of the day. Doctor, dentist, cable TV installer ... you want to be first on the schedule to avoid hold-ups. Studies show, surgery and airline flights are much more vulnerable to delay in the afternoon; flights departing after 9:00 am are 50% more likely to be delayed. Morning pile-ups make everyone wait.

*“Minor surgery is surgery
someone else is having.”*

— J. Carl Cook

48. **Don't forget these on your way to an appointment:**
(As a reminder, put them near your door.)

- Insurance ID.
- Agenda of tasks to accomplish.
- Questions and notes for discussion.
- Requests for referrals or prescriptions ...
- Relevant forms.
- Reading material for your wait.

49. **Optimize your home for the long term.**

- Medicare will pay for a grab bar in your shower! Ask your doctor to initiate. *Safety first!*
- Install flood lights (or just brighter light bulbs) where accident risk is high (stairs, locked doors, driveway, parking ...).
- Add banisters to dangerous stairways — two is best!
- Keep on hand a cane or crutches so you are ready if you injure a knee, foot, or worse.



50. Schedule perfect dental appointments. *Call in advance to make quarterly appointments.* If you have dental insurance and teeth cleaning is free or amply budgeted, it's wise to conquer your fears and make maximum use of your coverage – effectively, a free resource. It will pay off: Dental hygiene is strongly linked to overall health. You don't need an X-ray to see that if you don't make the appointments, you're leaving money on the dental tray. Make the phone call to put on your calendar 3 or 4 teeth cleaning visits each year, as advised by your dentist. Teeth cleaning procedures are at the bottom of the cost scale and will sustain good mouth health and encourage doctor examinations, reducing future pain and expense.

My Anthem Blue Cross Medicare Advantage plan offers a dental extra: a budget of \$3,000/year (was \$1,500/year in 2025) which includes preventive care. The plan offers an “allowed amount” for teeth cleaning of ~\$80, all-you-can-eat. Plenty of room in the budget for quarterly teeth cleaning plus the serious stuff.



*“Love conquers all things
except poverty and a toothache.”
– Mae West*

Recommended: Schedule a year all at once to make it happen and pick your exact preferences – Day of week, Time of day (timing for parking, restaurants), etc. Early in the day, when doctors and staff are fresh, there are fewer delays and errors. So I prefer relaxed weekday morning visits about 10:30 am to allow for easy nearby parking and to line me up for an early lunch at a terrific Vietnamese restaurant next door (which opens at 11:00 am). I call my dentist each January to calendar four teeth cleaning appointments at a time – 3 months apart – avoiding Mondays when the dentistry is closed, and Tuesdays when the restaurant is closed.

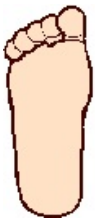
51. Hydrogen peroxide for oral health. Keep this mild antiseptic liquid on hand as a tool in your dental arsenal. It serves as a mouth rinse useful to kill bacteria and viruses. Use it to treat bad breath, gum irritation, cold sores, inflamed pockets, cankers, etc. Buy it at your pharmacy or grocery store, shelved near the rubbing alcohol (commonly sold in a brown plastic bottle). Dilute with an equal amount of water to gargle and swish between teeth as needed, or as a routine daily/weekly preventive. It's cheap compared to commercial products, and does everything they do, which unfortunately includes a slight risk of staining.



“Every tooth in a man's head is more valuable than a diamond.”
– Miguel de Cervantes

52. Easy hearing solutions. If you're starting to have difficulty listening to TV, consider these convenient first steps:

- **Turn up the volume** - *Free!* Close nearby windows and doors. Turn off fans, machines. See a doctor if your hearing changes suddenly.
- **Closed captioning** - *Free!* Change your TV settings to turn on captioning to add a free visual aid.
- **Buy a headset** - Noise cancellation, background noise reduction ... Many inexpensive products are available.



53. Go barefoot. *Shed your shoes!* Every chance you get, work your toe and foot muscles to exercise your ability to keep your balance and avoid falls – abilities that decline with age.

❖ SLEEP WELL ❖

54. **Good sleep habits.** *Encourage brain health into old age by improving your sleep hygiene.*



The brain's sewer system is most active during sleep, flushing out dementia-causing plaque (beta amyloid protein), toxins, junk proteins, and cell debris. Get the best sleep by keeping the same hours for bedtime and waking time each day. Make your bedroom dark and cool, and employ a clock alarm to soften rising with music/radio. Get morning sunlight to turn off the flow of melatonin and that groggy feeling. No caffeine after lunch; no emotional turbulence after dinner. Discourage exercise and tech in the hour before bedtime. To reduce overnight trips to the bathroom, avoid liquids and salty snacks prior to sleep. Train your sleep cycle by eating and drinking something tasty soon after rising. *A TV or smartphone in the bedroom is a mistake.* (If you must, hide your smartphone in a drawer or set **Do Not Disturb.**)

Recommended: *Go to bed by 10:00 pm.* The brain's plaque-removal process is strongest between the hours of 10 pm and 1 am.

*“A good laugh and a long sleep
are the best cures
in the doctor's book.”
— Irish saying*

55. **Boost overnight healing.** The body repairs itself during sleep. Help by taking an *anti-inflammatory medication just before bed* – if you have a good reason: a sprain, muscle or joint soreness, inflammation, or Repetitive Stress Injury. This removes blockages to aid the body's ability to circulate white blood cells and Human Growth Hormone, promoting tissue growth and repair, which mainly occurs during sleep, in the 10 pm - 1 am range. *(Only for adults.* Use the maximum adult dose of aspirin or ibuprofen. Not advisable for daily use. Read the directions. Consult your doctor.)

*“Time may be a great healer
but it ain't no beauty specialist.”*



*“My pillow is like my lawyer.
It listens to all my problems,
doesn't judge,
and helps me sleep on it.”*

- 56. Pillow pleasure.** Improve the comfort of your bed-time experience: replace your pillow every 2 years. For immediate results, improve the pillow you have now: **“blade” it**. Raise your head and set your pillow on edge, rotated 90° to tip the top edge into the back of your neck. This will make thin, older pillows feel comfy and warm. The improved neck support will keep you warmer by covering neck and cupping ears. The angle will also improve drainage of your nasal passages if your nose is stuffed up.

“Sleep is the best meditation.”
— Dalai Lama

- 57. Rubber band your cuffs.** If you read in bed laying on your back, you may find it bothersome if your cuffs fall down (when wearing long sleeves). Here’s a cheap trick to keep your wrists warm in cold weather: Use a rubber band to lightly secure the cuff around each wrist. You can stop there, or you can go one step further: loosen the rubber band in front of your hand and pull it up to hook over your middle finger; or, depending on your hand and cuff, see if it works better in back of your hand. *Easy-peasy!* (If it pinches, find looser or wider rubber bands.)

- 58. Cool your bedroom early.** Sleep experts recommend a cool bedroom. If it’s summer, you are sensitive to heat, or it’s difficult to cool your bedroom, start cooling early; it’s effective and takes advantage of low electricity rates to start cooling in the morning. Open windows, start ventilation, engage your A/C or heat pump, and avoid using the oven. You’ll get best results if you act before you feel the need.

59. **Night moves.** It may be challenging to make your way to bed in the dark, after you've made the rounds to turn off all your appliances and house lights at night. These tips can make a dark passage safer:

- **Flashlight** - A couple bucks may save you a stumble.
- **Night light** - Invest in night-time safety by plugging a light- or movement-sensitive lamp into a bathroom or hallway power outlet.
- **“Visual purple”** - Wait for your eyes to adjust. A few minutes delay will allow for the miracle of eye chemistry to sharpen your night vision.
- **Plan your path** - Before you extinguish that last light, turn your head forward to scope out the layout first, and memorize a safe route.
- **On the way to bed, lead with your foot** - Especially after you've turned off that last light, move slowly in the dark and take small steps. Since you do it every night – in the dark – it's worth doing carefully to avoid a fall. Advance one cautious sliding step at a time: Rock back to put most of your weight on your back foot, probe by slowly sliding your front foot forward. Then, shift your weight to your front foot and slide up your back foot. Repeat. *If you hit a wall, reconsider.*



*“Those who do not find time for exercise
will have to find time for illness.”
– Earl of Derby*

❖ MORNINGS ❖

“I try to start drinking water as soon as my feet hit the floor in the morning.”
– Mary Kay Andrews, cosmetics mogul

60. **Drink early and often.** Drink water upon waking to help alleviate the common overnight problem of mild dehydration and improve your mental and physical functioning. (You likely went 8 hours without a sip, while losing water through sweat and breathing.) Nearly 70% of adults over age 50 are chronically under-hydrated, and often don't know it. A healthy level of water intake will make you need to pee every 2-3 hours. Drink 3-6 cups of water over the course of the morning; then drink hourly – don't wait for thirst.



“An early-morning walk is a blessing for the whole day.”
– Henry David Thoreau

61. **Exercise before breakfast.** *Exert before you eat* when exercising to lose weight. Blood sugar depletes overnight, and the calories needed for early exercise will come directly from burning fat – exactly what you want. Raising your metabolism will temper your appetite and help you make healthier food choices all day, and the increased blood flow will lower stress and blood pressure, and improve mental productivity. Doing it early helps jump past motivational blocks to make your workouts less susceptible to interruptions.

“I have to exercise in the morning before my brain figures out what I'm doing.”

62. **Use your brain before the afternoon slump.** Research shows that most of us suffer reduced ability about 8 hours after waking. Make important decisions and handle key tasks in the morning, when you have greater concentration, mental clarity, recollection, and analytic skill. Conversely, in the afternoon, reduced energy can lower inhibitions, delivering better creativity and insight for most people. Other studies recommend late morning and mid-afternoon for the best level of energy and mental resources.

“Think in the morning. Act in the noon. Eat in the evening. Sleep in the night.”
– William Blake

❖ ONLINE CALCULATORS ❖



*“I have enough money to last me
for the rest of my life,
provided I die by next Tuesday.”
– Groucho Marx*

63. Life Expectancy Calculators. *Free!* *Why speculate when you can calculate?*

- Life Expectancy Calculator (SSA) - www.ssa.gov/oact/population/longevity.html
- Longevity Illustrator (Society of Actuaries) - www.longevityillustrator.org
- Super Age Longevity Quiz - superage.com/the-quiz/super-age-longevity-quiz

64. Financial calculators online. *Free!*

Social Security - ssa.gov/benefits/calculators - Offers three benefit calculators that will estimate your benefit payments or help you to decide when to begin payments.

Fidelity - fidelity.com/calculators - Calculators for Retirement income, Social Security benefits, RMDs, IRAs, HSAs, Roth conversions, and a Retirement Strategies Tax Estimator.

Vanguard - investor.vanguard.com/tools-calculators - Tools for calculating Retirement income, IRA contributions, College cost projector/savings planner/compare 529 plans, Inherited RMDs, and Investment income.



AARP - aarp.org/tools - Provides several tools, including a Retirement calculator, Social Security calculator, Long-Term Care Cost calculator, 1040 Income Tax calculator, BMI calculator, and Required Minimum Distribution (RMD) calculator.

AICPA - 360financialliteracy.org/Calculators - A Long Term Care calculator, 1040 Tax calculator, and Mortgage calculators. Provided by the American Institute of Certified Public Accountants.

NerdWallet - Guides, tips, ratings, reviews, and comparison tools to help you choose a mortgage, credit card, travel card, savings account, business/personal/student loan, car insurance, or online broker.

- Rent vs. buy calculator -

nerdwallet.com/mortgages/rent-vs-buy-calculator

- Retirement cost calculator -

nerdwallet.com/calculator/retirement-calculator

- Mortgage loan calculator -

nerdwallet.com/article/mortgages/mortgage-loan-type-calculator

Bankrate - bankrate.com/calculators - an excellent array of financial resources.



*“My calculator and I have a great relationship.
I give it numbers, and it gives me
a reason to doubt my own sanity.”*

❖ MONEY ❖



65. Financial moves for women.

- Married women are well-advised to keep an inheritance in their own name (do not deposit in a jointly-held account). This avoids co-mingling with marital assets and the risk of loss in a divorce struggle.
Best: *Open a new account at a different bank – and ask for a complimentary safe deposit box!*
- Catastrophes can upend financial planning. In the case of divorce or death of spouse, hire a financial advisor asap.
- A part-time job is all you need to open a Roth retirement account and fund it with earned income.



*“By the time you’re old enough
to have money to burn,
the fire has gone out.”*
– George Burns

66. Find your lost money at MissingMoney.com Free!

Search 49 states for errant dividend payments, misaddressed payroll checks, forgotten checking accounts, wayward insurance payments ...

67. Update your auto insurance. Your needs change, policies change, so it’s wise to consult your auto insurance agent every year or two:

- **Get all the discounts you can.** New car? Married? Moved to a new zip code? Sent a child off to college? Passed age 65? New job serving the public (police or fire dept.)? Long time since your last accident? Ask your agent for help finding discounts. Achieve savings up to 10-20% if you bundle together your home, auto, etc. policies. And consider increasing your deductible; double your deductible and your premium may decrease as much as 25%!

*“The wages of sin are death,
but by the time taxes are taken out,
it’s just sort of a tired feeling.”*
– Paula Poundstone

- **Sign up for on-board surveillance**, that is, modern coverage based on your driving habits, measured by a device installed in your car. If you're a safe driver or don't drive much, you may save over \$100 a year by giving up your privacy and allowing your insurer to track your driving – monitoring for speeding, hard braking, impacts, etc.
- **Change your coverage if you're not driving much** these days. Have life changes reduced the miles you drive? Ask your current insurer for low-mileage offers, and survey niche insurers.



*“Retirement is wonderful.
It’s the only time in your life
when you can spend all day doing nothing
and still be under budget
– because you fell asleep at 2:00 PM.”*

68. Hidden standard deduction bonus for seniors.

Seniors get a break on the standard deduction – but it's not shown on the form! See line 12e, form 1040.

For more details, read the instructions on page 34 (in the 2025 1040 booklet) and use the worksheet on page 35 (“Standard Deduction Chart for People Who Were Born Before January 2, 1961 or Were Blind”).

You are special and here is your reward! On form 1040 for 2025, page 2, you'll see a Standard Deduction table in the top left margin – ignore it and turn to the instructions to add \$2,000 if you are 65+ and Single or Head of Household, for example. If you don't itemize, and you're over 65, this is money in the bank!

That's right, an extra standard deduction for seniors, in the amount of \$2,000. For your 2025 taxes, for example, on 1040 line 12e, enter \$17,750 if you're Single (\$15,750 + 2,000); if you're Head of Household enter \$25,625 (\$23,625 + 2,000).

A good article covering 2025-2026 can be read at: nerdwallet.com/article/taxes/standard-deduction

❖ PAYING BILLS ❖

“I finally know what distinguishes man from the beasts: financial worries.”
– Jules Renard

69. **Pay slow.** Especially when interest rates are high, don't pay bills right away. Hang on to your money as long as possible to improve your cash flow – the first rule of cash management. Generally, schedule electronic payment for a day or two before the due date, or mail a check one week before the due date. If there is no stated due date, pay three weeks after invoice date. *But, remember, individuals and small businesses appreciate quick payment.*



“I'll gladly pay you Tuesday for a hamburger today.”
– Wimpy

70. **Put your calendar to work.** *Free!*

- **Synch your billing cycles.** Call your vendors to schedule your monthly due dates to cycle on the same day. This will simplify issuing payments and make cash needs easier to predict.
- **Batch your bill paying.** Set one day monthly or weekly to setup payments online or write checks to pay bills and make purchases. Keep a list.
- **Schedule financial health sessions.** Each week or month: plan, issue payments, balance your checkbook, schedule transfers, review investments ...
- **Guard your credit score: pay down debt on time.** Setup debt payments as automatic transfers. Or how about a Post-It note in your calendar so credit card or loan payments never fail?
- **Paper filing tip:** Write the date to pay a bill (a week before due date) on the back flap of the return envelope, tuck the bill into the flap or envelope, and file in date order.
- **Start a new checkbook each year.** At year end, ask your bank for extra check registers.

“Why is it that bills never get lost in the mail, but checks always do?”

WRITING CHECKS



71. Use a gel pen to write indelible checks. It's a common crime to steal a check, wipe all but the signature, then alter the amount and payee. Make your checks resistant to acid wash by writing with a gel pen. Gel ink seeps into the paper fibers more deeply, rooting more effectively to resist solvents.

72. Forget the pennies, round up. When writing routine monthly checks, simplify life by rounding up the dollar amounts. Pay \$24.00, instead of \$23.15, to your phone, electric, Internet, or credit card company. They'll keep track of the pennies, so you'll get them back on the next bill. You'll save time writing the amount, facilitate the math, and make it easier to balance your checkbook.



“If it's a penny for your thoughts and you put in your two cents worth, then someone, somewhere is making a penny.”
– Steven Wright

73. Fill out your checkbook first, then write the check. This will assure you capture the details and avoid missing check numbers. On paper or online, make every payment a 2-step process: record the date, description and amount, then fill out your check or pull the trigger to authorize the transaction.

❖ INVESTING ❖

74. Tax loss harvesting. *Sell your loser investments* at year-end to reduce your taxable income. *Cut your losses.* Come November / early December, cull your portfolio of the stocks, mutual funds, or ETFs in the red that have bleak prospects. Make it a winter tradition to reinvigorate your portfolio and mobilize your capital to better prospects. Do it early to avoid cooling year-end prices and allow for a 12-month holding period on your next investment – long-term if you sell in late December of the following year.



75. Account fees. Fees are a problem that most investors don't appreciate; they can mount to a substantial sum over time. Fees are a good reason to emphasize plain old stocks: No fees on stocks, but mutual funds and ETFs do charge annual fees. Most mutual funds charge fees around or below 1% these days, with indexed ETFs as low as a tenth of that. (It is a windfall to investors that competition has eliminated commissions to buy/sell stock.) But 1% over, say 25 years, that's 25% of your capital (very roughly, on average) – that's a chunk! But, of course, the management and diversification provided by mutual funds and ETFs is certainly valuable. In recent years, many investors have been satisfied holding the bulk of their portfolios in indexed ETFs.

*“If only God would give me some clear sign!
Like making a deposit in my name
in a Swiss bank account.”
– Woody Allen*



*“What act, that roars so loud
and thunders in the index?”
– Shakespeare, Hamlet*

76. Direct indexing. Free! Lately, the concept of “Direct Indexing” has become a popular way to invest in indexed funds, but saving the fees: Buy the underlying stocks, but not the fund. Do a web search* to find a list of the top 10 stocks in an index, mutual fund, or ETF that you want to track. Then buy those stocks at your fav brokerage (E-Trade, Fidelity, Schwab, etc.). This takes advantage of the fund's management and diversification, but avoids the fees. Of course, it's more hassle, and eventually goes ‘stale’.

***Sample web search:**

“Portfolio holdings list” + *investment*
Portfolio holdings list *Fidelity ContraFund*

For example, here's what turned up for a typical equity fund, Fidelity ContraFund:

Top 9 holdings

<u>Security Name</u>	<u>Market Value</u>	<u>% of Net Assets</u>
Meta Platforms	\$20,271,331,272	15.3%
Berkshire Hathaway	11,569,150,604	8.7
Microsoft Corp.	8,906,067,535	6.7
Amazon.com	8,513,631,259	6.4
Apple, Inc.	4,445,121,126	3.4
Eli Lilly & Co.	4,031,080,090	3.1
UnitedHealth Group	3,501,939,971	2.7
Alphabet	2,950,880,981	2.2
Regeneron Pharm	2,568,778,243	1.9

ETFs charge lower fees than mutual funds, and most also avoid the pesky capital gain distributions common to mutual funds, which are taxable and hard to predict. (All of these investments pass through dividends.) Individual stocks are the most tax efficient way to hold stocks, avoiding all fees and taxes, and stocks also offer a flexible tool for tax efficiency:

Use ALL your losses. With mutual funds and ETFs, you don't get to use all the losses, only any net loss – and only at year-end. By using the direct indexing approach (to hold stocks), you can use the loss (if any) from any or all of your stocks – and choose which stock(s) to sell and when you want to take the loss.

❖ RETIREMENT ❖

77. Transitioning to retirement. For many, retirement is a surprising challenge riddled with complex decisions. Prepare in advance by talking to retirees you know to ask about Medicare, Social Security, how they're spending their time, how the money is working out, health care, part-time work, etc.

“Retirement at 65 is a concept created by people who didn't have a credit card at 25.”

Recommended: Here are concrete suggestions for you before you make your final exit from your workplace:

- **Personal email address.** *Free!* Get a [GMAIL.com](https://www.gmail.com) email address if you don't already have a personal email address. Email your personal email address to contacts who have your work email address.



- **Business cards.** Order business cards with your personal email address and phone # to hand out before you leave. How about adding your photo and a slogan or professional credential?
- **Office list.** Colleagues could be valuable in future for references, research, fund-raising ... but *do not use employer's equipment to print or email this information.* Google's Gemini AI, says "Taking notes by hand of names and publicly available information from the company phone directory and taking those notes home is generally permissible." Don't wait until your last day to collect co-workers' contact info.



- **Exit memo.** Prepare a pleasant and positive goodbye message; this is best done in advance, when calm. Be professional. Wish everyone well. Do not mention who got tipsy at the office holiday party. Thank them for the lessons and growth; you learned a lot working with them. ... Email it a week or more before you leave. Include your personal email address and phone#.
- **Goodbye visit.** For the colleagues most significant to you, take the time for a private visit to say goodbye, talk about the future, exchange business cards, and ask for their personal contact info. *Make a joke about your future, the job you are seeking, or an experience you shared.*

“The trouble with retirement is that you never get a day off.”
– Abe Lemons

- **Subscribe.** Subscribe to a new magazine for entertainment and to keep up to date.



- **Gym membership.** Line up a personal gym membership in advance, so you can workout on your first free day – a day that's likely to be a bit emotional.

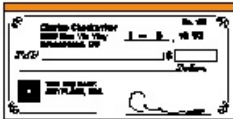
- **Souvenir.** Grab a memory on your way out the door:
 - notepads and business cards personalized with your name
 - a magazine/periodical you used in your work
 - resist the urge to take articles/reports you authored – you do not own them.

- **Calendar.** Make dates/appointments to keep yourself busy following your retirement date.



❖ SOCIAL SECURITY ❖

- 78. Quick! Setup your Social Security account – before the bad guys do!** Claim your online account to make it harder for impersonators to breach. To prevent thieves from stealing your identity and robbing your benefits, *establish your account now* online at www.ssa.gov/myaccount as soon as possible. Avoid problems when you retire by verifying your recorded earnings: call 800-772-1213 toll free to request a free earnings report, or do it online.



“The government says Social Security is ‘solvent’ until 2034. Unfortunately, I’m planning to be ‘hungry’ until at least 2045.”

- 79. When to start your Social Security payments.** You’ll collect the maximum monthly benefits check if you wait to start receiving your payments at age 70. You may start payments as early as 62, but then you’ll receive less. If you wait until ‘Full Retirement Age’ (FRA is 66 or 67) you’ll collect 100% monthly. They reward postponement, so every year of delay after full retirement age earns an 8% increase in payments, up to a maximum of 124% of FRA; by delaying the benefit payments, you also delay paying income tax on them. Unless you are strapped for cash, or expect a reduced life span, try to ignore it for a few years (8% isn’t bad for a risk free investment), and start collecting at 70 to maximize your monthly payments.

Recommended: House-hunting tip. When you start receiving Social Security payments, your income will suddenly increase, and you’ll likely qualify for a bigger and cheaper mortgage.

80. Social Security - free answers. Visit [socialsecurity.gov](https://www.socialsecurity.gov)
OR talk to a person at 800-772-1213 - M-F, 8 am to 7 pm
(except holidays). Or, call 24/7 to listen to recorded
information. Also, AARP offers aarp.org/socialsecurity

*“The only thing 'social'
about my Social Security check
is that I have to live with three roommates
to afford my rent.”*



81. When to telephone Social Security.

Most government offices are very busy on Mondays, also the day after a holiday. At the other extreme, people are thinking of the weekend, so Fridays are slack. Best time to call is Friday afternoon or any morning. The SSA call center is busiest “early in the week, early in the month.”

82. Need to visit a Social Security office? If you live in a city, check availability for appointments in smaller towns nearby, which are usually more relaxed and may offer more convenient appointment times.

❖ MEDICARE ❖

83. Medicare - free answers, 24/7 – Medicare never sleeps!

[Medicare.gov](https://www.medicare.gov) OR 800-MEDICARE (800-633-4227)

Talk to an actual person with access to your records, and the wait's not bad! Call after dark to minimize waiting, between 6:00 pm and 7:00 am. A convenient option: leave your phone number for a callback.

(For ID, they'll ask for your Medicare number, but if it's hard for you to find, they'll accept your Social Security number.)

84. Medicare in a nutshell. Turning 65 is

a personal rite of passage in America.

One of the big benefits of citizenship is that we collect \$\$\$ as we pass Go.

(Actually, we earned the right by contributing 10 years of Social Security

tax.) Medicare offers free "Part A" hospital insurance, and the "Part D" insurance for prescription

medications is a huge bargain (and a tremendous cash cow for the pharmaceutical industry). Unfortunately,

some of the decisions are complex, including the initial decision on strategy (see next page), and if you

choose to go with a "Medicare Advantage" plan, you'll

need to select an insurance provider and choose a

primary physician "in network."



*“Medicare is currently in a state
of ‘stabilized collapse.’*

*It's not falling down yet, but everyone is advised
to wear a hard hat.”*

85. Medicare – when to sign up. Turning 65? Check this

page to learn about your choices, when you should file, and if you're ready click the [Sign up for Medicare]

button!: www.ssa.gov/benefits/medicare/#anchor2

The date you file (from 3 months before your 65th birthday to 3 months after) determines when your benefits will start.

86. **Medicare cheatsheet.** The first decision retirees must make is to decide which of two main strategies they will take:

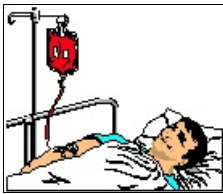
-
- **Medicare** - Parts A, B, D + a Medigap policy to pay those 20% co-pays, deductibles, etc.

OR

- **Medicare Advantage** - the whole package: A, B, C, and D (formerly known as Part C)
-

*“The plan for Medicare’s future is simple:
‘Don’t get sick.’ If you do get sick, ‘Die quickly.’”
– Alan Grayson*

87. **Medicare basics.** "The Parts of Medicare:"
Social Security enrolls you in Original Medicare (Part A and Part B).



Medicare **Part A** (hospital insurance) helps pay for inpatient care in a hospital or a limited time at a skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.

Medicare **Part B** (medical insurance) helps pay for services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

Other parts of Medicare are run by private insurance companies that follow rules set by Medicare:

- Supplemental (Medigap) policies can help pay Medicare out-of-pocket copayments, coinsurance, and deductible expenses.

- A Medicare Advantage Plan (previously known as **Part C**) includes all benefits and services covered under Part A and Part B (and usually Part D) – and additional benefits such as vision, hearing, and dental – bundled together in one plan.



Medicare **Part D** (prescription drug coverage) helps cover the cost of prescribed medicines.

Most people age 65 or older are eligible for free Medicare hospital insurance (Part A) if they have worked and paid Medicare taxes long enough. You can sign up for Medicare medical insurance (Part B) by paying a monthly premium. Beneficiaries with higher incomes pay a higher monthly Part B premium.

To learn more, read this document:

ssa.gov/benefits/medicare/medicare-premiums.html

Medicare Notes



- Parts A, B, and D are tightly regulated by the government and tend not to change much.
- Federal spending on Medicare amounts to a little over \$18,000/year per beneficiary.
- You do not have to consult a primary care physician for referrals to specialists.
- You may go to any doctor or specialist across the U.S. who takes Medicare. (In some markets, choices may be limited.)
- No limit on annual costs (20% co-pays into old age) — "leaves you exposed to unlimited financial costs if extensive health-care services were required." (Containing these costs is the main purpose of a Medigap policy or Medicare Advantage plan.)

*"My doctor asked me if I had a 'living will.'
I told him I have Medicare,
so my will to live is currently on hold
pending a prior authorization."*

Medicare Advantage Notes

- Includes the whole package of Parts A, B, C, and D, plus extras (like hearing, vision, dental ...)
- Run by profit-seeking companies which are paid \$15,000 to \$18,000 a year by our government to provide you with health care, which is why many plans can offer \$0 co-pays and \$0 deductibles. The commission to initially sign you up is over \$600.
- By law, they limit your annual out-of-pocket costs — and must publish this limit (see [Medicare.gov](https://www.medicare.gov)).

- Many annual changes. Co-pays and deductibles are adjusted to maintain profitability, drugs are dropped, and the company might even discontinue coverage in your area.
- You have a choice of HMO (their network of doctors) or PPO (wider selection of doctors)
- If you choose an HMO, you must consult your primary care physician for referrals to specialists.

Also:

- Medicare stops at the borders, but some Medicare Advantage plans do offer travel coverage.
- Everyone needs Part D (prescription drugs). It is typically included in Medicare Advantage plans, or may be purchased independently. It is a gift from Medicare and can really cut drug costs.
- "You have the unrestricted right to change from Medigap to Medicare Advantage, but not vice versa."
- "The negatives of Medicare Advantage are insignificant when compared to the fact that Medicare Advantage must include a maximum out-of-pocket limit every year."



*“Applying for Medicare
is the ultimate test of cognitive function.
If you can successfully enroll,
you probably don't need the coverage yet.”*

88. Apply for Medicare the quick way.

To apply, you must first create or have already created an account with Social Security at

www.ssa.gov/myaccount <<<< **START HERE**

Many people want to apply just for Part A, or both Part A and B, so the government provides an easy express route:

Click the **[Sign up for Medicare]** button on this web page, which also has good basic info:

<https://www.ssa.gov/benefits/medicare/#anchor4>

❖ END-OF-LIFE PLAN ❖



89. **Do not store your will in a safe deposit box.** Your survivors may have trouble accessing a bank safe deposit box if they're not named on the account, or if probate has begun. Keep your will at home with your business papers, which is where people will look for it when it's needed (fireproof vault optional); it is not a big risk and you can always get another copy from your attorney.



“A will is a dead giveaway.”

90. **Write a letter to your survivors.** It is inevitable that you will someday “shuffle off this mortal coil” or your family may need access in your absence to your phone, computer or accounts. Instructions will be valuable for your executor/trustee, who may not have sufficient computer or smartphone skills to sign on to your accounts, decipher your apps or folder structure, or use your machine to access important documents or spreadsheets. Invest 30 minutes now to specify key details in a letter to your executor and list filename and location for your:

- Password list
- Will and trust documents
- Executor instructions
- Obituary and photo

*“I’ve told my kids that when I die,
I want to be cremated and
have my ashes put into a giant hourglass
so I can still be useful.”*

Recommended: Rent a safe deposit box (under \$100 per year) for secure, private storage of key documents (password list, passport, birth certificate, Social Security card, title to house and car, marriage license, divorce decree), jewelry, collectibles and computer backups – and arrange access for your spouse. You can rely on the contents being legally conveyed to your executor, but the box may be briefly inaccessible after your death, so your will and letter to your executor should be stored in your home.

91. **Specify beneficiaries!** Nobody loves these details, so failing to specify beneficiaries is an unfortunately common mistake.

MAKE SURE TO SPECIFY BENEFICIARIES
FOR EACH OF YOUR FINANCIAL ACCOUNTS



Your will is secondary to arrangements made within your accounts. The beneficiaries you list in your brokerage or mutual fund accounts, for example, take precedence. Since the account arrangements are controlling, usually can be changed easily online, and require no attorney fee, that's the place where you should specify the details. Verify that there are no conflicts with beneficiaries named in your will.



If you don't specify beneficiaries for an account, that money will be controlled by your will. That means probate will be a necessary step, requiring a lawyer and delay. (Selecting an attorney is a difficult step for most people, doubly so in a time of grief.)

After the death, a beneficiary named in a financial account can obtain the funds simply by presenting the death certificate – no complications, little delay. Call the mortuary to get a death certificate (about \$25).

So, check your arrangements.
Then you can rest in peace.

*“To be prepared for death
is at the same time
to be prepared for life.”*
– James Hancock

92. **Click to pick beneficiaries.** The beneficiaries specified in your accounts preempt your will, and require no witnesses or notarization. Fidelity and E-Trade make the required form available online.

■ **FIDELITY** - Fidelity requires a paper form to specify beneficiaries – cannot be done online or by phone. For questions, or to request a form by mail, call: 800-FIDELITY (800-343-3548).

[View form \(PDF\)](#)

- **E-TRADE** - Beneficiaries can be conveniently specified online (no form needed, birth date required):

[View Beneficiaries](#) - must login

[The inheritance process](#). Or call (800) 742-9998.

If you prefer a paper form, click here:

[View form \(PDF\)](#)

- **VANGUARD** - If your plan allows beneficiary changes to be made online, select Beneficiaries from My Profile, otherwise a paper form is required. Call (M-F, 8am-8pm Eastern time) (800) 877-662-7447 for individuals, (800) 877-523-1188 for retirement plans, or click below for info on specifying beneficiaries:

[Non-retirement accounts](#) - Transfer on Death

[IRAs](#) - Anyone can be a beneficiary on your IRA, including minor children. And your beneficiaries don't need to be family members.



[IRA beneficiary strategy](#) - Your primary beneficiary is the individual(s), trust, charity, or other party you designate to receive your assets after your death. You may update your beneficiaries at any time.

93. **Co-signer.** There is a simple step you can take now to ease the stress your survivors will face in the upset of your death. If you trust your spouse or executor, have them sign a form now to become a co-signer on your accounts (similar to a “joint account”); then no action will need to be taken to allow them to sign checks or arrange account transfers upon your death or incapacity. This will decrease your control, so be careful.

“Always be nice to your children.

*They are the ones who will
choose your rest home.”*

– Phyllis Diller

94. **Authorized user.** Many accounts don't allow for co-signer, or you may want to limit the trust you extend to your executor/spouse. For a trusted individual, you may setup an “authorized user” or “trusted contact” privilege, allowing information queries but no control. (Unlike a co-signer, no notification is required.) It's wise to setup this added contact in your accounts ... Medicare, the IRS, mutual funds, employer-sponsored pension plans, and most retirement plans.

❖ ENTERTAINMENT ❖



95. Free/discount movies.

- Many **AMC Theaters** knock almost half off for seniors before noon; check locally for times and days of the week.
- **Cinemark** screens offer Discount Tuesdays (formerly Senior Discount Days); for details visit www.cinemark.com/discounts or inquire at your local box office.
- **Free movies from AARP.** To find out about free online screenings, visit AARP.org/freemovies.

“The best part about Medicare is that you get to spend your retirement years reading mail from insurance companies instead of novels.”



- ### 96. Leave early for a swift exit.
- Exit before the crowd to avoid congestion and cut your time cost. Whether you're enjoying a movie, symphony, or baseball game, one thing is sure: if you wait until the end when the crowd surges into the aisles, it'll take longer for you to leave the venue and be on your way. If you think the end will be just more of the same, why not leave a few minutes early? The quick way out – leaving the crowd still sitting in their seats – will save several minutes walking out of the venue, to the parking lot, to your car or transit, to pay, and out to the exit road ... If you beeline out just before the swell of an obstructive crowd, you'll speed through empty halls and stairs, an uncrowded lobby, unobstructed exit doors, fast paths, and swift roads. Do this quietly without attracting attention and no one will blame you.



97. **Your public library.** *Free!* Valuable no-cost, curated resources are just a few clicks away. Use your library's website to search the library catalog for movies, books (and Large Print editions), ebooks (instantly accessible), and music (CD, vinyl ...) – reserve items for pickup. Search newspaper and magazine databases to research health issues, medications, employers, consumer purchases, computers and tech support, professional services, investments, movie reviews, recipes, and schoolwork ...

“The only thing that you absolutely have to know, is the location of the library.”
– Albert Einstein



98. ***Dramatis personae.*** *Free!* Starting out reading a new book? It's thick and you're afraid you won't remember all the characters? A list of the roles can be found on the internet for many works of drama. This will help you remember the characters in a play or novel seeming as long as *War and Peace*. Look for a list of *dramatis personae* on the web if you want to feel confident you won't forget who's who of the characters.

❖ CAR ❖



99. **Use your camera. Free!** Photos provide excellent evidence and are virtually free.
- **To document most effectively** - set your camera to imprint the date in the image.
 - **To establish facts by photo** - If you're in an accident, take a picture of the other driver, the other driver's papers (drivers license, insurance card), the damage, road conditions ...
 - **To find your way back** - To help you return to your car after parking in an unfamiliar place, take a photo of the stall #, floor indicator, signs, etc. Snap the marquee on a bus you need to return to.
 - **To document a rental** - Before you drive away in a rental car and upon drop-off, photograph the windshield, doors, bumpers – and the gas gauge.



*“Everything in life is somewhere else,
and you get there in a car.”*
– E. B. White

100. **Car phone safety. Reduce distractions!**
- **Mount your phone** - A phone cradle/holder at eye level will reduce phone handling and avoid taking your eyes off the road.
 - **Do Not Disturb While Driving – every time** - Set Do Not Disturb to start automatically and avoid yet one more startup distraction.
 - **Adjust settings before you start** - Make music, radio, and app selections and set your GPS destination before you start moving.



*“Never lend your car to anyone
to whom you have given birth.”*
– Erma Bombeck

101. Driver safety class. After driving for a few decades, it’s easy to slide into complacency and forget some safety basics. *Take a class!* You can become a safer more confident driver and maybe score a small discount on your auto insurance. Contact the DMV, your auto insurance company, or the AARP:

- <https://www.aarp.org/auto/driver-safety/locations>
- Online course: <https://www.aarpdriversafety.org>



102. Approaching your car, check your wheels.

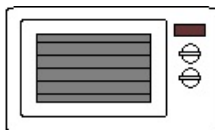
Especially if you’re parked in a tight space, noting how your wheels are pointed will help you correct the angle of your wheels to aid ‘de-parking’. It’s also a good idea to make a quick scan for a flat tire or damage (bumpers/windows/body).

103. Drive unlocked. While driving on the freeway, keep your doors unlocked. At speed, there are no pedestrians to be concerned about, and unlocked doors give the quickest access for rescuers should you crash or lose consciousness.

104. Hide a key. To prevent locking yourself out, tape a key to the bottom of your car. *Duct tape* it under the bumper, or to the under-carriage under a specific spot, such as below one of the door handles, so you don’t have to get your hand grimy feeling around to retrieve it. (Good idea to use ‘pro’ duct tape and check it every few months; if the key does come off, it will likely be lost on the road, so it’s not very risky.) *So, house key or car key? Your choice.*



❖ KITCHEN ❖



105. Digital timing. When specifying a digital cooking time for your microwave or other appliances, do it the easy way ...

- *type seconds:*

33 ... for half a minute
44 ... for $\frac{3}{4}$ of a minute
66 ... for about a minute
99 ... for a minute and a half



- *or type minutes+seconds* (don't type the colon):

1:11 ... for a bit more than a minute
2:22 ... for almost two and a half minutes
3:33 ... for three and a half minutes

“The kitchen timer is the only thing that can successfully convince my kids that ‘ten more minutes of screen time’ is actually over.”

106. Knife magnet. In the kitchen, keep your best knife ready, just a quick grab away. Avoid clutter and save time using your best tool. *Try this DIY approach:* Glue a magnet to the side of a kitchen cabinet — how about above or near the sink? (I took my magnet from the worn-out head of an electric toothbrush and glued it to half a popsicle stick which I roughened and glued to an out-of-the-way spot on a cabinet.) Easy grab, easy return, for my most-used tool — silently. Save the time and noise of opening a drawer, and again, putting the knife away. *Okay when wet!*

*“Flames from the lips may be produced
by holding in the mouth a sponge
saturated with the purest gasoline.”*
— Harry Houdini

107. Sponge specific:

- Clean kitchen sponges in the dishwasher.
- Include sponges when you do the laundry, and your kitchen towels, too.
- Microwave your sponges. One minute is about right to sterilize a moist sponge. *Watch out, hot!*

108. Include your sink drain/strainer in the dishwasher
— cutting board, too!

*“The best time for planning a book
is while you’re doing the dishes.”*
— Agatha Christie



109. Run the hot water. To reduce deposits and growths in your pipes, periodically turn the hot water all the way up, wait for maximum hot, then let it flow an additional couple minutes. This helps dissolve rust, remove metal and mineral deposits, and kill roots. To make use of all that hot water, soak dirty pots, and run your dishwasher next.

Chefs recommend: Cook with water from the cold tap.

*“A woman is like a tea bag – you can't tell how
strong she is until you put her in hot water.”*
— Eleanor Roosevelt



- 110. Garbage shortstop. Free!** Recycle milk or juice cartons as a garbage “shortstop” on your counter top. Next time you finish a carton, open the top all the way, rinse and drain it, then station it near your kitchen sink or cutting board as a temporary garbage depot. Very handy for organic waste or a quick throwaway. Toss it in the garbage when the next carton is ready to take its place. (*Replace frequently.*) Cartons are also handy as disposable buckets or planters!

“My plumbing is all screwed up. Because it turns out, I do not own a garbage disposal.”
— Demetri Martin

- 111. Check yourself out! Free!** Use a self-check out station when buying groceries — save time and reduce impulse purchases. If there’s a line, it’s usually quick, and you’ll enjoy the slower pace when you do it yourself. Avoiding all the distractions of a checkout line will help you avoid errors (like forgetting to apply your coupons).



❖ TRAVEL ❖



“To travel hopefully is better than to arrive.”

– Robert Louis Stevenson

- 112. America the Beautiful.** At \$80 for a lifetime, the America the Beautiful Pass offers a bargain for nature-lovers – free admission to over 2,000 U.S. National Parks, National Forests, and wildlife refuges. If you are 62+, choose either: Senior Lifetime Pass \$80 (+\$12.50 fees) for a lifetime pass, or \$20 for one year. Call USGS Customer Service at (888) 275-8747 or buy online at <https://store.usgs.gov/lifetime-senior-pass>. Charge it! (Applies to one vehicle or 2 motorcycles.)



- 113. All aboard!** If you're 65+, Amtrak offers a 10% discount on train travel. (Discount does not apply to first-class or sleeper accommodations.) Call 800-USA-RAIL (800-872-7245, ask for agent), or visit <https://www.amtrak.com/deals-discounts/everyday-discounts/seniors-discount>.



“Travel becomes a strategy for accumulating photographs.”

– Susan Sontag

- 114. Travel strategy.** *Travel is a tool: it gets you there.* Get on that plane/train/cruise ship to shop, see the wonders of the world, learn about the cuisine and culture of faraway lands, gather with family and friends, follow the footsteps of your favorite authors and historical figures, volunteer to save the planet, and even explore medical tourism. Here are a few tips to help choose why, where and when:

Senior strategy: De-stress, shop, sample exotic cuisine, enjoy casino gambling, visit distant friends and family, trace your genealogy to your homeland, revisit childhood experiences, tackle your ‘bucket’ list. As you get older, you will likely prefer shorter flights, hotel comforts and cushy lodging – try a cruise, train, or river barge. Enjoy curated trips that educate and create social opportunities and minimize the risk of falls and accidents.

Recommended: Organized tours that include a qualified lecturer and address your specific interests.



“For once you have tasted flight you will walk the earth with your eyes turned skywards, for there you have been and there you will long to return.”


– Leonardo da Vinci

• Don’t miss:

- Pamper yourself on a luxury cruise
- Relax on a long, slow train trip
- Drink too much beer at Oktoberfest, Munich, Germany (annually, September - October)
- Experience awe at the world’s top museums: the Louvre, Vatican, British Museum, GEM ...
- Explore underground: the catacombs (Paris or Rome), the Cistern Basilica (Istanbul), the Cu Chi tunnels (Vietnam), the Metropolitan Cathedral (Mexico City) ...
- Navigate a great waterway: the Nile, Danube, Ganges, Panama Canal, Venice canals ...
- Go “flightseeing” by balloon above a spectacular panorama: the Pyramids (Egypt), the Nazca Lines (Peru), Cappadocia (Turkey), the Serengeti ...
- Admire mankind’s great erections: the Great Wall of China, the Eiffel Tower, Stonehenge, Versailles, the Coliseum, the Panama Canal ...
- Tour Istanbul, the Taj Mahal, Pompeii, Rio ...
- Soar on a giant Ferris wheel: the Millennium Wheel (“London Eye”), Tokyo’s Big ‘O’, the Singapore Flyer, the Riesenrad in Vienna, Austria (built in 1897) ...



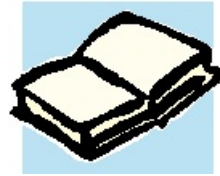
“QUOTES”

1. “The two most powerful warriors are patience and time.” – Leo Tolstoy
2. “Time and I against any two.” – Baltasar Gracian
3. “Time is a great teacher, but unfortunately it kills all its pupils.” – Hector Louis Berlioz
4. “Time flies like an arrow;  fruit flies like a banana.”
5. “Early to bed and early to rise, makes a man healthy, wealthy, and wise.” – Benjamin Franklin
6. “*Carpe Diem*” [Seize the day] – Martial
7. “If my doctor told me I only had six minutes to live, I wouldn’t brood. I’d type a little faster.” – Isaac Asimov
8. “Our life is frittered away by details. Simplify. Simplify.” – Henry David Thoreau
9. “For everything there is a season, and a time for every matter under heaven.” – Ecclesiastes 3:1
10. “Quit worrying about your health. It will go away.” – Robert Orben
11. “Grow old along with me! The best is yet to be.” – Robert Browning
12. “In youth we learn; in age we understand.” – Marie von Ebner-Eschenbach
13. “The longer I live, the more beautiful life becomes.” – Frank Lloyd Wright
14. “The wiser mind mourns less for what age takes away than what it leaves behind.” – William Wordsworth
15. “Old age is like everything else. To make a success of it, you’ve got to start young.” – Theodore Roosevelt
16. “You don’t stop laughing when you grow old, you grow old when you stop laughing.” – George Bernard Shaw

17. “Anyone who keeps the ability to see beauty never grows old.” – Franz Kafka
18. “Growing old is mandatory; growing up is optional.” – Chili Davis
19. “The secret of staying young is to live honestly, eat slowly, and lie about your age.” – Lucille Ball
20. “Aging is an extraordinary process where you become the person you always should have been.” – David Bowie
21. “The best tunes are played on the oldest fiddles.” – Ralph Waldo Emerson
22. “Aging is not ‘lost youth’ but a new stage of opportunity and strength.” – Betty Friedan
23. “You are never too old to set another goal or to dream a new dream.” – C.S. Lewis
24. “For the unlearned, old age is winter; for the learned, it is the season of the harvest.” – Hasidic saying
25. “The answer to old age is to keep one's mind busy and to go on with one's life as if it were interminable.” – Leon Edel
26. “Age is not a barrier to success; it's a ladder to wisdom.” – Unknown
27. “The years between 50 and 70 are the hardest. You are always being asked to do things, and yet you are not decrepit enough to turn them down.” – T.S. Eliot
28. “There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life... When you learn to tap this source, you will truly have defeated age.” – Sophia Loren
29. “Work gives you meaning and purpose and life is empty without it.” – Stephen Hawking
30. “None are so old as those who have outlived enthusiasm.” – Henry David Thoreau

*“Colors fade, temples crumble, empires fall,
but wise words endure.”*

RECOMMENDED READING



Click link to open in Google Books

AARP Books; aarp.org/techbooks, Many discounted books about tech aimed at seniors. Topics include AI, genealogy, health tech, the internet, iPad, online privacy, smart home, smartphones (iPhone, Samsung Galaxy), social media, video chat, Windows, etc.

Alliance on Ageing, [“This is Growing Old”](#) podcast interviews changemakers about “the common human experience of aging”.

Barry, Patricia (AARP); [Medicare for Dummies](#), 2025

Benz, Christine; [How to Retire: 20 Lessons for a Happy, Successful, and Wealthy Retirement](#), 2024

Conley, Chip; [Learning to Love Midlife: 12 Reasons Why Life Gets Better with Age](#), 2024

Gawande, Atul MD; [Being Mortal](#): Medicine and What Matters in the End, 2014

Matthews, Joseph (Nolo Press); [Social Security, Medicare & Government Pensions; Get the Most Out of Your Retirement & Medical Benefits](#), 2022

Owens, Brett and Tom Jacobs; [How to Retire on Dividends, Earn a Safe 8%, Leave Your Principal Intact](#), 2019

Peterson, Jonathan (AARP); [Social Security for Dummies](#), 2024

Swedrow, Larry and Kevin Grogan; [Your Complete Guide to a Successful & Secure Retirement](#), The definitive resource for anyone planning for retirement, 2019

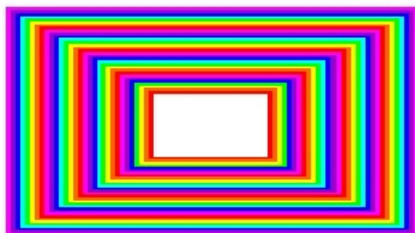
Watts, Laura; [Let's Talk About Aging Parents](#): A Real-Life Guide to Solving Problems With 27 Essential Conversations, Scripts to help the conversations aging makes necessary as our parents decline mentally and physically, 2024

Westheimer, Dr. Ruth K.; [The joy of connections: 100 ways to beat loneliness and live a happier and more meaningful life](#), 2024

Whitman, Debra (AARP); [The Second Fifty](#): Answers to the 7 Big Questions of Midlife and Beyond, 2024

Yeager, Jeff; [How to Retire the Cheapskate Way](#), The Ultimate Cheapskates Guide to a Better, Earlier, Happier Retirement, 2013

“Book: A garden carried in a pocket.”
– Arabian proverb



The links shown in this book are free of any financial relationship.
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