



101 SENIOR TACTICS

Tips for the 65+ to live longer and better

By Kendall Callas

[DRAFT – UNDER CONSTRUCTION]

CONTENTS

HEALTH	2
SLEEP WELL	6
MEMORY TECHNIQUES	9
TECH	10
INSTANT RESOURCES	16
MONEY	18
INVESTING	18
TAXES	20
RETIREMENT	21
SOCIAL SECURITY	23
MEDICARE	24
END-OF-LIFE PLAN	28
SECURITY	31
TURNING 65	33
PRODUCTIVITY	36
ENTERTAINMENT	40
CAR	41
CAMERA	42
KITCHEN	43
TRAVEL	46
“QUOTES”	47
RECOMMENDED READING	47

HEALTH-yy

1. Find happiness.

- **Re-evaluate your goals** - They change, you change, context changes. Time changes everything.
- **Create a daily ritual** - Embrace a cup of tea, feel the sun on your face, exercise, anticipate the day ...
- **Notice beauty** - Create evidence of the day – take a picture, send a text, write a poem.
- **Slow down** - experience awe, expand your focus to see the big picture.
- **Structure your days** - Work less, make 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...
- **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.
- **Expand your spirituality** - Engage in prayer, song, and brotherhood to experience positive feelings.

2. Live to 100.

- **Spend money to save time.** If you can afford it, a maid, cook, driver, or gardener will help keep you calm and help you focus on what's important.
- **Spend money on experiences.** Vacations, concerts, group activities, memories ...
- **Communicate to connect.** Talk daily – to family, friends, your boss, strangers ... Centenarians do it daily!

- **Go to church.** Attending a weekly religious group adds 4 to 14 years of life. The vast majority of centenarians belong to a spiritual group.

3. Be aggressive with your health. *Act as if your life depended on it.* Anticipate your needs, be prepared when you talk to a health specialist, and take notes (after each consultation, enter a brief summary in your calendar).

- **Make friends** - Get to know the receptionist, scheduler, nurse, doctor's assistant, etc. in case you need a favor. The time will 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 on paper.
- **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 increase convenience if you perform at-home monitoring tasks such as measuring blood pressure, blood oxygen, blood sugar, or electrocardiogram. Medical devices to use at home 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** - Ask your doctor for a referral to another doctor if your current doctor is moving, retiring, or raising costs.

4. **Vaccinations.** 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.

5. **Trusted health resources.** Research your symptoms online:
 - American Academy of Family Physicians - familydoctor.org (Interactive Symptom Checker)
 - American Geriatric Society - healthinaging.org
 - Centers for Disease Control and Prevention - cdc.gov
 - Mayo Clinic - mayoclinic.org
 - National Institute on Aging - nia.nih.gov
 - National Institutes of Health - nih.gov

6. **Schedule perfect dental appointments.** *Call in advance for 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. 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 table. Make the phone call to put on your calendar a gum cleaning visit plus 3 teeth cleaning visits each year, as advised by your dentist. Gum and teeth cleaning procedures are at the bottom of the cost scale and will sustain good mouth health, reducing future pain and costs.

My Medicare Advantage plan offers a dental extra: a budget of \$1,500/year (2025, \$3,000/year in 2026) which includes preventive care. So, after annual gum cleaning, I've decided to stack up three visits a year for teeth cleaning. My plan offers an "allowed amount" for teeth cleaning of \$78, all-you-can-eat. (Gum cleaning is \$716.) Plenty of room in the budget for

quarterly teeth cleaning and the serious stuff.

Recommended: Schedule a year in advance to make it happen and pick your precise preferences – Day of week, Time of day (timing for parking, restaurants), etc. Early in the day, there are fewer errors or delays, when doctors are fresh. 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 once a year to calendar a gum cleaning session and three teeth cleaning appointments at a time – 3 months apart – avoiding Mondays when the dentistry is closed, and Tuesdays when the restaurant is closed.

- 7. Go first.** When making appointments, ask for the first appointment of the day. Dentist, doctor, cable TV installer ... you want to be first on the schedule to avoid hold-ups. 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*

- 8. Go barefoot.** *Shed your shoes!* Every chance you get, work your toe and foot muscles to cultivate proper posture, balance-keeping, and fall avoidance – skills that decline with age. *Now re-read this as a metaphor.*
- 9. Easy hearing solutions.** If you’re starting to have difficulty listening to TV, consider these low-cost steps:
 - **Turn up the volume** - Close nearby windows and doors. Turn off fans, machines. See a doctor if your hearing changes suddenly.
 - **Closed captioning** - Change your TV settings to turn on captioning for a free visual solution.
 - **Buy a headset** - Noise cancellation, background

noise reduction ... Many products available.

10. **Hydrogen peroxide for oral health.** Keep this mild antiseptic liquid on hand as a tool in your dental arsenal. It is a mouth rinse useful to kill bacteria and viruses. Use 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. Dilute with an equal amount of water to gargle and swish between teeth as needed, or as a routine daily/weekly preventive. (Commonly sold in a brown plastic bottle.) It's dirt cheap compared to commercial products, and does everything they do, which includes a slight risk of staining.

11. **Age your pill bottle labels.** It's a good idea to remove the labels from your prescription med bottles before you re-purpose them or throw them away. Otherwise, dumpster-divers can find out rather a lot about you: your full name, what meds you take, your physician name and address, and your pharmacy address and phone number. Try this: Let them age about 6 months. This will reduce the strength of the adhesive, and the labels will come off cleanly. If bits stick, use a sticky part of the label to pull them off (after pressing them down hard). Scrape stubborn spots with your fingernail. *Amber is beautiful!*

SLEEP WELL-yy

12. **Good sleep habits.** *Encourage brain health into old age by improving your sleep hygiene.* The brain's sewer system is most active during sleep, removing dementia-causing plaque (beta amyloid protein). 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 anger after dinner. Discourage

exercise and tech in the hour before bedtime. To reduce overnight trips to the bathroom, avoid 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 phone 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*

13. Pillow pleasure. Improve the comfort of your bedtime experience: replace your pillow every 2 years. To improve the pillow you have now, **“blade” it** by setting your pillow on edge; make it more comfy and warm by rotating it 90°. Tip up the front edge (into your neck) as you rest your head, especially for older, thin pillows. This will improve neck support, and by covering neck and cupping ears, will keep your head warmer. The angle will also improve drainage of your nasal passages if your nose is stuffed up.

14. 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, or Repetitive Stress Injury. This aids the body's ability to circulate white blood cells and Human Growth Hormone, promoting tissue growth and repair, which mainly occurs during sleep. (*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.”*

15. Exercise before breakfast. Exert before you eat if you are 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 blood pressure, reduce stress, and improve mental productivity. Doing it early helps jump past motivational blocks and makes your workout less susceptible to interruptions.

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

- 16. Start cooling 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.

In the opposite case, if you want more heat, close windows, start your heat pump or furnace, pre-heat your electric blanket, and build a fire in your fireplace.

- 17. 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 water was lost through sweating 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.

Recommended: Drink hourly – don’t wait for thirst.

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

- 18. Rubber band your cuffs.** If you read in bed while lying on your back, you may find it bothersome when your cuffs fall down (if you're wearing long sleeves). Here's a cheap trick to keep your wrists and forearms warm in cold weather: Use a rubber band to secure the cuff around each wrist. Find a couple rubber bands of the right size so they don't pinch. *Easy-peasy!*
- 19. Night moves.** Perhaps every night, after you've made the rounds to turn off all your house lights, it may be challenging to make your way to bed in the dark. These tips can make any dark passage safer:
- **Flashlight** - A couple bucks may save you a stumble.
 - **Night light** - Invest in night-time safety by plugging a light-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.
 - **Lead with your foot** - Especially after you've turned off that last light, move slowly in the dark and probe with your foot: Lean back to put most of your weight on your back foot, then slowly slide your front foot forward, shift your weight and slide up your back foot, taking one cautious sliding step at a time.
 - **Plan your path** - Before you extinguish that last light, turn your head to look at the layout first, and memorize a safe route.

MEMORY TECHNIQUES-yy

- 20. Fill out your checkbook first, then write the check.** This will assure you record 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 authorize the transaction.

- 21. Hold onto a reminder until you've begun the task.** When a timer goes off, or you encounter a reminder, keep an object in hand until you've begun the task. For example, if Alexa reminds you "Time to take pills," pick up your pill bottle and hold onto it until you've got a glass of water ready.
- 22. Put something near the door to remind you before you go out.** Put a book or newspaper near the door to remind you to bring reading material to your doctor appointment. Place a document on the floor near the door if you'll need to take it with you.

TECH-yy

- 23. 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 grumbling. Especially as we get older, eyesight is challenged by the tiny print, 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 12, 13, or 14 points is more readable, though it does shorten the line-length a bit.
- 24. Create computer files to steer your life.** Keep important scans and documents in your machine or in the cloud, centralized for easy use: 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

25. Security. Prevent a damaging loss of your money, privacy, or secrets.

- Avoid public wi-fi.
- Monitor your credit reports, bank accounts, and credit cards to quickly report suspicious transactions.
- Set up two-factor identification to double your protection. Best option is to 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 it in your safe deposit box – 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.

Recommended: Shred! Don't throw away anything that shows your signature, Social Security #, account numbers, phone #, email or mailing address ...

➤ E-Trade Tip: Request a fob, a free plastic dongle to boost password security – press a button to generate a 6-digit single-use code number that you append to your password.

➤ Facebook Tip: Don't list your actual birthday. (Suggested: List the first day of your birth month.)

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

26. 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 hand 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, 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, 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!
 - **Passwords are fading away.** Soon you'll be able to forget that complication in favor of biometric security (fingerprints, eye scans, etc.)
 - **Dictate and edit at the same time.** Simply select text with your finger, 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. Most people find the trackball easier to use and causes fewer errors.

27. **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.”
28. **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 paper password list carefully nearby, or keep it locked up – in your safe deposit box or car (trunk or locked glove compartment). Experts recommends you save your password on paper hidden in the house, in a bank safe deposit box, with a family member, and on external media (DVD/external HD/flash drive ...).
29. **Hide passwords in the house.** 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 ‘hide’** where you can conceal a note about your basic passwords – for access to your phone, computer, and password vault software – in an agreed-upon place that’s easy to access:
- 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 trunk of your car
 - a cryptic note hidden deep in the family address book
 - an email message hidden in the multitude of your Inbox, where it can only be found by searching for a family code phrase

Consider the risk of discovery vs. your personal assessment of the likely risks: your house burns up, you are robbed of all your devices, you die in a car accident ... ***Balance the risks, discuss with your spouse/family, create your hide.***

- 30. Backups.** Sooner or later, something will go wrong. Most likely, it will be your own mistake – a file accidentally over-written, key text deleted, 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. Make sure to include your email messages, address book, phone contacts and photos. Do it overnight. Move some backups offsite – the cloud, safe deposit box, or your car trunk. Backups offer the best 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 one folder so it’s easy to backup (to flash drive, DVDs, the cloud ...).

- 31. Dictate!** Save your wrists. Learn to use dictation on your phone or computer – built into Microsoft Word, the iPhone, or available as software like Dragon-Dictate. Especially handy if those small buttons are difficult to use.
- 32. Mark your important keys and buttons.** To find them 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 you use, Input on your remote control.

Cut a dot in half to squeeze it onto your remote.

33. Artificial Intelligence. AI can provide a convenient authority for quick, expert help with travel planning (destination ideas, itinerary ...), legal advice (Gemini is better than ChatGPT), investment pointers, and misc. questions: “List hotels in Giza.” “Generate a 10-day itinerary for vacation to Sicily.” “How should I store my bread.” ChatGPT and Gemini offer powerful and well-informed brains you may consult anonymously, 24/7:

- **Gemini** from Google: (best!)
<http://gemini.google.com/app>

- **ChatGPT** from OpenAI and Microsoft:
<http://chat.openai.com>

34. 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. the Google Assistant (*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. Don’t bother considering 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:

- 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)
- 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.

35. **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 computer and router (wi-fi), but after the initial purchase there is ***no monthly charge***. For this low cost, you get verbal 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 calculator and home control.

INSTANT RESOURCES-yy

36. **Hotline help.**

- **Tech Hotline, 888-713-3495.** AARP membership xx required. “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.”
- **Warm Line, 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.

- **988, Suicide and Crisis Lifeline.** 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. Also www.988lifeline.org
- **Suicide prevention line, 800-971-0016.** Institute on Aging, Friendship line, 24/7. Also www.ioaging.org.

37. Financial calculators online:

Social Security - ssa.gov/OACT/any pia - makes available three benefit calculators that will estimate your benefit payments or help you to decide when to begin payments. For more: www.ssa.gov/benefits/calculators

Fidelity - fidelity.com/calculators - xx

Vanguard - investor.vanguard.com/tools-calculators - xx

T. Rowe Price - troweprice.com/socialsecurity - xx

Schwab - www.schwab.com/financial-planning/tools - xx

AARP - aarp.org/calculators - offers 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 - offers a Long Term Care calculator, 1040 Tax calculator, and Mortgage calculators. (American Institute of

Certified Public Accountants)

NerdWallet - Provides 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

MONEY-yy

38. Update your auto insurance. You 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? Moved to a new zip code? Improved your grades over 3.0? Pass age 65? New job serving the public (police or fire dept.)? Long time since your last accident? Ask your agent for help finding savings.
- **Consider signing up for on-board surveillance,** that is, modern coverage based on your driving habits, measured by a device installed in your car. Save over \$100 per year by giving up your privacy and allowing your insurer to track your driving – 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.

39. Find your lost money: MissingMoney.com *Free!*
Search 49 states for misaddressed payroll checks,

forgotten checking accounts, insurance payments, unclaimed property or cash ...

INVESTING-yy

40. Financial moves for women.

- Married women are well-advised to keep an inheritance in their own name (do not hold jointly). This avoids co-mingling with marital assets and the risk of loss in a divorce struggle.
- 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.

41. **Tax loss harvesting.** *Sell your loser investments* to reduce your taxable income. Come November or so, cull your portfolio of the stocks, mutual funds, or ETFs in the red that have bleak prospects. *Cut your losses.* 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 December of the following year.

42. **Account fees.** Yes, fees are a problem that most don't appreciate; they can come to total a substantial sum over time. Fees are the reason I like to emphasize plain old stocks: No fees on stocks, but mutual funds and ETFs do charge fees. Most mutual funds charge fees around or below 1% these days, with ETFs usually much lower than that. (It is so nice that commissions went away to buy/sell common stock.) But 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.

43. **Direct indexing.** Lately, the concept of “Direct Indexing” has become a popular way to invest in indexed funds, but without the fees. Find a list* of the stocks (say, top 10) in an index, mutual fund, or ETF you want to track. Then buy those stocks directly (I use E-Trade). This takes advantage of the fund's management and diversification, but avoids the fees. Of course, it's 10 times the hassle.

***Sample google 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

Though this technique takes a little work, it does more than just save fees: With mutual funds and ETFs, you don't get to use all the losses at year-end, only any net loss. By using this direct indexing approach, you can use the loss (if any) from each stock – and choose which of them (the 9 in this example) to sell to generate a loss.

TAXES-yy

44. Hidden standard deduction bonus for seniors.

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

That's right, an extra standard deduction for seniors. For example, on line 12 enter \$16,550 if you're single (14,600 + 1,950). If you're married, the bonus is less, only \$1,550 (per person).

We are special and here is your reward! On form 1040, page 1, you'll see a **Standard Deduction** table in the bottom left margin – add \$1,950 if you are 65 or older, but only \$1,550 if married. If you don't itemize, and you're over 65, this is money in the bank!

2024 Senior Standard Deduction

<u>Filing Status</u>	<u>Base Standard Deduction</u>	<u>Add'l Deduction (65+)</u>	<u>Total Senior Standard Deduction</u>
Single	\$14,600	\$1,950	\$16,550
Married Fil Jointly	29,200	1,550*	32,300†
Head of Household	21,900	1,950	23,850
Married Fil Separately	14,600	1,550	16,150

* Per person † If both 65+

For more details and the worksheet, look up *Standard Deduction* in the 1040 instruction booklet. (In the 2024 booklet, see pages 31-32.) Turn a page or two to find the "Standard Deduction Chart for People Who Were Born Before January 2, 1960."

The IRS worksheet, for 2024 is available at this link: https://www.irs.gov/publications/p554#en_US_2024_publink1000270210 – you may need to scroll up to find the top of **Worksheet 4-1. 2024 Standard Deduction Worksheet.**

For 2025: <https://www.irs.gov/publications/p505> – scroll down (or search) to find **Worksheet 1-1, Exemption From Withholding for Persons Age 65 or**

Older or Blind.

A good article covering 2024-2025 can be read at:

<https://www.nerdwallet.com/article/taxes/standard-deduction>

RETIREMENT-yy

45. Transitioning to retirement. For many, retirement is a surprising and challenging transition. To prepare, talk to people in your network to ask about how they're spending their time, how the money is working out, health care, part-time work, etc.

Recommended: Here are a few concrete suggestions for you before you leave your workplace:

- **Business cards.** Order business cards with your personal email address and phone # to hand out when you leave.
- **Office lists.** Colleagues could be valuable for references, research, fund-raising ... but *do not use employer's equipment to print or email this info*. Google's AI, Gemini, 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.
- **Personal email address.** Get a GMAIL.com email address if you don't already have a personal email address. Give your personal email address to contacts who have your work email address.
- **Exit memo.** Prepare a goodbye email; this is best done in advance, when calm. Be professional. Wish everyone well. Thank them for the lessons and growth. Working with them helped clarify your goals ... For the colleagues most significant to you, take the time for a private

visit to say goodbye, exchange business cards, and ask for their home contact info.

- **Subscribe.** Subscribe to a magazine for entertainment and to keep up to date.
- **Gym membership.** Might be a good idea to 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 copy articles/reports you authored – you do not own them.
- **Calendar.** Make dates/appointments to keep you busy following your retirement date

SOCIAL SECURITY-yy

46. 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.

47. Social Security - free answers.
socialsecurity.gov OR 800-772-1213 - M-F, 8 am to 7 pm
Talk to a person, or listen to recorded information.
Also: AARP offers aarp.org/socialsecurity

48. When to call Social Security. For most government offices, Mondays are very busy. So is 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.

49. 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 offer appointments at times you prefer.

50. 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' (66 or 67) you'll collect 100% monthly (FRA). 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, and start collecting at 70 to maximize your monthly payments.

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

MEDICARE-yy

51. Medicare - free answers, 24/7.
[Medicare.gov](http://www.Medicare.gov) OR 800-MEDICARE (800-633-4227)
Yes, actually talk to a person, and the wait's not bad!

52. 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 40 quarters 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 below), 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."

53. Medicare - when to sign up. Turning 65?

Check this page for clues about when you should file:

<https://www.ssa.gov/benefits/medicare/#anchor2>

Page down to the section:

"Should I Sign Up For Medical Insurance (Part B)."

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

54. 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 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 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 – prescription drugs 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 prescription drugs.

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. Some beneficiaries with higher incomes will pay a higher monthly Part B premium. To learn more, read [Medicare Premiums: Rules For Higher-Income Beneficiaries](#).

55. Medicare cheatsheet. The first decision most 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 (formerly known as Part C)
-

Medicare

- Parts A, B, and D are tightly regulated by the government and tend not to change much.
- You don't have to consult a primary care physician for visits to specialists.
- You may go to any doctor or specialist across the U.S. who takes Medicare.
- 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.)

Medicare Advantage

- 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 over \$10,000 (as of 2016) by our government to sign you up, which is why many plans can offer \$0 co-pays and \$0 deductibles.
- By law, they limit your annual out-of-pocket costs – and must publish this limit (look for the number on [Medicare.gov](http://www.Medicare.gov)).
- Many annual changes. Co-pays and deductibles are adjusted to maintain profitability, drugs are dropped from the formulary, the company might even discontinue coverage in your area.
- You have a choice of HMO (their network of doctors) or PPO (greater selection of doctors)
- If you choose an HMO, you must consult your primary care physician before visits 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."
- Must sign up within 3 months of your 65th birthday and 3 months after your birth month.

56. 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 a nice express route:

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

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

END-OF-LIFE PLAN-yy

57. Do not store your will in a safe deposit box. You may have trouble accessing a bank safe deposit box if you're not named on the account, or if probate has begun. Put it in a fireproof home vault, which is where people will look for it when it's needed.

58. 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 and spreadsheets. Invest an hour now to specify key details in a letter to your executor and list filenames and location for your:

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

Recommended: Rent a safe deposit box (under \$100/year) for secure, private storage of key documents (password list, passport, birth certificate, Social Security card, title to house and/or car, marriage license, divorce decree), valuables, and 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 elsewhere.

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

MAKE SURE TO SPECIFY BENEFICIARIES FOR YOUR FINANCIAL ACCOUNTS

Your will is secondary to account arrangements. The beneficiaries you list in your mutual fund accounts, for example, take precedence. Since the account arrangements are controlling, can be changed easily online, and require no attorney fee, that's where you want to 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 each).

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

60. 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](#)

For questions, call (800) 387-2331.

If you want the 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. Click for info on listing 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 or individuals, trust, charity, or other party you designate to receive your assets after your death. You may update your beneficiaries at any time.

61. Co-signer. There is a simple way you can act now to ease the stress for your survivors' when they face the upset of your death. If you trust your spouse or executor, you can have them sign forms to become co-signers now on your accounts (similar to a "joint account"). This means no action whatsoever 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.

62. Authorized user. Many accounts don't allow for a 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.) You may wish to specify this added contact in your account with Medicare, the IRS, mutual funds, employment-related pension plans, and most retirement plans.

SECURITY-yy

63. Protect your IRS filings.

- **File fast.** *Before a criminal can claim your refund!*

File your tax return as soon as you've received all the income reports you expect. 1099s and similar reports of income usually arrive by March 1. Some forms like K-1 (for commodities) are notorious for arriving as late as mid-March.

- **Use password protection.** Lock all your Important IRS files – anything with your Social Security number or signature in it. You'll want to protect scans of your previous 1040s, and any data or reports you've downloaded from the IRS (but not blank forms).
- **Get an IRS PIN code for your taxes.** *Free!* Add a 6-digit security code to your account with the IRS for paper or electronic filings. Then no one else will be able to file for your refund! There are several ways 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](https://www.irs.gov/getanippin)." If it's simplest for you to download, print, and mail-in a form, use your favorite search function to locate "irs form 15227" or click this link: www.irs.gov/pub/irs-pdf/f15227.pdf. Your PIN will renew automatically each year.

64. Don't save your login. Many login screens allow you to save your login name (account name). Don't do it! It's a secret, along with 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: enter your login name each time.

65. Monitor your credit report. Your credit report is the best overall information about your accounts. Focus on it to monitor suspicious activities – new or unfamiliar accounts, unpaid bills, obsolete accounts still showing activity or a balance, mistakes ... Visit AnnualCreditReport.com for a free annual credit report from each of the three major credit reporting bureaus, or contact them directly:

- Experian - www.experian.com
- Equifax - www.equifax.com
- TransUnion - www.transunion.com

66. Freeze your credit report. *Prevent identity theft! Free!* 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 after that – which is quick and simple to implement via web. This lets you seal off a major 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 – it only takes 10-20 minutes online – and is quick to pause, for example, when you need to briefly undo it to verify your identity for Social Security. This service is free by law, but the credit bureaus will do their best to divert you to their paid services, so ignore

efforts to steer you to 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
- Equifax - www.equifax.com
- TransUnion - www.transunion.com

67. Fraud alert. Free! If you've been notified of a few cyber breaches, or received a few funny emails, add a warning to your credit accounts. 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 the website. Use this phone number to update your Equifax fraud alert; renew each year by calling 800-525-6285 (or Equifax Consumer Care, 888-836-6351); main # 888-Equifax (888-378-4329).

Recommended: AARP Fraud Watch Network, aarp.org/fraudwatchnetwork, podcast, news about scams ...

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

69. Emergency! Take a few minutes to prepare for fire, flood, theft, etc. Store in your car and/or "Go bag":

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

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

TURNING 65-yy

- 70. 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: \$80 for a lifetime free pass, or \$20 for one year. Buy online: <https://store.usgs.gov/lifetime-senior-pass>.
- 71. All aboard!** If you’re 62+ Amtrak offers a 15% discount on train travel. (Discount does not apply to first-class or sleeper accommodations.) Call 800-USA-RAIL or 800-321-8684, or visit www.amtrak.com.
- 72. Discount movie matinees.** Many AMC Theaters knock almost half off for seniors before noon; check locally for times and days of the week. Cinemark screens offer Senior Discount Days; for details visit www.cinemark.com/discounts or inquire at your local box office.

73. Fast food discounts for 55+. The pandemic has shaken up the discount landscape; ask locally: “Is there a senior discount or an early bird special?” (Don't forget to sign up for discounts at AARP.org.)

Applebees, www.applebees.com - 55+
 Arbys, www.arbys.com - 55?xx
 Baskin-Robbins - 55?xx
 Boston Market, www.xx.com - 5x+?xx
 Burger King, www.bk.com - 5x+?xx
 Carl's Jr., www.xx.com - 55+
 Chick-fil-A, www.chick-fil-a.com - xx?
 Chili's, www.chilis.com - xx?
 Denny's, www.dennys.com - 5x+?xx
 Dunkin' Donuts, www.xx.com - 55+
 IHOP- Int'l House of Pancakes - www.ihop.com - 5x+?xx
 Jack in the Box, www.xx.com - 55+
 KFC - Kentucky Fried Chicken, www.xx.com - 5x+?xx
 Long John Silvers, www.xlongjohnsilvers.com - 55+
 McDonald's, www.mcdonalds.com xx?
 Mrs. Fields Cookies, www.xx.com - 60+
 Pizza Hut, www.pizzahut.com - 5x+?xx
 Shoney's, www.xx.com - 60+
 Taco Bell, www.tacobell.com - 5x+?
 Wendy's, www.wendys.com - 55+

- [A&W](#): 10% off, varies by location (?)
(www.awrestaurants.com)
- [Applebee's](#): 10% or 15%, 60+, inquire (?)
(www.applebees.com/en/sign-up)
- [Arby's](#): 10% off or discounted drink (?)
(arbys.com/deals)
- [Bakers Square](#): 10% off, 60+, inquire (?)
(www.bakerssquare.com/eclub/sign-up)
- [Ben & Jerry's](#): 10% off, 60+, inquire (?)
(www.benjerry.com)

Burger King - maybe xx

- [IHOP](#): Pancakes
(www.ihop.com/en/myhop)
- [Krispy Kreme](#): Donuts
(<https://www.heyitsfree.net/krispy-kreme-birthday-freebie>)
- [Olive Garden](#): Dessert
(<https://www.olivegarden.com/specials/free-birthday-appetizer-or-dessert-with-your-meal>)
- [Redbox](#): One day disc rental

- [Tony Roma's](#): Ribs (tonyromas.com/email-club)

See also

- www.theseniorlist.com/senior-discounts

- www.discountsforseniors.com

No Target, no Walgreens, no Home depot, no Amazon
(unless Medicaid ...)

Yes: Bay Area: BART/RTC Clipper card, T-Mobile (55+),
AARP, PG&E, Marriott (62+), Holiday Inn (62+), Hilton
hotels (62+), Best Western (55+)

Kohl's (55+) - on Wednesday senior discounts -current info

Amazon Prime - \$8 off per month

Verizon? McDonalds - 55+

*Not all locations participate. Most offers require email
signup. see bookmarks xx*

74. Airline discounts for 60+.

American Airlines, 800-433-7300 - domestic discounts - age 65+

British Airways, 800-AIRWAYS, www.britishairways.com - 60+

El Al, 800-223-6700, www.elal.com - 60+

Southwest Airlines, 800-435-9792, www.southwestairlines.com - 65+

United Airlines, 800-864-8331, www.united.com - 65+

US Airways, 800-428-4322, www.usairways.com - 65+

75. Hotel discounts for 50+.

Best Western, 800-780-7234, www.bestwestern.com - 55+

Day's Inns, 800-329-7466, www.daysinn.com - 50+

DoubleTree, 800-xx, www.doubletree.com - xx?

Hampton Inns, 800-426-7866, www.hampton-inn.com

Holiday Inns, 877-424-2449, www.sixcontinentshotels.com - 62+

Howard Johnson, 800-446-4656, www.wyndhamhotels.com/hojo - 60+

Hyatt Hotels, 888-591-1234, www.hyatt.com - 62+

La Quinta, www.laquinta.com - xx?

Marriott Hotels, 888-236-2427, www.marriotthotels.com - 62+

Ramada Inns, 800-272-6232, www.wyndhamhotels.com/ramada - 60+

Red Lion Hotels, 800-RED-LION, www.redlion.com - 50+

Travelodge, 800-578-7878, www.wyndhamhotels.com/travelodge - 60+

PRODUCTIVITY-yy

- 76. 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 lowers 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.
- 77. Annual calendar cull.** Maintain a searchable record of important life events. Each year-end, make a pass through your appointment calendar and type brief notes about selected 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 keep mine in a plain text file named AUTO.BIO.
- 78. Give everyone the same holiday gift.** Uncomplicate your life and save time! Everyone appreciates cash, a gift card, contribution to charity, homemade cookies, candy, nuts, chocolate, a well-chosen book, sweat pants, flashlight, or steaks, cheese or fruit by mail ... (But a more personal approach may be best for your closest few.)
- 79. Lead time.** *Sign up early.* The early bird gets the worm! Don't wait for the last minute to book a pickle ball court, moving van, doctor/dental visit, car care, salon or bank appointment, or vacation/travel arrangements. *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!*

80. Strategize your time.

- **Plan your time** - Spend it on your priorities for joy and personal growth/learning. **Budget time expenditures** for: travel, a pet, cooking, classes, genealogy, learning a language, local history/politics, friends, neighbors ...
- **Spend money to save time** - A housekeeper, book-keeper, or gardener can save hours ... And often it's worth it to avoid risk of error, injury, or the disaster of breaking what you're trying to fix!
- **Fun is a goal** - Your life of responsibility, sacrifice, and delayed gratification has created room for you now to have a little fun. You deserve it!

81. Procrastination solution: Do the prep. Split the task into 2 parts: prep + hard work. **Here's the bargain:** You may put off the hard work until later if – *right now* – you do every imaginable prep task up to the point of actually launching into the hard work. First, you plan, design, visualize, inspect, assess risks, check materials, clear space, think outside the box, get out tools ... – that's step 1; do all that right now. *Later*, when the time is right, you take care of step 2, the hard work.

82. Re-energize your editing. Towards the end of a creative project, your brain will go dull and you will become blind to nuances. Use these techniques to refresh and re-sharpen your senses, especially for writing, editing or proofreading tasks:

- **Video editing** - turn off the audio
- **Sound/music editing** - turn off the video (close your eyes, avert the screen, or just look away)

- **Text editing** - change the font size or face; start again from the end
- **Take a break** - mistakes happen when you're tired.

83. **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 keys, phone, and wallet, 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.
84. **Subscribe!** On paper, or online, build a routine flow of news that will illuminate your life. *The Wall Street Journal, The New York Times*, your local newspaper, magazines, *AARP* ... Expand to stay involved with the world!
85. **Tap a flow of ideas.** To learn about a new interest, subscribe to a magazine on the topic: *Backpacker, Bicycling, Boating, Brew Your Own, Car and Driver, Climbing, Canoe & Kayak, Consumer Reports, Dogster, Entrepreneur, FamilyFun, Fly Fisherman, Handyman, Horse Illustrated, Hunting, Kiplinger's, Magnificat, National Geographic, Numismatist, Opera News, Parents, Runner's World, Sail, Scuba Diving, Ski, Tennis, Traveler, VegNews, Vogue Knitting, Wild Fowl, Women's Health, Working Mother, Writer, Yoga Journal*, etc. If you subscribe on paper, you can tear out pages and 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.

*“Ideas are like rabbits.
You get a couple and learn how to handle them,
and pretty soon you have a dozen.”*
— John Steinbeck

- 86. Take note!** Keep pen and paper near each telephone and bedside to record messages and sudden inspirations.
- 87. Mail nail.** To close a mailing envelope, firmly attach a stamp, or affix a return address label: stick it in place, roll or pound it with your fist, then iron it on by pressing/dragging the back of your fingernail over it, up/down, left/right, and around the edges.
- 88. Alternate.** Sometimes switching back-and-forth between options is a good way to allocate your time or energy. For instance, don't try to carry all your garbage to the trash at once, it may work best to take out the recyclables on one trip, then organic waste the next (to open only one bin, and to avoid carrying too much). Your dentist will hate me for suggesting this: consider brushing one day, then floss and mouthwash the next.

ENTERTAINMENT-yy

- 89. Free movies from AARP.** Free online screenings - visit AARP.org/freemovies.
- 90. Leave early for a swift exit.** Leave before the crowd to avoid congestion and cut your time cost. Whether you're enjoying a symphony or a baseball game, one thing is sure: it'll take a while 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 ... Beeline out just before the swell of an obstructive crowd, and you'll speed on your way through empty halls and stairs, an uncrowded lobby, unobstructed exit doors, fast paths, and swift roads. Do this quietly

and without attracting attention, and no one will blame you.

91. **Your public library.** Valuable free curated resources are just a few clicks away. Use your library's website to search the library catalog for books, ebooks (instantly accessible), movies, and music – 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. *All free.*

92. **Dramatis personae.** Starting a new book? It's thick and you're afraid you won't remember the characters? A list of characters can be found on the internet for many works of drama. They 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-yy

93. **Approaching your car.** Before you get in, note how your wheels are pointing. This is especially helpful when leaving a tight parking space. If you're closely packed, it may aid 'unparking' to correct the angle of your wheels first. It's also a good idea to make a quick scan for low tires or body/window damage.

94. **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 get 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>

95. 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.

96. 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.

97. 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 undercarriage under a specific spot, such as below one of the door handles, so you don't have to get your hand grimy feeling around when you have to retrieve it someday. (Good idea to use 'pro' duct tape and check it every few months; if the key does come off, it will be lost on the road, so not very risky.) So, house key or car key? Your choice.

CAMERA-yy

98. A second brain – your camera! Well, not exactly; consider it external storage for your visual memories. Snap a photo of the contents of your wallet. Photograph a list of your key 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 a snapshot of your drivers license, medical card, vaccinations, itinerary, tickets, hotel confirmation, credit/debit cards – and your luggage (in case of loss). Maybe also

important medical documents such as medication list, provider names + contact info, insurance info.

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

KITCHEN-yy

100. **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:*

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

101. **Knife magnet.** In the kitchen, keep your best knife ready, a grab away. Save time and avoid clutter

using your best tool. *Try this DIY approach:* Glue a magnet to the side of a kitchen cabinet – how about 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.) Easy grab, easy return, for my best tool. Save the time to open a drawer, and again to put the knife away. Okay when wet!



102. **Blow open plastic bags.** Hands full? Having trouble getting leftovers into a lightweight plastic storage bag? Open it by blowing into it. Purse your lips and aim a slow steady airflow into the mouth of the bag and it will billow open for an easy insertion!
103. **Move the tooth.** You know those little plastic bread bag clips with teeth, less than an inch square? They don't open easily if you just pull. What's key is to focus on one tooth: grab by the most convenient tooth and bend the corner around to shift the tooth to the other side. You'll find it unhitches very easily, and releases immediately once you get it out of the way.
104. **Lever open zip lock seals with your thumb-nails.** Product packaging has advanced! The new smooth plastic zippers are marvelous, but sometimes they work too well and seem impossible to open. If you struggle to open these modern closures, here's a helpful technique: Use both hands to pull and tug apart the plastic 'mouth' as much as you can, then jam both your thumbs as far into the opening as you can (this is a two hand job!) so that the backs of your thumbnails touch. Pull against the packaging to press both thumbs strongly inward, and use your thumbs as opposing levers to pry with an inward twist. Thrust the tips of your thumbs in as far as you can, using both hands to apply leverage with the backs of your thumbnails as the fulcrum. (For the

new pouches with larger mouths, you may need to use your knuckles as the fulcrum.)

105. **Snuff out candles with no smoke.** Surely you learned this when you were a kid: Pinch a candle flame to extinguish it without smelling up the room. Lick your fingers first to reduce the chances of a burn.

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

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

107. **Include your sink drain/strainer in the dishwasher** along with your cutting board.

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

108. **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

109. **Garbage shortstop.** 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 it, and 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.*)

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

110. **Check yourself out!** Use a self-check out machine 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-yy

111. **Travel strategy.** *Travel is a tool; it gets you there.* Get on that plane/train/cruise ship to 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 historic figures, volunteer to save the planet, shop, and even explore medical tourism. Here are a few tips to help choose why, where and when:
- **Senior strategy:** Relax, shop, sample exotic cuisine, visit distant friends and family, gamble, 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 address your specific interests.

- Don't miss:
 - Pamper yourself on a luxury cruise
 - Take 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 ...
 - Explore underground: the catacombs (Paris or Rome), the Cistern Basilica (Istanbul), the Cu Chi tunnels (Vietnam), the basement beneath 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. “If my doctor told me I only had six minutes to live, I wouldn’t brood. I’d type a little faster.” – Isaac Asimov
3. “Our life is frittered away by details. Simplify. Simplify.” – Henry David Thoreau
4. “Time and I against any two.” – Baltasar Gracian
5. “Time is a great teacher, but unfortunately it kills all its pupils.” – Hector Louis Berlioz
6. “Time flies like an arrow; fruit flies like a banana.”
7. “Early to bed and early to rise, makes a man healthy, wealthy, and wise.” – Benjamin Franklin
8. “*Carpe Diem*” [Seize the day] – Martial
9. “For everything there is a season, and a time for every matter under heaven.” – Ecclesiastes 3:1

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

The links shown in this book are free of any financial relationship.
Your feedback is welcome! Please email query@microCounsel.com.