



How to avoid growing bored in retirement

From the moment young men and women first walk into the office for their first day as a working professional until the day they officially retire, the notion of planning for retirement is never far from their minds. But when the day to hang up the briefcase and donate all those business suits arrives, some retirees wonder what to do next. Some retirees know exactly how they will spend their days when they no longer have to work, while others who decide to play it by ear may find themselves battling boredom. For those among the latter group, it's important to understand that many retirees find themselves bored once they no longer have to focus on a career. Jobs keep men and women busy and provide a sense of purpose in their lives, so it's understandable that retirees feel bored once those jobs are no longer a part of their lives. But just because you no longer have an office to go to every day does not mean life cannot be as fulfilling or even more fulfilling than it was when you were still working. You just need to find something to avoid succumbing to retirement boredom.

- **Work part-time.** Though it might seem odd to start working right after you retire, a part-time job can provide the type of structure you have grown accustomed to without all of the responsibility that comes with a full-time career. Part-time jobs can range from consultancy work that makes use of your professional experience to something entirely different like landscape maintenance at a nearby golf course that gets you out of the house and enjoying the warmer seasons. Whichever you choose, make sure it's something you find fun and interesting.
- **Embrace a new hobby.** Working professionals often say they wish they had time to pursue a hobby. Now that you are retired, you have all the time in the world to do just that. Whether it's perfecting your golf game, writing that novel, learning to cook like a gourmet chef or whatever else you might have always wanted to do, retirement is a great time to do it.
- **Get in shape.** If retirement boredom has started to negatively affect your mood, one great way to

conquer your boredom and improve your mood at the same time is to start exercising. Exercise is a natural mood enhancer. When the body exercises, it releases chemicals known as endorphins, which trigger positive feelings in the body. In addition, regular exercise has been shown to reduce stress, boost self-esteem and improve sleep. Working out at a gym also is a great way to meet fellow retirees in your community, and the energy you have after exercising may give you the boost you need to pursue other hobbies.

- **Volunteer.** If a part-time job is not up your alley, then consider volunteering in your community. Volunteers are always

in demand, and volunteering with a local charity can provide a sense of purpose and provide opportunities to meet like-minded fellow retirees, all while helping to quell your boredom. Retirees who love to travel can combine their passion for volunteering with their love of travel by signing up to work with an international relief organization that travels abroad to help the less fortunate. Upon retiring, many retirees initially find themselves coping with boredom. But there are many ways to avoid the restlessness of retirement.



How senior donors can avoid scams

Con artists masquerading as charities can victimize anyone, but seniors are especially vulnerable to such criminals. Men and women who perpetrate charitable fraud often target older men and women, feeling that seniors are more likely to have a significant amount of money in their bank accounts and less likely to report crimes for fear of embarrassment.

But even if seniors are prime targets for charitable fraud, they still can take steps to safeguard themselves from scammers looking to exploit their generosity.

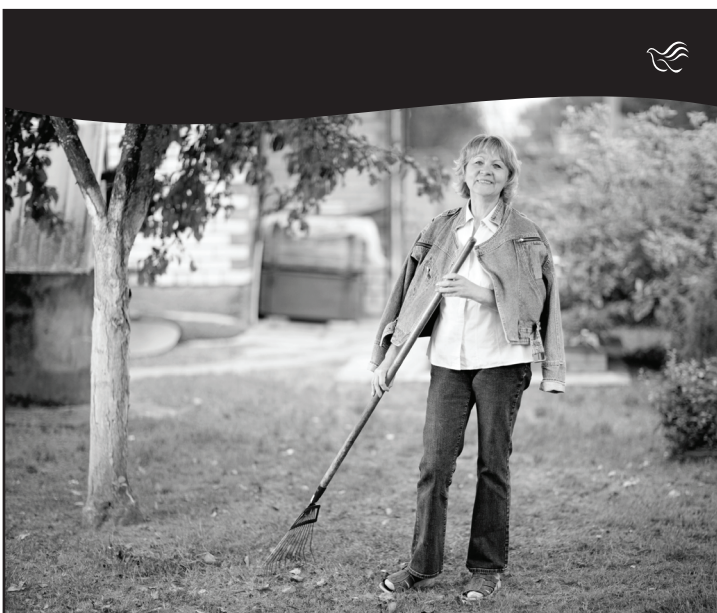
- **Never donate over the phone.** No reputable charity will insist on a donation over the phone. When a person calls and says they represent a charity, they should be willing to send you information in the mail so you can further explore their organization before making your final decision. If a caller attempts to pressure you into donating over the phone, hang up.

- **Keep a list of organizations you have donated to in the past.** Many people who perpetuate charitable fraud reference a past relationship or donation history between their victims and the charity the criminal is claiming to represent. Maintain a list of your donation history, including the organizations you have donated to and the amount of those donations. This can help you verify if the person calling, emailing or visiting you is telling the truth.

- **Do not feel obligated to give.** Many charities send gifts to their donors as a token of appreciation for their support. Some criminals masquerading as charities will send gifts to potential victims in an attempt to fool them into writing a check. Whether a charity is legitimate or not, seniors should not feel obligated to donate simply because they received a gift. If you receive a gift and want to donate, confirm that the organization that sent you the gift is legitimate and not an imposter organization that is baiting you with a gift. If the gift was accompanied by a donation form, do not fill out that form, choosing instead to make a direct donation via the organization's website, a site you should find independent

of the mailer/gift you received, or mail a check directly to the organization after you independently confirm its address, be it through your own research or by contacting the Better Business Bureau (www.bbb.org).

- **Insist that your personal information is not shared.** Before making a charitable donation, donors are often notified that their contact information is likely to be sold to or traded with other charities. This can lead to an influx of charitable solicitations that elderly men and women may find overwhelming. So prior to making a donation, speak directly with the charity and insist that none of your information be shared with other charities or organizations. If this cannot be arranged, find an organization willing to make such a concession and contribute to that charity instead.
- **Ask for help.** If you are confused when it comes time to make your annual donations, ask a son, daughter or trusted confidante for help so you can rest easy knowing your donation goes where you intend for it to go.



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