

# Living 50 Plus in Cottage Grove

## Saving for retirement after 50

Whether it's advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today's young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, in 2017, almost 40 million households in the United States had no retirement savings at all. In addition, the Employee Benefit Research Institute found that Americans have a retirement savings deficit of \$4.3 trillion, meaning they

have \$4.3 trillion less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

- Redirect nonessential expenses into savings. Some retirement accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) retirement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on nonessential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or

retirement accounts.

- Reconsider your retirement date. Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now continue working past the age of 65 for a variety of reasons. Some may suspect they'll grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.

- Reconsider your current and future living situation. Housing costs are many people's most considerable ex-

pense, and that won't necessarily change in retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retirement the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.

## Blooms to think about as you prepare spring gardens

The arrival of spring is a welcome occurrence for many people. Budding flowers are among the harbingers of spring. Spring flowers can revitalize winter-weary people just when they need it most — and provide reassurance that brighter, warmer and longer hours of sunlight are just around the corner.

Cold-tolerant flowers are hardy enough to start blooming before the last frosts have dissipated. Other flowers will begin to fill in as days warm a little bit more, according to Better Homes and Gardens. Home gardeners looking to warm up their gardens with early blooms can use these flowers in their early-season containers, window boxes and planting beds.

- Pansy: Pansies prefer cool weather, which can make them one of the best flowers to plant in early spring and late fall. Pansies come in a variety of colors, so there's bound to be an offering that will blend with any homeowners' landscape design.

- Creeping phlox: Also known "moss phlox," creeping phlox is a short ground-cover that is a herbaceous perennial. Phlox produces small, fragrant flowers in dense clusters, which can attract wildlife, such as butterflies, to their mats across the soil surface.

- Snowdrops: Snowdrops can peek out even when there is snow still on the ground — sometimes as early as January and February. But their name is actually a reference to their appearance, as snowdrops have three white petals that hang down like drops dripping off the stem.

- Violets: These flowers are closely related to pansies and, as a result, prefer cool seasons. Violets are generally slightly

smaller than pansy blooms, but they can be just as beautiful. But as with pansies, violets will start to fade when the heat arrives.

- Crocus: Crocus plants are relatively small, only reaching three to six inches in height. However, their grass-like leaves are some of the first sprouts that can be seen among bulb and corm plantings. Preferring full to partial sun, these gold, purple, lavender, white, or yellow flowers can be enjoyed during the earliest days of spring.

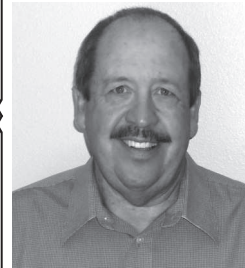
- Daffodil: Daffodil bulbs produce cheerful, yellow flowers in early spring. They're

one of the most recognizable flowers thanks to their familiar shape and fragrant aroma.

- Lenten rose: Hellebores, also called the Lenten rose or Christmas rose, can tolerate light frosts. These blooms get their name from the time of year when they bloom, which is typically around the Christian Lenten season. Despite their name, these delicate flowers are not actually related to roses, however.

Early-blooming flowers give winter-weary gardeners hope that spring has arrived

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