

# New Retirement Lifestyles



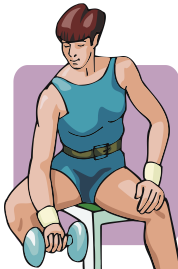
**B**aby boomers are changing the way Americans retire. Many are looking forward to a period of decades when they can actively pursue their interests.

Yet many recent retirees also need to continue working to have adequate earnings. Financial advisors note that *after factoring in contributions from retirement accounts and Social Security, older Americans typically need to earn about one-fourth of what they did while working full-time.*

Having to replace only a portion of their pre-retirement earnings gives baby boomers more work options. Some select a part-time job to gain extra free time. Others build a hobby into self-employment which pays less than their old job did, but is more satisfying.

## **NEVER TOO LATE**

Trying something new can be invigorating. *"It's not that life is so short,"* an early retiree told *The Wall Street Journal*. *"It's just we wait so long to begin."* She left her job as a TV producer to train for the Olympic weightlifting team.



Spouses may find their life plans are far apart, so it's important to tell each other your dreams. While you're still working you can spend weekends or take vacations at prospective retirement spots to find a place which suits both of you.



**Rely on my expertise to ensure your retirement move fits into your budget.** I'll be with you every step of the way as you prepare for this exciting time in life. ■

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## **Thought for the Month**

*"Many of life's failures are people who did not realize how close they were to success when they gave up."*

— Thomas A. Edison

## **More Jobs Help Families**

**O**ur country's unemployment rate has fallen steadily in 2011. *Output at American factories recently reached a seven-year high, and that translates into more paychecks.*

We're on firmer ground today than in recent years. Concerns about a double-dip recession are largely a thing of the past.

Most Americans understand the big picture of ongoing recovery, rather than fixating on this week's headlines. And they know that *owning a home will increase their net worth over time, while providing the ideal place to live.*

I'm here to help you obtain financing that lets you live the way you want. **Contact me soon, and take advantage of current home bargains!** ■



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