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# Retirement Planning For Baby Boomers



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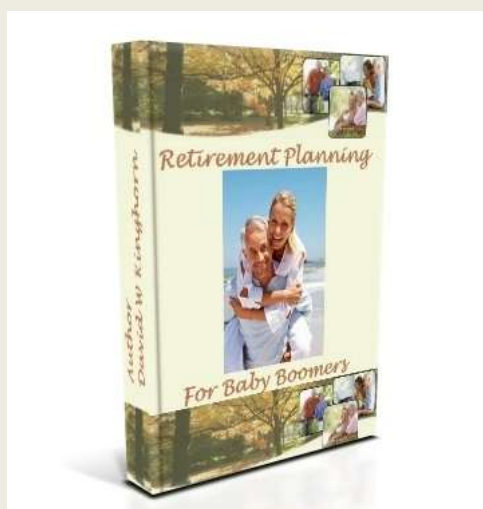
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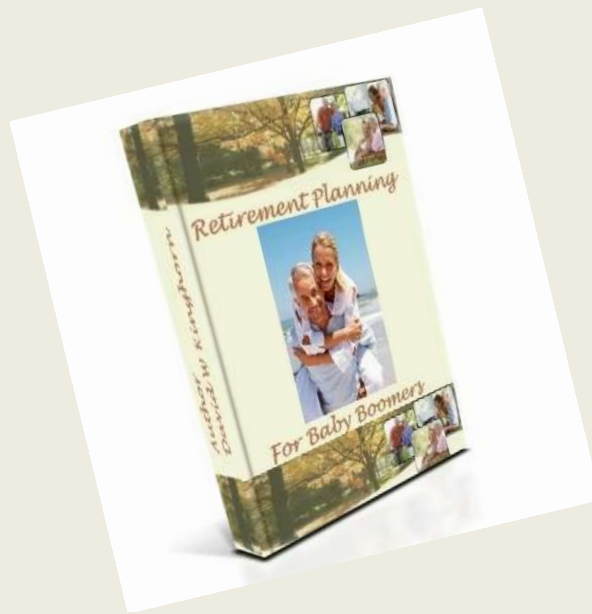
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## Contents

	3
60Plus the New You .....	3
Benefits .....	5
Pension Income .....	10
Care, can we cope with... ..	20
Diet and Our Health .....	26
Health and Lifestyle .....	40
Hearing.....	50
Crafts and Courses .....	57
Dating.....	71
Entertainment.....	82
Property.....	88
Travel .....	98





## Retirement Planning For Baby Boomers

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### 60Plus the New You

**Okay! You've worked your little cotton socks off for as long as you can remember. FINALLY you have some time and money to spend on yourself... so what now?**

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Retirement Planning! This is one of the few important questions I had to ask myself, and if you fall into this “retirement” bracket for the over 60’s.

You might be asking yourself the same questions too...

They say that after a long life of honest labour, retiring is meant to be a relaxing and enjoyable time, a time when you are able to spend more time with your friends, family and loved ones.

However this may not always be the case. As, I’ve spoken to many people my age from the "baby boomers era” and they seem to find themselves financially stressed or don’t know what to do during their retirement.

Things that can negatively impact their quality of life, which is obviously not a good thing!

So with this in mind!

I’ve set out to create this e-book in a bid to help all of you (*and me*) the baby boomers out there with your retirement planning needs.

So let’s get stuck in and start with;

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## Benefits

Bear in mind the age when you claim your State Pension need not necessarily be the date you retire. The age when you could start drawing your State Pension used to be 65 for men and 60 for women, but that is changing as we are all living longer.

These days you can take the money and keep working, or you can delay taking the state pension and pick up enhanced benefits later.

Unfortunately if you opt to go early, you won't get the State pension until you reach the official retirement age (except in certain limited circumstances) - and your benefits might be reduced if you haven't paid the required number of qualifying years' National Insurance contributions.

Men born before 6 April 1945 usually need 44 qualifying years, but men born on or after that date need only 30.

Women born before 6 April 1950 usually need 39 qualifying years. If you were born on or after 6 April 1950 it drops to 30 years.

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One small bonus of working past State Pension age is that you no longer pay National Insurance.

At present the State Pension age for men born before 6 December 1953 is 65 and for women born after 5 April 1950 but before 6 December 1953, its between 60 and 65.

However that is gradually altering to ensure women catch up with men by November 2018. After that it will start to increase to reach 66 for both sexes by October 2020.

Further ahead, Parliament had ruled that State Pension age would increase to 67 between 2034 and 2036 and to 68 between 2044 and 2046. But in November 2011 the government released proposals to speed that up, with pension age reaching 67 between 2026 and 2028. This change has yet to be approved by Parliament.

The proposals also suggested the introduction of a mechanism to make sure State Pension age continues to keep pace with increases in life expectancy. However no firm plans have yet been put forward.

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You can work out your own State Pension age by using the calculator at <http://pensions-service.direct.gov.uk/en/state-pension-age-calculator/home.asp>

If you work past your State Pension age and choose to put off claiming it you could earn an extra State Pension of one percent for every five-week period you defer taking the pension, up to 10.4 per cent a year.

Alternatively you could earn a lump sum if you put off taking it continuously for at least one year.

You can check how much State Pension you are likely to get by using use the State Pension profiler to get a quick estimate.

[http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast/DG\\_10014008](http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/StatePensionforecast/DG_10014008).

If your State Pension needs topping up because you don't have enough qualifying years for the full basic State Pension you can buy additional National Insurance contributions.

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If you're on a low income then you may be entitled to Pension Credit - an income-related benefit for pensioners living in Great Britain. It is made up of two different parts, Guarantee Credit and Savings Credit.

The first tops up your weekly income to £142.70 if you're single and £217.90 if you have a partner.

You may be entitled to Savings Credit if you are 65 or over and have made some provision towards your retirement such as savings or a second pension. It is worth up to £18.54 a week if you're single or £23.73 a week if you have a partner.

Both credits could be increased if you're disabled, have caring responsibilities or certain housing costs, such as mortgage interest payments.

There are other state benefits open to people who have reached the state pensionable age and are on limited incomes.

They include:

*Cold Weather Payment!*



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Paid every winter from 1 November and 31 March, when the temperature drops to an average of zero degrees Celsius or below over seven consecutive days, or the forecast predicts an average zero degrees Celsius or below over seven consecutive days.

It is determined by a network of weather stations which gather temperature information to see whether there has been a 'period of very cold weather' in any postcode area.

### Winter Fuel Payments

Yearly one-off payments are to help eligible people pay for their heating. They are paid to men and women who have reached the minimum age at which a woman can receive a state pension.

OK, so we have got some idea how the Benefit System can help us should we need it.

We will now turn our attention to the very important subject of;

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## Pension Income

The Grey Pound is big business in the UK economy. The over-50s represent 80 percent of the country's wealth - worth almost £280 billion. And as more of us live longer it's a market that is growing.

Big equity companies like the sectors that attracted older shoppers - such as garden centres - because they are better-insulated against depression. Their customers tended to be mortgage-free and benefiting from a stable income based on traditional, cast-iron pensions.

So it's down to you to make sure you are getting your share of this bounty.

As your retirement date looms ever closer it's wise to consider just how much income you will have for your future needs. With any luck you will be mortgage-free and probably debt-free too! So an income below your average pay packet could still be enough to live on.

The state pension currently pays a maximum of just over £100 a week, but what you actually get depends on the number of years

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you've been making National Insurance contributions - and you can't take it before you are 65. (See the section on Benefits)

Things are different if you have your own pension fund or are in a company scheme. The earliest you can take that is 55, but different schemes have different rules, so it's wise to check the details well ahead of the day you actually stop work.

Remember, going early means your provider will have to pay out for longer, so your pension pot will have to be spread further, consequently reducing the monthly payments.

These days most company schemes are transferable as you move through the labour market, but some older schemes might not have that provision, so you could have more than one pension to draw. If you've lost contact with one you stopped paying into years ago, the government runs a Pension Tracing Service. Find it at:

[http://www.direct.gov.uk/en/Pensionsandretirementplanning/Companyandpersonalpensions/DG\\_10027189](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Companyandpersonalpensions/DG_10027189)

Work pension schemes come in two forms, either final salary or money purchase.

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Final salary involves a complex calculation based on the number of years you were employed and your pay in the last few years of your employment. Many firms are finding them too expensive to sustain and are switching to cheaper money purchase schemes.

In those, contributions from you and your employer are paid into a fund which is used on retirement to buy you an annuity (a regular income for life) usually from one of the big assurance firms. You can also take up to 25 per cent of your pension pot as a tax-free lump sum which can be very useful for settling outstanding debts to secure a liability-free retirement. Remember though that this will reduce the size of your regular income.

Both the company fund and the subsequent annuity depend on how well the administrators' investments are performing, which explains why in the current recession so many people have seen their retirement plans dashed as stock markets crashed.

If you don't want to buy an annuity straight away, you may be able to opt for a 'drawdown pension' instead! This lets you withdraw part of

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the capital in your pension fund, leaving the rest still invested in the scheme until you buy an annuity.

Unlike an annuity, the amount you receive is reviewed every three years while you're under age 75, or every year if you're 75 or over.

Since April 2006, you may not have to leave your job to draw a pension. Instead, you may be able to draw all, or some, while still working full or part-time for the same employer. What you can do will depend on the rules of your scheme.

It's advisable to take expert advice before making a final decision. It could be from your company pension scheme administrator, the independent Pensions Advisory Service (<http://www.pensionsadvisoryservice.org.uk>) or your own financial advisor.

Unless you have a sound understanding of personal pensions, you should consider getting professional advice on the options available. You can get general information free of charge from many organisations. However, only advisers authorised by the Financial Services Authority (FSA) can offer you pensions advice. They will

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look at your circumstances and recommend the most suitable product for your needs.

Other sources of cash are open to you to help fund your retirement.

One quite recent innovation is equity release which helps the many older people who are asset-rich, but cash poor. It works by raising money against the locked-in value of your home. You pay nothing back until the property is sold - either after your death or if you go into a care home. The provider takes a percentage ownership in your home and gets that percentage back from the eventual sale price.

Research shows a growing trend for using property assets as a way to generate regular income for day-to-day living rather than for one-off purchases, such as holidays or home improvements. Older people on fixed incomes in particular have been badly hit by inflation and record low interest rates as well as poor returns on pensions thanks to low annuity rates.

But equity release is a big decision. You need to do the deal with a reputable organisation. Some people have found themselves paying a

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rent for their own home at increasingly exorbitant rates. Eventually they cannot afford the payments and get evicted.

Also it's wise to seek advice if you are already claiming benefits. Income derived from an equity release plan will be taken into account when calculating eligibility for benefits, meaning some people may no longer qualify for income support or council tax benefit. Make sure you check to ensure that the extra income received from equity release outweighs any potential loss.

A simpler move might be to downsize. Moving from a big family home to a smaller property more suited to a couple and in a different area, will release some of that locked-up equity and be much cheaper to run.

Certainly take independent legal and financial advice before deciding to release equity from your home.

It's also worth checking what benefits are open to you. Hard-pressed pensioners are missing out on hundreds of pounds a year in extra income by failing to claim millions of pounds worth of benefits

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Figures released by the Department of Works and Pensions show that at around one-third - between 32 and 38 percent - of those entitled to Pension Credits - a means-tested top-up to the basic State pension for retired people - fail to claim. The total income lost is between £2 billion and £2.8 billion a year. Of those who fail to claim, nearly four in five (78 per cent) are homeowners.

Pension Credit currently pays £142.70 for single pensioners and £217.90 a week for couples. It also paves the way for other awards such as council tax benefit.

Many people have worked all their lives and have perhaps never claimed any benefits. They know about the state pension, but may imagine that because they own their own homes, often valued at more than the national average, they are not eligible for any further help from the state.

*Guidance can be obtained from the Citizens Advice Bureau, online at [direct.gov.uk](http://direct.gov.uk), or from a professional adviser.*



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Other state benefits you might be entitled to include:

*Carer's allowance*

*Council tax reductions*

*Disability benefits*

*Health benefits*

*Help with heating costs*

*Housing benefit*

*Pension credit*

*The social fund*

It's worth looking to see if you have any old savings accounts with cash tucked away! The Financial Times described a "sea of unclaimed assets sloshing around the financial system," which it very conservatively estimated to be worth £77 billion. Find out if some of that is yours through, <http://www.unclaimedassets.co.uk>.

## **Get out of debt**

Some of us get into debt when we stop working because our income drops sharply, yet we still have the same expenses to pay. Changes in

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circumstances, like divorce, bereavement, illness and disability can also contribute to debt problems. The Age UK Advice line 0800 169 6565 will find your nearest, free, reputable debt management agency who can give advice on how to deal with the situation.

The National Debtline is the national telephone helpline for people with debt problems in the UK. The service is free, confidential and independent.

Tel: 0808 808 4000 [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Make sure you have the right bank account. People tend to stick with the same account for years, but it's a sensible move to shop around. Not only do some banks quietly remove the perks which first attracted us, the service we might want from them changes as we go through life and they might no longer be suitable. Thanks to changes in the law it's very easy to swap banks now and they will generally do most of the legwork for you.

There are three main types of account.

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The Basic account is a simple service that allows you to pay in and withdraw money, and set up direct debits to pay bills. They don't usually have overdraft facilities. This works for you if your finances are very straightforward, if you haven't had a bank account before or if you have a bad credit rating.

Current accounts have more features than basic accounts, such as debit cards, cheque books and overdraft facilities. Some pay interest, but usually at a lower rate than a savings account.

Savings (or deposit) accounts offer interest, but may restrict your access to it. If you don't need to get to it quickly then you can get a better rate by locking it away in an account that doesn't permit withdrawals until the end of a fixed period. Others need lengthy notice - up to 90 days - to withdraw your money without incurring a penalty.

If you already have a savings account its worth checking to make sure you are earning a competitive rate of interest. A lot of accounts these days offer an introductory bonus interest rate which drops to a very low figure after 12 months. After that you should consider moving your savings to another account.

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Also consider accounts which pay interest monthly, to boost your regular income. Look at the tables in the personal finance sections of newspapers or visit money comparison websites to find the best current rates.

Look at investing in an Individual Savings Account (ISA). Cash ISAs often offer a higher rate of interest than other savings accounts and the interest is paid free of Income Tax.

Interest on most savings accounts is paid with 20% Income Tax deducted, so if you don't pay tax, you can fill in a form from your bank or building society to arrange for the interest to be paid without deduction. Even if you are a taxpayer, you might be able to reclaim part of the tax.

Next on our list as we plan our retirement is;

**Care, can we cope with...**

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We all want to stay in the familiar surroundings of our own home for as long as we can, but the time does inevitably come when we need help to cope with everything day-to-day life brings.

It could be someone to do the heavy work like tidying the garden, carrying home the shopping, or some of the bigger cleaning jobs. Or you might just need a helping hand with preparing your meals. Or it could be more personal matters like washing, or getting in and out of bed.

Sometimes there's a partner, friend or relative who can help out, but you can get help from your local authority with some of the jobs and the costs. The council has a duty to provide support even if it's not helping you financially.

Its social services department will conduct a free assessment of your needs. Normally it's done in your home so the council can get a fuller picture of your circumstances.

It's often at this point that those of us brought up to be independent-minded gloss over some of the areas where help is needed with the result that the care package based on the assessment doesn't actually

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fit the case. You must be prepared to tell it all to ensure the best deal. However this care plan is always open to review later if your circumstances change or you feel it is not right for your needs.

It's probably helpful to note areas where you think you need help or have concerns before the meeting so the assessor can get a full picture. Even better, have a friend or relative on hand to add anything they think is relevant.

The Care Plan the council draws up will tell you what it is prepared to provide. It might be that some of the things you want help with are not covered by them. If you can afford it, there are commercial agencies who will take on those duties. Social Services normally keep a list of approved private agencies, which must be registered with the Care Quality Commission. The United Kingdom Homecare Association lists which home care providers follow their code of practice.

If you can't afford them, or none are suitable, there are often local branches of voluntary groups, such as WRVS or the new charity Age UK, created by the amalgamation of Age Concern and Help the Aged, who are prepared to help out with tasks like gardening or shopping.

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The assessment will also include a judgement of how much you can afford to pay from your personal income towards the services. The amount varies from council to council, but there are minimum requirements.

In addition to this local authorities have general powers to improve living conditions for you in the ways they consider the most appropriate. That included simple adaptations such as handrails for stairs or ramps for wheelchairs which would allow you to stay in your own home for longer.

A number of Home Improvement Agencies and the Home Improvement Trust offer similar advice and assistance.

Even if you're not eligible for financial help from your council and have to fund your own care, it still has a duty to offer advice to you on how best to meet your needs.

In addition to support from the local authority there are state benefits available.

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Attendance Allowance helps those aged 65 or over and who need help with personal care tasks such as eating, getting in and out of bed, going to the toilet, and washing. There are two rates of allowance depending on your disability. Social services can take the allowance into account when they are assessing you for financial help with community care.

Disability Living Allowance is available for those under 65 who need help with personal care or moving around. It too is divided into two components. The care component may be taken into account when social services assess you.

How social care is financed is going through a significant change. The Government is currently testing a new method called a Personal Budget, which is part of a bigger plan to personalise services by tailoring them to individual's needs.

They are only available in certain areas at present but the scheme is due to be in place across England by April 2013.



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The intention is to provide better advice and information, and more flexible health and social care and community support to everyone, regardless of their wealth or eligibility for services.

In essence every one of us will be allocated our own pot of money by the local authority, determined by an assessment of our needs and financial status. It will be available either as a direct cash payment, or through a managed account, or even a mix of both.

The agreed amount must be adequate to meet all eligible needs and then we can use the cash to buy what services we need where and how we want.

It means that you don't have to buy the services the council would have used if you think you would be better suited elsewhere. You could employ your own carer; go to a different day centre to the one the council suggests - even buy lunch in a cafe instead of having a home-delivered meal when you felt like it.

If you are nervous about managing your own money the council can do it for you or you could set up a user-controlled trust, overseen by a friend, relation, lawyer or even a service provider.

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Social services can still offer advice and several voluntary organisations are establishing units to help people to plan their personal budgets.

Now we have most of the finances sorted, we should look at our diet, we do after all want to be as fit and as healthy as we possibly can be.

### **Diet and Our Health**

We all know it - the secret to a healthy life is eating properly and keeping fit.

The question is - how do I do that?

Healthy eating is easy, and done properly it can be fun. Essentially it's about making sure you have plenty of variety.

Not eating too much saturated fat, sugar and salt, while getting plenty of fibre, anti-oxidant vitamins and minerals which keep our bodies working efficiently and support our immune system.

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Much of that can be found in your recommended "Five-a-day" portions of fruit and vegetables. Pears, for instance, contain the soluble fibre pectin and bioflavonoids, which are powerful antioxidants and are thought to protect against a range of diseases. They also contain vitamin C and potassium, which can help to regulate the blood pressure.

And you can reduce cholesterol by eating green peppers, broccoli, garlic, avocados and edam - young soya beans in their pods. Boiled, they make a delicious snack or a versatile addition to a salad or stir-fry. Other soya products such as tofu, soya milk and soya nuts are all beneficial.

It doesn't matter if the fruit and veg are fresh, frozen, dried, canned or juiced, but they should make up about a third of our diet.

If you don't know what a 'portion' means, try this for size:

a single piece of fruit like an apple or a banana,

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a glass of juice,

a heaped tablespoon of dried fruit,

A side salad with your main meal or three heaped tablespoons of vegetables like peas or carrots

three heaped tablespoons of baked beans.

Try to vary the colours, it helps you get the range of vitamins you need.

Another third of our daily diet should come from starchy foods like bread, breakfast cereals, potatoes, rice, noodles and pasta which are all good sources of energy, calcium, iron and B vitamins. Wholegrain or wholemeal varieties contain more fibre which helps us feel full for longer and helps prevent constipation.

The starch in rice, particularly basmati, is absorbed slowly, providing a steady release of glucose into the blood for sustained energy.

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A sensible portion if these would be two tablespoons of cooked rice, pasta, or noodles; an egg-sized potato or three tablespoons of a breakfast cereal.

Protein is an important part of a good diet providing amino acids which aid the immune system. Protein is found in meat, poultry, fish and eggs, or for vegetarians: beans, lentils and nuts. Meat eaters can cut their fat intake by choosing leaner cuts, trimming off excess fat and removing skin from chicken. It's recommended that we eat one these foods twice a day and fish once or twice a week.

Oily fish such as mackerel, salmon, sardines or fresh tuna are exceptionally beneficial as they also contain omega 3 which helps prevent heart disease. However, they should be avoided if you're taking blood-thinning medication, such as warfarin. Flax seed oil is an alternative source for vegetarians. It can be drizzled on salads and vegetables, or as a supplement in capsule form. The seeds have a pleasant, nutty flavour and can be sprinkled on cereals, yoghurts and smoothies.

A sensible portion of fish should weigh about 150gms, meat about half that and for beans and pulses two to three heaped tablespoons would be adequate.

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Dairy produce is also an excellent source of nourishment, providing calcium to keep bones and teeth strong and healthy. Low-fat versions help reducing your fat intake. There are just 10gms, of fat in a pint of semi-skimmed milk compared to almost 23gms in a pint of silver top.

Probiotic yoghurt, with its 'friendly' bacteria, can help reduce the risk of gut infections as well as easing the symptoms of conditions such as irritable bowel syndrome. Research has shown that people who suffer from recurrent bowel infections have reduced numbers of the 'friendly' bacteria in their gut and an excess of the harmful bacteria that can cause gastric pain, bloating, diarrhoea and constipation.

One healthy dairy portion is around 200ml, or a medium glass, of milk; a 150gm pot of low fat yoghurt; or a matchbox size (30gm) piece of cheese. However avoid calcium if you suffer from kidney problems as it could encourage kidney stones.

Vitamins and minerals are complex biochemical substances that occur naturally in food and are vital for regulating the body's metabolic functions. Modern-day food production tends to reduce the amount in

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our food. Taking supplements can help, but taking too many over a long period can be harmful.

Vitamin B helps control the amino acid homocysteine which has been linked to hardened arteries and cardiovascular disease.

Vitamins A, C and E are anti-oxidants which neutralise free radicals, which can contribute to premature ageing, cancer and heart disease.

Vitamin

C - Found in fresh citrus fruit and vegetables, especially greens - is good for boosting immunity, fighting infection, enhancing healing and keeping blood vessels healthy.

Vitamin E also helps your immune system. It's found in fats - olive oil, nuts and seeds are all good sources.

Zinc helps to prevent infections in the gut and the respiratory system. Pine nuts are a rich source but taking too much with, say, supplements can suppress your immune system.

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A number of other supplements are available which can improve well-being.

Echinacea, a purple flower from the sunflower family, has natural antibacterial, antiviral and antifungal properties and is said to be good for the immune system.

Glucosamine sulphate helps relieve pain, stiffness and swelling of joints.

Extract of the ginkgo biloba tree is said to improve memory function and concentration.

Some spreads contain plant substances known as stanol or sterol esters, which reduce low-density lipoprotein cholesterol, which is linked to strokes and heart disease, by partially blocking its entry into the bloodstream.

What you drink is important too. Almost two-thirds of our body weight is water so it's important to stay hydrated. Much of our daily intake is needed for digestion and the elimination of waste products.



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Dehydration can cause constipation, indigestion, bloating and headaches.

You should try to drink around 1.5 litres - between six and eight glasses - of liquid a day. Drink little and often, as large amounts cannot be absorbed properly. It could be useful to carry a small bottle with you. Stick to water, juice, milk or fruit squash - although green tea and red wine - an occasional glass only - contain antioxidants which neutralise damaging free radicals. Keep away from too many fizzy drinks, they contain a lot of sugar and calories, which can lead to tooth problems and weight gain.

A couple of drinks with health benefits are the pomegranate juice, which contains three times the antioxidants of red wine or green tea, and Aloe Vera juice which is said to help treat irritable bowel syndrome.

Herbal teas can aid digestion. Peppermint is thought to prevent bloating and heartburn, ginger tea may soothe upset stomachs and prevent nausea, while fennel and chamomile teas are said to help with irritable bowel syndrome.

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Exercise is another obvious way to keep healthy.

As we get older our metabolism slows down, making us more likely to put on weight. In 2009, NHS statistics showed more than two-thirds of women and three-quarters of men in the 55 to 74 age group were overweight or obese.

Carrying too much weight is a key factor in many health problems in older people.

According to the Department of Health a 9.5 stone person who swims, cycles or plays tennis for 30 minutes can burn off 240 calories. It's more if you run (300 calories) and just walking will consume 150 calories.

Even a 15-minute stroll to the shops, can help and, if you do it in company there are social life benefits too. Walking helps increase heart rate and cardiac output, reducing the risk of heart disease and high blood pressure - a key risk factor for stroke, which usually affects people over the age of 65.

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It's reckoned that adults up to 64 should do 150 minutes physical activity every week, while the over 65s should do 150 minutes.

Physical activity is also associated with a reduction in risk of some cancers and the most active individuals have around a 20 percent lower risk of developing colon, breast and womb cancer than the least active.

Reducing weight also counteracts diabetes. Since 1996, the number of people diagnosed with diabetes has increased from 1.4 million to 2.6 million. Most are Type 2 diabetes, which is more likely to affect older people or those who are overweight or obese. The Textbook of Diabetes says that regular activities, such as walking, can reduce the risk by 26 percent by reducing obesity

The condition of our bones is also improved by walking, preventing the onset of osteoporosis, which makes bones brittle and more likely to break.

According to the National Osteoporosis Society, 1 in 2 women and 1 in 5 men over the age of 50 will break a bone largely due to osteoporosis.

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Physical exercise is also good for the brain. A survey by the charity Mind found that 83 percent of those with mental health problems found that it helped lift their mood. It can even help to relieve depression and reduce stress and anxiety. And by remaining active for longer, you are less likely to feel isolated or lonely.

There is even research which suggests that older people who walk six miles a week could avoid brain shrinkage and preserve memory later in life, and that regular exercise can reduce the risk of Alzheimer's Disease by up to 40 percent. For those who already have the disease, it can slow down progression of the illness. Studies found that regular exercise promoted the growth of new brain cells and improved tissue repair mechanisms.

So exercise is good for you. And these days there can be a lot more fun to it than just walking.

All sorts of exercise classes are available, from Pilates and Yoga to Gyrotonic, Tai Chi or Aikido.

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Beginners might look first at aerobic and step classes - a low-impact workout set to music, which allow you to exercise at your own level to improve your cardiovascular fitness and flexibility.

Try also the related aqua aerobics. It's the same really, but done in the shallow end of the swimming pool. The extra support from the water reduces the impact so it's ideal for newcomers, people with joint problems, or those who are overweight.

Pilates is a gentle, non-impact exercise, developed by Joseph Pilates in 1880 after a childhood beset by illness. Its strength and flexibility training which improves posture, circulation and balance, is particularly helpful for people who are sedentary.

Some people try martial arts which are good for all-round fitness, although some of the more physical ones are perhaps too vigorous.

Tai Chi, a form of low-intensity Chinese martial art has become very popular and is excellent for improving strength, balance and postural control. It has even been shown to help prevent falls.

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Yoga has been popular for generations and exists in several forms mostly linking breathing control with body movement.

Gyrotonic is another trendy regime, favoured by Hollywood types. It's a blend of swimming, ballet, gymnastics, Pilates and yoga. It originated as a form of rehabilitation and the low-impact rhythmic movements can be beneficial for those with arthritis, back pain or those recovering from an injury.

Weights and toning classes - also known as body pump and body sculpt - improve bone building, lowering the risk of osteoporosis and arthritis, and build strength and stamina

But there's a much more fun way to lose weight than pumping iron or pulling postures.

The twinkling feet of 84-year-old entertainer Sir Bruce Forsyth - who does his own daily work-out, based on an ancient Tibetan regime - has given the nation a fun way to work out.

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Thanks to the phenomenal success of his BBC TV show Strictly Come Dancing, dance in all its forms is the UK's fastest growing art form.

It's just right for losing weight, maintaining strong bones, improving posture and muscle strength, increasing balance and co-ordination and great for beating stress. And at the same time there's a great social environment. More than 4.8 million people regularly attend community dance groups each year in England alone.

Classes can cost as little as £5 for a 90-minute session. Shop around for the right one for you, there's no shortage of dance schools.

There are several ways to find one near you

The Council for Dance Education and Training, [www.cdet.org.uk](http://www.cdet.org.uk),

The Dance Champions directory contains information on accessibility, location, cost and childcare. [www.dancechampions.org](http://www.dancechampions.org),

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The British Dance Council, the profession's governing body which administers competition dancing [www.bdconline.org](http://www.bdconline.org)

Dance UK, runs dancing academies. [www.danceuk.org](http://www.danceuk.org)

If you want to put in a bit of practice before going public the NHS's Change4Life website's Let's dance section had some downloadable guides to steps and routines.

Classes range from ballroom to Zumba, a fitness programme inspired by Latin dance. The word "Zumba" comes from a Colombian word that means to move fast and have fun. That says it all.

Before you have too much fun let's talk about;

## **Health and Lifestyle**

Britain's population is living longer, thanks to better diet and improved healthcare. More than 10 million of us are aged 65 or more, and that figure is expected to increase to almost 16.5 million over the next 20 years. Over 55s already make up a fifth of the UK population.



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But the over 65s spend on average at least 10 hours every day sitting or lying down, more than any other age group. This inactivity is the root cause of higher rates of falls, obesity, heart disease and early death than any other group.

Put simply, if you stop moving, all those things you enjoy and take for granted become less easy to do. Aches and pains develop, you feel too tired to go out, and poor balance leads to falls. Simple pleasures, such as playing with the grandchildren, or meeting friends, become more difficult to do.

As we age it becomes more important to stay active if we want to stay healthy and maintain our independence. There is strong scientific evidence that an active lifestyle brings a lower risk of heart disease, stroke, type 2 diabetes, some cancers, depression and dementia.

That means cutting down long hours during the day sitting down reading, talking or listening to music. And avoid extended periods of TV viewing, computer use or driving.

The NHS reckons over 65s should indulge in 2.5 hours exercise a week - not including domestic chores like shopping, cooking or

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housework as the effort there isn't hard enough to increase your heart rate.

There are lots of ways you can get active, beside physical jerks. It can mean anything from walking fast to recreational sport, doing some cycling, pushing a lawn mower or even playing a game of tennis.

Aim to do something every day, start with 10-minute sessions. The more you do, the greater the health gains. Twice a week do something which strengthens muscles and bones, like weight training, carrying heavy loads or heavy gardening.

What you do depends on your own circumstances! But it should always be something that you enjoy. If you've been inactive for a while, you don't have to rush into exercising. It's important to build up gradually to reach recommended levels. You will still be improving your health in the process, and you'll reduce your risk of falls and other ailments.

And now researchers at Umeå University in Sweden are suggesting that a bit of vigour in your lifestyle in retirement helps keep your brain healthy too. Until recently scientists believed that doing lots of

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'brain-work' in your earlier years help retain memories and quick-thinking into old age.

But the Swedes found that this effect lasted only a short time after you stopped and are now advising older people to 'Use it or lose it'. Even among patients diagnosed with brain disease, those who were more socially and mentally active showed less decline than others.

By the time we reach middle age around half of us have impaired memory, say the experts. It's is not because brain cells die, although we do lose them at the rate of up to 10,000 per day after about 40. Most memory problems associated with age are caused by poor concentration or motivation or by anxiety and stress.

Also as we grow older our circulation tends to slow down which means less oxygen reaching the brain. Research at the Duke University Medical Centre in North Carolina, USA showed that half an hour's exercise at least three times a week produced an improved blood flow to the brain.

Certain foods can also help. Research by Sandra File, professor of psycho-pharmacology at King's College, London; suggest that

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isoflavones, the natural plant oestrogens found in soya foods, might act on oestrogen receptors in the human brain, particularly those in the hippocampus, a crucial area for memory.

Menopausal women given soya isoflavones in capsule form improved their memory and mental flexibility, (the ability to adapt to new situations) after just 10 weeks.

Try keeping your brain tuned up by doing a mental exercise every day - a crossword, word search or quiz. Ditch the calculator and use your brain to work your finances out. Make shopping lists then memorise them before going to the shops, or engage in activities that stretch your brain such as chess or bridge.

### **What else can you do to keep body and mind stimulated?**

Keep yourself occupied. Too much free time leads to boredom. Fill your day with activities, even things you wouldn't normally do. Get outside. A walk can get your heart pumping and the fresh air does

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more than blow away the cobwebs. Improved oxygen levels give you more energy to tackle something else.

Swap sitting in front of the TV for playing a video game or an app on to your smartphone. You can get quite animated over a game.

Link up with a friend to do things together. Partnership working is fun and gets you engaged with others. You can sign up together to learn a new skill or improve an existing one, or take on a joint project in the garden or house.

Similarly you can do some voluntary work for a charity or local group. Research suggest that people who do charitable work are happier, it gives their day purpose!

Don't slump in the armchair complaining about the council or the government, get involved in local issues. You've got 40 years' life experience and common sense you can bring to bear, USE It!

Age UK, the charity for older people, has established a chain of more than 620 older people's local forums in the UK, encompassing more

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than 200,000 volunteers. They provide an independent voice on issues that matter in later life, influencing the planning and provision of services locally, regionally and nationally.

As well as campaigning, they often have social activities, run trips and hold open meetings: socialising, meeting new people and keeping in touch with local news.

Authors “Tim Drake and Chris Middleton” suggest one way of staving off the effects of time is to be young in your mind. In their book *'You Can Be as Young as You Think'* they say how some people can appear old before their time while others always seem young at heart.

People who develop an *'Old Brain'* tend to be anxious, grumpy, risk-averse and negative. They believe they are right, and everyone else is wrong and that everything was better in the past.

Those with a *'Young Brain'* are open, creative, full of fun, enthusiastic, optimistic and have a taste for mischief!

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A *Young Brain* gives you back what you have lost, they say. We were better at living our lives when we were younger, more adventurous, more fun-loving and made friends more easily.

*Old-Brain* thinking can put you outside mainstream society. In the context of increased life expectancies, being out of step sets you apart: possibly facing decades of isolation, frustration and anger.

The authors suggest a simple test to assess your Brain Age.

1. Someone challenges your opinion. Do you ever think: 'What if I were wrong about this?' Not doing so is a sure indicator of an Old Brain.
2. A difficult situation repeatedly arises. Do you ever say: 'Is there a different or better way to deal with this situation?' If you never do so, your Old Brain has taken over.
3. Faced with a free choice, say of a restaurant meal, do you choose the same thing every time? Being closed to change is Old-Brain thinking.

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It also asks: How do you respond when someone asks 'How are you?' If you have a Young Brain, you will say 'Fine' and change the subject to something more interesting. Old Brains, on the other hand, will respond with a litany of hospital appointments, ailments and assorted minor disasters.

The book suggests a series of attitude changes. Its top three are:

**“Being open to others”**

Extend your social gene pool so you have a growing network of friends and associates, rather than a diminishing one. Finding friends can be hard, but start with friends of friends or by joining new associations. Using the internet is not for everyone but is clearly a success among most people who use social media for networking. Try to add at least one new friend a month, and introduce fresh blood from different demographics. Finally, start going to busy places, joining in with the crowd. Rediscover the joys of shared emotions and 'feeling part of it'.

**“Being open to change”**



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Change is scary because it means leaving something known behind and taking a risk with something new. To overcome this fear, start with altering little things and get into the habit of doing things differently. Change where you *sit in the lounge*. Get an *electric toothbrush*. Buy a *vegetable* you've never tried before. Then go on to the bigger things in life. One year you might spend Christmas with friends rather than family. Mix things up. Make them exciting get life fizzing again.

*“Enlightened selfishness”*

Give yourself permission to explore - and also to make mistakes. Ensure that errors and setbacks (even serious ones) are learning experiences - so a 'failure' is seen as a growth opportunity rather than a personal flaw. Work on how you interpret mishaps and focus on how far you have moved forwards.

“Saga”, the organisation supporting older people, has come up with 30 ways to live a longer and happier life!

They range from the serious - cut down on *salt*, get tested for *diabetes*, and get your *hearing* and *blood pressure* checked, to getting

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a *fake tan* (it makes you look fitter and slimmer) and eating top quality *dark chocolate* (it contains lots of anti-oxidants).

You can read the full list here:

[www.saga.co.uk/health/healthyliving/antiageing/thirty-ways-to-live-a-longer-and-happier-life.asp](http://www.saga.co.uk/health/healthyliving/antiageing/thirty-ways-to-live-a-longer-and-happier-life.asp)

## Hearing

Declining hearing is all part of getting older. It starts relatively early, but in most people does not become noticeable until they enter their 60s or even 70s. More than half of people aged over 60 have some sort of hearing loss.

Your chances are increased if you suffer regular exposure to loud noise, have a family history of failing hearing or have a high-fat diet - the fat impairs the blood flow to your ears.

The first signs are things like finding it difficult hearing people on the telephone or in places where there is some background noise: the pub, a busy street or a crowded shop. Or perhaps your family complain that the TV or radio is turned up too loud, sometimes you miss what

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people say and have to ask them to repeat it, or you think they are mumbling, rather than speaking clearly.

Often we have difficulties hearing the high frequency sounds 'sh', 'k', 'p' and 'f' in everyday speech. *Children* and *women's* voices are often more difficult to understand as they tend to be higher pitched. It also becomes harder to tell the difference between similar sounds.

Declining hearing is often caused by a condition called “Presbycusis”, which is simply the result of wear and tear to the tiny hair cells in our inner ear - a snail-shell like structure known to doctors as the *cochlea* - which flex when sound waves strike them. This movement produces chemical signals, which are transmitted to the brain via the auditory nerve.

We have about 16,000 of them in each cochlea, but we tend to lose about 40 per cent of them by the time we are 65 and our body cannot regenerate or repair them once they are damaged.

Hearing can also be lost through a number of other causes: infections, (including mumps, measles or German measles), blockage of the outer ear by wax, damage to the eardrum by injury or very loud noises

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and otosclerosis, a condition in which the tiny bones of the middle ear (the ossicles) which normally move to transmit sound become immobile. Certain antibiotics, aspirin and quinine can also affect the hair cells.

If you've noticed problems with your hearing, your first move should be a discussion with your GP who will either arrange a visit to a hospital's *ear, nose and throat* department, or an audiology clinic for a full assessment. They will be able to advise you on how to deal with your condition and whether you need a hearing aid or other devices.

You can also get guidance from your local council's social services department which should have a social worker for deaf people.

The Royal National Institute for the Deaf runs a free information line on 0808 808 0123 offering advice, information and details about sources of local support. Email them at [informationline@rnid.org.uk](mailto:informationline@rnid.org.uk)

It's important to let your friends and family about your hearing problems. Be upbeat about it, and let them know how they can help you to understand them more easily.

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Ask them to speak clearly and slowly and to make sure they have your attention before they start speaking. Move closer and make sure you can see people clearly - watching their facial expressions can really help understanding, and don't feel bad about asking people to repeat what they've said. Above all stay calm - getting anxious or flustered can only make things worse.

You might also consider learning to lip-read - most of us lip-read naturally to some extent, anyway. Going to a lip-reading class may improve your skills, and your confidence. Find out about local classes through your library, RNID or Hearing Concern  
<http://www.hearingconcern.org.uk>.

There are also some basic rules for those dealing with a person with *impaired hearing*!

Only start talking when you have the person's attention, reduce any background noise, face the light so your face is not in shadow, and speak clearly and naturally without raising your voice or over-emphasising words, and use natural lip movements and facial expressions. You should also keep your hands away from your face

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and stay visible whilst talking and be patient, be prepared to repeat or rephrase things if the person finds you hard to understand.

Hearing aids are designed to amplify the specific sounds that make up speech and there are different models, depending on the user's particular type of loss. You can get them free on long-term loan as an NHS patient, or buy one from a private hearing aid dispenser. It will cost between £600 and £3,500. All dispensers must be registered with the Health Professions Council (HPC) and meet the HPC's 'fitness to practice' standards.

But be warned: they won't restore your hearing back to normal, or cure your *deafness*. They are simply an aid.

The first time you use it, it might sound too loud and it can take a couple of months to get used to it. Also it will probably be more helpful in some circumstances than others. They work best in quiet surroundings, when you are talking to only one or two people at a time. Background noise, such as music, or other people talking, can interfere.

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However, many public places such as theatres and stations have 'loop' systems fitted. These help you to hear what is being said on stage, or spoken into the counter microphone through your hearing aid, without picking up unwanted background noise. Look for the special sign that says a loop system is installed. All public phones are also fitted with a tiny loop. However it will only work if you are able to switch your hearing aid to a special 'T' setting. Almost all NHS aids have this setting, but some aids bought privately do not.

The aids come in varying designs. The behind-the-ear aid is worn with an ear mould made especially for you which not only feeds sound into your ear but also keeps the device in place.

In-the-ear aids are less obtrusive, fitting into your ear. They too can be individually moulded to fit your own ear or may be modular, where a standard hearing aid is clipped to a custom-made hearing mould. Smaller ones which fit into your ear canal are not usually suitable for the severely deaf.

Body-worn aids - in which a box about the size of a matchbox is clipped to your clothing and has a lead to an earphone - are less popular these days as they are cumbersome and less discreet.

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However they do have large switches that are easier to operate and can provide higher levels of amplification.

*Digital hearing aids* use more advanced technology and can be precisely adjusted to suit your individual condition. They can also process sounds in different listening conditions and many will adjust automatically. They are also better at filtering out background noise. They too come in behind-the-ear or in-the-ear versions.

Expect it to last around five to seven years, unless of course, your hearing gets worse, then you might have to get a more powerful model.

There are some other helpful aids which can amplify anything from your doorbell to the TV and telephone which can be had on free loan through your local social services department.

OK, so now we have most of the serious stuff sorted, let's get on to the lighter side of "Retirement Planning for Baby Boomers"

If you are looking to find an interesting hobby you may like to consider;



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## Crafts and Courses

By 2021, there will be 12 million people of pensionable age in Britain and our fastest-growing age group is the over-50s. But reaching retirement age does not mean retiring from life.

Communities can only benefit from an increasingly active, engaged older population that is encouraged and equipped to use its vast fund of experience.

OK, take a few days, or even weeks, to unwind. Take a holiday - you deserve it after all those years of labour. But you'll soon find yourself at a loose end, looking to fill the daylight hours with some form of activity.

One thing you are not short of in retirement is time - time to do those things you always promised yourself you would do, given the opportunity. It might not be climbing Everest, or writing the Great English Novel, but there are plenty of things you can do to keep your mind and body active.

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Many people can't stop working completely and are happy to take a part-time job. It's a useful addition to the pension and its great way of keeping in contact with the outside world. Also the work regime can give your retirement an order and structure which is useful.

Or you could put all those years of experience to work as a volunteer, anything from helping at your local church to supporting a major charity or assisting at a sports club. Using your skills makes you happier. It can be very satisfying, raise your self-esteem and make you feel better about yourself; it opens doors to community activity and involvement in local issues.

Or you could expand your mind. An increasing number of over-50s are seeking to equip themselves with the skills to contribute to their community, through voluntary or community activities. The surrender of work and family commitments can lead to a feeling of exclusion from society. Getting involved with learning can reverse that process. It enables people to make new social contacts, to evaluate their potential for the future, and to gain the skills they need to fulfil that potential.

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*Learning* in general can also be fun, stimulate good mental health, and help people retain their independence and sense of responsibility.

These health gains are recognised by an increasing number of GPs, who now prescribe learning courses to patients who might benefit.

Age discrimination is unlawful in education and lifelong learning is part of Government policy. There are now more than 600,000 learners over 60 in England alone. “You are never too old to learn”.

We've all met older people who are thriving through study. What we all took for granted as true is now backed up by research, which shows that learning in later life does bring health and social benefits. A study of 50- to 71-year-old learners showed that most felt learning had improved their enjoyment of life and a similar number said it had improved their self-confidence.

And it's not all about studying for qualifications or improving job opportunities. *Learning* can cover a whole range of mind-expanding and physical opportunities, develop new, update old or build on current skills! While some people are excited by the challenge of gaining a qualification, many don't take on a course with that in mind! For them it is that very liberation from the old pressure of exams that fuels their enthusiasm for their chosen subjects.

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A first look at most communities' existing provision suggests that arts and crafts, dance and exercise classes, are among the most popular pursuits. But a closer look suggests a more complex picture: a wide range of learning sought for an equally wide range of needs.

Research has shown that older people have a strong and lively interest in subjects such as modern languages, while one of the fastest-growing topics among those over 55 is *information technology*.

Computer skills can still be a mystery for some older people, but many organisations, such as Age UK - the new charity created from the merger of "Help the Aged and Age Concern" - run introductory courses which provides jargon-free training tailored to people in later life. Not only will they improve chances of employment, but they can help you survive in an increasingly *technological* world.

Try the European Computer Driving License (ECDL) or Computer Literacy and Information Technology (CLAIT). Both are an easy introduction to computers and modern-day basics such as "The Internet, Email, Word Processing, Spread-Sheets and Databases".

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It's worth finding out about iPods, Skype (a system for making phone calls through your computer) and other *technological* advances. Reducing your fear of change is important and will give you more confidence.

*Older learners* can take part in general adult education classes at all levels - on *vocational* and *non-vocational* topics - as well as in sessions designed to meet the needs of a specific learning group. Some thrive among students of other generations, and would resist 'Segregation'. For others, learning with their peers can promote confidence.

Evening classes are not the "Stodgy Affair" they once were. For a start they are no longer confined to evenings - they can be part-time, day, weekend, online and distance learning. Many take place in schools and colleges, covering a variety of subjects *from modern languages* and *photography*, to *jewellery making* and *family history*.

Your local council education office will have details of which colleges in your district area provide adult education and the "Government's Directgov adult learning page" has information about mainly career-focused courses.

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Your local library will also have details of courses in your area and usefully provides inexpensive or even *free computer services* if you need them for the course.

If you'd rather study at home and work at your own pace, the National Extension College offers more than 100 home study courses from GCSEs to business management and childcare. A registered educational charity it has operated for nearly 50 years and currently supports 20,000 learners a year. Tel: 0800 389 2839.

[http://www.nec.ac.uk/info/?usca\\_p=t](http://www.nec.ac.uk/info/?usca_p=t)

If you are handy with a camera, or paint and canvas you might look at the *Open College of the Arts*. An educational charity established in 1987 to widen participation in arts education, it boasts its oldest student is 92. Students can study subjects from creative writing or textiles, to art, history or music just to develop their skills. Or they can gain credits towards a degree accredited by the University for the Creative Arts - normally spread over a period of anything from three to six years. You can study at home, or wherever you choose, at a pace and time to suit yourself.

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The OCA offers one-to-one tutor support, top quality course materials with e-support through regular e-bulletins, a community website where you can talk to other students and the chance of participating in study visits.

Telephone: 0800 731 2116. [www.oca-uk.com](http://www.oca-uk.com)

The UK's largest voluntary sector provider of adult education is the long-established *Workers' Educational Association* which runs around 12,000 part-time courses each year, reaching over 80,000 adults of all ages and educational backgrounds. It operates in all nine English regions and also in Scotland.

Its brief is to take education where it is needed, amongst the local community, rather than expecting people to come to them. So WEA courses can be set up almost anywhere - clubs, community centres, village halls, schools, even pubs or where people work.

Many of its courses are run in partnership with local community groups, charities and other organisations - typically for members, service users or clients of those organisations. Many courses are also run through one of its 400-plus branches run by volunteers.

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All WEA courses in England fall into one of three main categories, known as educational strands:

### **“Community Involvement”**

Courses for those who want to develop their skills and knowledge in order to play a fuller role in their community, mainly run in partnership with local community organisations, the courses aim to provide learning opportunities to adults with little previous educational background.

The five most common subject areas are *crafts and creative arts*; *computer skills*; *health*; *family learning*, and courses for trade union activists.

### *“Cultural Studies”*

Courses for people, who want to increase their understanding of particular subjects, share ideas with others and develop their creative skills, but are not looking to gain qualifications. Topics include *art*



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*appreciation and art history, history, literature, creative writing, music and science.*

*“Cultural Studies 2”*

A first step back into education, often for the first time since negative experiences at school, they concentrate on providing vital skills that often lead to qualifications. Popular subject areas are *English for Speakers of Other Languages (ESOL); literacy; numeracy; computer skills, and study skills.*

[www.wea.org.uk](http://www.wea.org.uk) Tel: 020 7375 3092.

Look also at U3A - the University of the Third Age. It's not a real university. Its main purpose is to encourage lifelong learning, for those who are no longer in full-time gainful employment. Indeed its courses don't lead to an exam or qualification, and there's no homework, just regular lessons or study groups of like-minded people with a shared interest in a particular subject.

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It's learning for its own sake, a way of expanding your skills and knowledge.

Courses can be *untutored* with the participant simply downloading a free program and working through it at their own pace, or *tutored* which benefits from interaction with other students and the guidance of a course leader.

There are no age limits and although they vary in size, groups prefer to keep the numbers down because it makes for a more intimate atmosphere. This means that over-subscribed groups sometimes have waiting lists.

There are currently more than 270,000 people involved in 820 U3A groups throughout the country. The whole point of the U3A is to be as accessible as possible, and that includes geographically. Groups meet either at somebody's home, or in a rented room, conveniently central, like a community centre or church.

The range of subjects is limited only by the availability of someone to lead them. If there is enough demand in your area for a subject you

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can start your own group. Courses can range from *computer skills* to *crosswords*, *Latin* to *lace-making*. *Board games* to *belly dancing*.

Participants meet other like-minded individuals and many groups evolve a strong social side, with trips and get-togethers outside the regular classes. It is clearly a good way to meet people who are on the same wavelength.

One of the reasons U3A has grown so much in recent years is that it is much cheaper than most adult education courses.

For more information visit [www.u3a.org.uk](http://www.u3a.org.uk)

or phone 020 8466 6139 - lines open Mon-Fri, 9.30am-5pm. or write to University of the Third Age, 19 East Street, Bromley, BR1 1QH.

Other organisations which can offer guidance include:

*Adult Education Centres*

*Community Schools*

*Education Guidance Service*

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*Health Centres*

*Leisure Centres*

*Libraries*

*Local Education Authority*

*Citizens' Advice Bureaux*

Museums, Galleries, Heritage Centres and Archives

The BBC, Its online language courses are free and cover French, Italian, Spanish and German.

And for the really ambitious a University degree is not beyond consideration. The majority of universities and colleges welcome mature students for their commitment, experience and skills. Many have a flexible admissions policy which takes into account work and life experience alongside any academic qualifications.

As entry requirements vary so much, it is a good idea to get in touch with the admissions tutors for the courses in which you are interested. It could be worth meeting them to discuss your situation and the options before making an application.

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The Universities and Colleges Admissions Service, better known to most students as just UCAS, produces an annual Mature Student Guide, for older people considering higher education and many universities and colleges, have orientation programs tailored for mature students, to ease the transition back into education and help you settle in.

If evidence of recent study is required, you might need to take an access course. They provide the knowledge and skills that you will need for a degree or diploma course. They are run by local colleges, usually as evening classes. Around 1,500 access courses listed at the Access to HE website: [www.accesstohe.ac.uk](http://www.accesstohe.ac.uk)

Studying doesn't have to be expensive either, several universities and colleges offer concessions for older people and any academic institutions use distance learning allowing you to study from your own home.

For general information on student finances, look at the relevant page on the DirectGov website:

[http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/DG\\_201954](http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/DG_201954)

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It provides information on the financial help available to students in higher education in England, but link to information about finance in Wales, Scotland and Northern Ireland.

The website <http://www.hotcourses.com> claims to have the largest list of courses in the UK from evening classes to postgraduate work - with reviews from students - and the Complete University Guide - <http://www.thecompleteuniversityguide.co.uk> - provides a wealth of information including league tables - on courses and the places that offer them.

Ideal for retired folk who like the idea of home study is The Open University, which proudly proclaims its lack of an upper age limit and lack of formal entry requirements. Three percent of their students are over 65, and six percent are aged between 55 and 64.

[www.open.ac.uk](http://www.open.ac.uk)

Pre-retirement associations exist in several parts of the country. Their aim is to stimulate, promote and co-ordinate the provision of pre and post-retirement opportunities, in both work and further education.

They hold regular meetings, and can also run pre-retirement courses preparing people for life after full-time work. They occasionally

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organise 'Open' Pre-retirement workshops designed to bring providers and retirees together.

Now Let's take a Look at:

## Dating

Being single in later life is more common than it once was. While we might all be living longer, increasing numbers of couples are going their own ways once the children are off their hands.

In 2009 for example, more than 11,500 over-60s divorced - a rise of four percent over the previous two years. In fact it's the only age group where the divorce rate is rising.

And it's quite natural to feel lonely after a separation or divorce. So, even after bereavement, the time will eventually come when you want someone special back in your life.

There are several ways of going about that, but perhaps before launching into the dating game there are a few preparatory moves to complete.

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Firstly, are you really ready for it? Have you come to terms with the end of your previous relationship and sorted all your feelings about it? The last thing you want to be doing with a potential new companion is banging on about your former partner's saint-like - or other - qualities.

You might also want to run the idea past your children. Ultimately it's your life, not theirs, but unless things are handled properly, there could be some resentment about the sudden appearance of a substitute for a much-loved and missed Mum or Dad. You all need to talk it through, but be prepared for the possibility that one or more might never accept or understand what you are trying to do. Conversely you might also discover that your grown-up children are pleased that you have a new partner who is making you happy - and that they need not feel so responsible for you.

Think about the image you are presenting. It might have been some time since you dressed to impress a single individual. You might have put on weight, or still wearing the same clothes and hairstyle that you have worn for years. In any case, getting a wardrobe and appearance make-over will do wonders for your self-confidence.



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So now you're ready. But after years - probably decades - in a relationship, the notion of finding a new love, or just going on a date, can be a frightening prospect. However there's no need to be nervous - realising that you can still attract a potential partner is a real confidence boost.

*“So where do you start?”*

Start small; don't expect Mr or Miss Right to appear instantly. Go out with friends or join groups following activities you like - the golf club, a book group at the library, or take a course in that foreign language you always promised to learn. You know you'll be with like-minded people and you can meet them in company where there's no pressure to 'perform'. You'll soon see who you like and who you find irritating. It's surprising how many people, only previously known as acquaintances, turn into interesting friends once your take on life changes. Many relationships have developed from old friendships.

**Do you think you are ready to search for one-to-one connections?**

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Well there are always the lonely hearts ads in the local press, but it means mastering a language all of its own to understand the ads and contacting someone you really know very little about.

Speed dating tends to have a cut-off age of 45 for women and 49 for men and other kinds of 'icebreaker events' like dinner dating, dance dating, lock and key parties are mostly aimed at the 27-45 year olds. Even traditional introduction agencies tend to ignore women over 45 and men over 50.

These days it's the internet. A social no-no a few years ago, dating websites are now a very popular pathway to a new relationship for all age groups. We are all savvier about the web these days and the number of sites designed especially for over-50s has burgeoned in recent years. Figures from Experian Hitwise show the number of over-55s who use them has risen by 39 per cent. The Office for National Statistics even factors dating subscriptions into the cost of living.

Dr Yale Warren, the founder of eHarmony, one of the most prominent web dating sites, was recently quoted as saying: "We're very

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interested in working with senior people. Eventually, you're going to see seniors playing a larger and larger role in services like ours."

### *"Safety and Privacy"*

Your first concern has to be your safety and privacy. Some sites are not as trustworthy as others. It's worthwhile checking them out before diving in. Look at feedback forums to see whose is highly rated and who get complaints. Many sites offer a free trial, so take them up and see how their programmes work for you before you invest in full membership. It will also allow you to get an idea of the different types of people on different sites without committing yourself. Use a new e-mail account which you can always dump if things get tricky and you won't lose your other contacts.

Check as far as you can on what the site operators do with the personal information you give them. Do you really want to be targeted by advertisers they have sold your personal preferences to?

Take it slowly getting to know someone over the internet. You could start with a few emails, then possibly a *live messenger service* or

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*Facebook* where you can have an on-screen conversation in real-time typing in your responses.

Follow that with a phone call, or maybe a live chat using a *webcam*.

The great beauty of internet dating is that you can remain fairly anonymous, until you are really sure about a potential date. And if things go wrong there's no awkwardness about a bust-up in a restaurant or other public place. You can simply tell the other person politely that it's not going anywhere and sign off.

**Take a few simple precautions over the first meeting.**

**Pick a public venue and tell someone where you're going.**

Be prepared for who you meet. You're always going to get people who aren't always what they say they are and who have made over-enthusiastic claims about what they do for a living, what their background is and even their age and appearance. Often pictures posted on-line are 10 or 15 years old. “But that's pretty much the same in everyday life too”.

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Be patient. It's likely there will be a few false starts before you meet someone you might like to see again.

But bear in mind dating in your 50s or 60s is a very different ball game to those early teenage and 20-something days. For a start you have nothing to prove, you've already led a full life with plenty of experiences of your own.

This isn't necessarily picking someone you want to spend the rest of your life with. So it doesn't matter if the person you meet would be a good parent or has good career prospects or even that they come from a similar background to you. It's simply: **Do we click?**

Take encouragement from recent research by Bowling Green State University in Ohio which found that many elderly singles were merely looking for companionship. Older people chose natural pictures and use gentle language to describe their character, such as 'active' and 'young at heart'.

Dr Wendy Watson, the lead researcher said: "Gone is the focus on appearance and status. We believe that over 60s appear to be more

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interested in honest self-representation and being compatible rather than discussing areas such as sexual prowess and nightlife.

"We also found the language of older people's online ads was different when describing themselves and what they were looking for in a relationship. Terms such as 'young at heart' and 'active' were used to show physical fitness and good health."

Then of course there's the next level. **What about sex?**

You might feel nervous about sex. For a start, unless you're a Hollywood A Lister, your body is not going to be in the same shape as it was 30 years ago! And if you have been on your own for some time or haven't had an active sex life for a while, the idea of being intimate with someone could cause you embarrassment.

But in the 21st Century surely everyone knows an active sex life can continue well past retirement, so don't be surprised if at some point your date suggests something more intimate than tea and conversation!!

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Male desire tends not to diminish with age and many women may feel that they missed out on the passionate sex life that their friends or grown-up children have experienced.

Of course the *spirit* may be willing, but the *flesh* may not. You're probably not as fit as you once were and might have one or two problems that could inhibit a full-on physical affair. Also some medications can affect satisfaction and performance. Talk to your GP, It's wise to hold off if you are recovering from a *heart* condition or *major surgery*, and if you've undergone *joint replacement* or suffer from *arthritis*, ask for guidance from a physiotherapist. They might even have some advice on the best positions.

However the experts reckon that if you can manage a couple of flights of stairs without losing your breath or discomfort you should be able to indulge.

A word of caution, don't forget the potential health problems. Recent figures published by the Health Protection Agency showed a rise in people in their 50s, 60s, 70s and 80s having sex with new partners over the last ten years, this has led to an increase in *syphilis*, *herpes*, *chlamydia*, *genital warts* and *gonorrhoea*.

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You might not have to worry about pregnancy, but - just like teenagers and young people - older couples should also safeguard their health by using *condoms*.

Finally, if you do want to go all the way and remarry, there are some financial and legal points worth noting.

If you marry, register a civil partnership or live with someone as a couple, any means-tested benefits you receive, such as Pension Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Benefit, may be affected. This is because your partner's income is included as part of the overall assessment. Notify the office that pays your benefits as soon as possible.

*“Your State Pension”*

You are allowed to use your ex-partner's National Insurance record for your basic state pension if it means you'd receive a higher pension as a result. However, if you remarry or register a new civil partnership before you reach State Pension age, you lose this right.



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*Widows, widowers and surviving civil partners can also inherit some, or all, of their late partner's entire additional pension or graduated retirement benefit, but lose this right if they remarry or register a new civil partnership before State Pension age.*

*“Your private pension”*

If you're a member of a company pension scheme, you may want to change the nominated beneficiary. This is the person who receives any benefits from the scheme if you die.

*“Your will”*

**Many people wrongly believe that divorce invalidates a will.** It doesn't, but remarrying or entering a new civil partnership does.

You can add a clause to your will to prevent it being cancelled by your remarriage, but you will probably want to make a new will to reflect your new circumstances.

*“Maintenance”*

If you are receiving any maintenance (for yourself as opposed to any children) from your ex-partner, this will stop when you remarry. It can also happen if you co-habit.

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**Let's move on to having even more fun;**

## **Entertainment**

How many movies did you miss, or concerts and plays, because work or children came first?

Now that you're retired you have so much time on your hands you might not know what to do with it all.

So now's a great opportunity to do some of the stuff you always promised you would do, but just couldn't make space for in a busy daily routine.

And because you don't have to worry about what time you can go, there are lots of *concessionary* rates you can take advantage of.

**Cinemas, theatres and museums often offer discounted tickets**, not just because you are a pensioner, but also because you can be flexible and come at a time when others are still at work.

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It's great for you as the queues are shorter - or non-existent - and it's good for them as it smooth's out peaks and troughs in their visitor numbers and generates cash flow at quiet times.

Even if no discounts are advertised, it's always worth asking. A good manager will always be interested in a deal if it puts some extra cash in his till.

If you're an Orange phone user don't forget their Two for One cinema ticket deal on Wednesdays for the price of a text message.

**It is true, accessing the arts, culture and music can be expensive - try buying tickets for the Royal Opera House in London's Covent Garden or a West End movie premiere - but there are many attractions where the cost is minimal or even free.**

Many galleries and museums don't charge for entry and many venues, such as churches, community centres and concert halls often have foyer exhibitions, lunchtime music or readings. Some bookshops have visits from authors, either doing book signings, or talking about their work. And don't forget the free outdoor events staged in parks and on beaches.

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Or perhaps you want to take part in the arts rather than just look at them. Even the smallest town will have an amateur dramatic or operatic society and they are always on the lookout for new members.

If you don't fancy strutting the boards, there are plenty of backstage roles to be filled - and 'Amdram' social life is legendary. Check your local paper or library for information and details.

Alongside that there are arts groups, writers' workshops and music groups. The organisation Making Music offers contacts for more than 3,000 voluntary music groups throughout the UK, **including choirs, orchestras, brass bands and folk groups**. It says its aim is to encourage all kinds of music groups and individuals to be part of a vibrant multi-cultural music scene. It offers expert help on setting up, running and developing music groups in the community. Their watchword is: "It all starts with having a go". Making Music: 020 7422 8280 [www.makingmusic.org.uk](http://www.makingmusic.org.uk)

If you're interested in photography, ask the Royal Photographic Society <http://www.rps.org> about workshops and lectures.

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*Don't forget TV.* You can see your favourite television show months before it airs by going along to a live studio recording. Audience tickets are free. Find out what's available on BBC TV and radio at <http://www.bbc.co.uk/tickets> or contact BBC Studio Audience on 0370 901 1227 (national rate).

They run a mailing list to keep people up to date about what shows are coming up.

ITV runs a similar scheme, see <http://www.itv.com/beontv/tickets> and the Applause Store provides free tickets for both TV and radio, visit [www.applausestore.com](http://www.applausestore.com) or call 0871 987 1234.

If you like to take your entertainment at home, then look in at your *local library*. If you haven't been in for a while, be prepared for a pleasant surprise. It's not just books any more. There's audio books, books with large print and CDs and DVDs to rent - usually at better than rental store rates. And there's no Shhh! in the library any more. People are actively encouraged in, to meet friends and have a chinwag over biscuits and a cup of tea or coffee.

For more about audiobooks, contact Listening Books

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[www.listeningbooks.org.uk](http://www.listeningbooks.org.uk) and the Royal National Institute of Blind, website: [www.rnib.org.uk](http://www.rnib.org.uk). The Talking Newspaper Association of the UK <http://www.tnauk.org.uk> offers audio versions of national and local newspapers.

If you're feeling sporty there's plenty for you to go at - not least because the exercise will do you good. You might not make the Rugby 1st XV, but there's bound to be a sport or form of exercise to suit your ability: tennis, badminton, bowls - crown green, flat - or even 10-pin. Your local leisure centre can help you find out what's going on in your area.

Many have exercise programmes specifically for older people, often at a lower price.

One growing interest is Orienteering - testing your map-reading skills over a set course. It gets you out in the countryside in the fresh air. So does joining The Ramblers Association. Its website <http://www.ramblers.org.uk> has information on walking groups in your area. Natural England's Walking for Health scheme - <http://www.walkingforhealth.org.uk> - organises free group walks for people of all abilities around England.

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To find walking groups in Scotland, visit the Paths for All website:

<http://www.pathsforall.org.uk/>

In Wales, look at the Let's Walk Cymru website:

<http://www.lets-walk-cymru.org.uk/>

Check out your local branch of Age UK, the charity formed by the amalgamation of Age Concern and Help the Aged. They often run their own activities and should know what else is available locally.

If you just want to be a spectator, check your local paper for the fixtures of the local teams. What could be more idyllic than watching cricket on the village green in the sunshine. Look out for outdoor national events near you. Many could be free, such as marathon races or cross countries and supporters are welcome along the route.

Have you ever thought of putting a little bit back? A thank you to the society you have enjoyed for the last half-century or so? What about becoming a volunteer? You could well have skills that could help others. It could be anything from Meals on Wheels to a guide at the nearby stately pile.

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Age UK also runs Friendship Centres where like-minded people can meet and make friends. Their activities could range from rambling to pub lunches. To get in touch with any Friendship Centre, Age UK's National Social Development Officer, Diana Davies:  
diana.davies@ageuk.org.uk or 07795 548016 or 01827 830380 (an answerphone monitored regularly).

**One final point, if you reach 75 your TV licence is free.**

## Property

On retirement most of us want to stay in the familiar surroundings of our own home. It's the place we probably shared with our partner for years and brought up our family. We've got it just right for us, we know its foibles and quirks like an old friend and the last thing we need is the upheaval of leaving it.

You don't have to move out and you could receive support services such as additional security measures, an emergency alarm system or help with shopping cleaning and even washing from your local council's social services department.



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If you're fortunate you will have grown-up children who might either be prepared to convert part of their home into a granny flat or to sell both your homes to buy a bigger place you can share.

But the time will doubtless come when we need a little less responsibility and the knowledge that there is someone close by to help out in an emergency.

There are a number of options for your retirement home.

The first is to look at a property in a retirement housing scheme, often a development of 20 to 40 self-contained flats or bungalows. Unlike most private houses, most retirement housing is sold on a leasehold basis. That means the ownership resides with someone else who agrees to sell you a right to occupy the property for a determined number of years. After that it reverts back to the original owner. You usually pay a small annual ground rent to the freeholder.

The rights of leaseholders are different to those of freeholders and you should take legal advice before buying.

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*Residents usually need to be at least 55 or 60 years old.*

The facilities and services in retirement housing vary from scheme to scheme so it sensible to check what is available before you buy!

Meals are not provided - unless it is extra care sheltered housing (see below) - but some schemes may have a restaurant.

Most are run by a management organisation which has day-to-day responsibility. It could be a private company or a housing association and ensures the agreed services are provided, sets service charges and collects them.

Its responsibilities will include employing wardens and other staff (if part of the contract), repairs, maintenance, cleaning of the structure, exterior and communal areas including corridors, lifts, communal rooms and the grounds. It should also pay the property insurance.

**You will be expected to pay a service charge to cover these expenses and also be responsible for maintenance and repairs to**

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**the inside of your flat or bungalow and for arranging your own contents insurance.**

You should check out the managers' experience in the business and if, and how frequently they meet residents to discuss problems or developments.

**See if they are members of a recognised trade body such as the Association of Retirement Housing Managers which has its own code of practice.**

See also if there is an active residents association and talk to someone from it to see what life is like, if there are any on-going problems and how good is the relationship with the managers.

All schemes should have a fund to cover the cost of long-term repairs, renewals and redecorations. In some schemes, contributions to the fund are made as part of the regular service charge payments, while in others they are deferred until the property is sold.

If you want to carry out alterations or improvements you might have to get consent from your landlord and you could be charged an administration fee.

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Many of the retirement housing schemes, have a resident manager or warden whose duties can vary. What they are should be laid out in the information pack - also known as a leaseholder handbook - you receive on moving in.

Your service charge goes to pay for him so if you are looking for lower overheads you might consider a scheme without a warden, but be aware of possible problems for you without that support in the future.

You will also have to pay your Council Tax, water charges, TV licence (for those under 75), telephone and utility bills - although the service charge should cover bills for items like lighting and water in communal areas.

If you are on *Housing Benefit* there is a funding system called Supporting People that could pay for housing-related support services such as the scheme manager any emergency alarm service. You should apply to your local council for an assessment of your circumstances to see how much help you can have.

*You might also be able to get help with your Council Tax.*

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There are two main codes of practice that exist to protect residents' rights in retirement housing:

The National House Building Council (NHBC) Sheltered Housing Code of Practice applies to all retirement housing built after 1 April 1990. It requires the developer to ensure that residents' rights are fully protected by a legally binding management agreement between the developer or freeholder and the management organisation.

The Association of Retirement Housing Managers (ARHM) Code of Practice regulates managing agents including private companies and housing associations that manage private retirement housing. The code covers issues, such as good practice in providing services, including the scheme manager service, and setting and collecting service charges.

It also states that a management organisation should consult residents on all significant issues, hold annual meetings, visit schemes at least quarterly and encourage the setting up of residents' associations.

Some retirement schemes offer freehold properties which are usually bungalows or houses. As service will be provided in a similar way to

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leasehold schemes, the buyer will need to sign a deed of covenant to accept management services from a specific provider.

Some schemes also exist for people who cannot afford the property's full market price. These are known as *shared ownership*, *life interest plans* or *leasehold schemes* for the elderly.

They usually involve buying part of the equity of the property and paying rent on the remainder, or buying the right to live there for the rest of your life.

You may prefer to rent. Most rented sheltered housing is provided by housing associations or local councils which aim to assist people in greatest need. They set stringent criteria to determine highest priority.

Normally you must show you have a housing need either because of the physical condition of your present home; or you have medical or social reasons for wanting to move, such as poor health, disability, isolation from friends and family.

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You must also show that you are not able to buy a home and, if you are not local already, that you have a good reason for wanting to move to your chosen area , for example, to be close to family.

If you are already a tenant of a council or housing association you should first approach your landlord and ask for a transfer.

Before choosing a home, it is worth asking yourself a few important questions. Can I cope with the location - too many hills, busy roads, or noisy factories?

Is there easy access to shops, good public transport and a health centre? Can I take my pet?

Extra care sheltered housing is for people who need personal care services, such as help with bathing or dressing. Accommodation is usually provided in self-contained flats, but there may be a shared dining room where meals are available. It can be rented, owned or part-owned/part-rented and is often run jointly with a local council's social services department.

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The Elderly Accommodation Counsel - <http://www.eac.org.uk/>  
Freephone 0800 377 70 70 - can tell you what is available in your area and the charity Counsel and Care - a national advice service working with older people, their families and carers, to get the best care and support - produces a factsheet on extra care housing.

<http://www.counselandcare.org.uk/>

The Abbeyfield Society is a charity that provides housing, support and care for people at different stages of later life in sheltered housing. Most of the accommodations are in houses of eight to 12 unfurnished bed-sitting rooms; many have en-suite or bathroom facilities.

They usually have a shared lounge, dining room and garden. The residents are provided with two main meals a day and support from the house manager and volunteers. <http://www.abbeyfield.com/>

Almshouses are an ancient way of providing low-cost accommodation for older people. Almshouses have existed for over 1,000 years enabling individuals in need to retain their independence and to live in their local community.

Run by charitable trusts, they each have their own rules about whom they can house. Some Almshouses cater for retired workers of a



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particular trade, other are for people living in a specific geographical area. But, as beneficiaries of charity, residents do not have the same legal rights as other tenants there is no security of tenure under law.

For information on what exists in your area look at the Almshouses Association <http://almshouses.org/almshouses/>

Some older people like the idea of park or mobile homes. They are prefabricated single-storey houses installed on land that is owned privately or by a local authority. Often equipped to exceptionally high standards they have the attraction of being relatively cheap to buy and run. Owners pay the site owner a fee for their 'pitch' for maintenance of the common areas and services.

More details from The British Holiday and Home Parks Association Ltd., 6 Pullman Court, Great Western Road, Gloucester GL1 3ND 01452 526911, <http://www.bhhpa.org.uk/>

Park Home Residents Action Alliance (PHRAA), a voluntary, national park home association working exclusively for the rights of park home owners. 5 Silver Poplars, Kingswood, Wolverhampton, South Staffs, WV7 3AP 01902 373462. <http://www.phraa.co.uk/>

Age UK provides a series of very useful factsheet, setting out these options in much greater detail.

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## Travel

Today's older generation grew up with cheap travel, so it's not surprising that we want to keep that up in our retirement years.

And with discounts for retirees and inexpensive off-peak holiday packages, the desire we developed in our youth for different and exotic holiday destinations can readily be accommodated within a pensioner's income.

Not having to worry too much about holiday dates once you're retired can make a big difference to the cost of a holiday. **Midweek flights and flights early in the morning or late at night are usually cheaper. So are holidays in the quieter periods such as early spring, late autumn and winter.**

*If you still want sunshine*, look at year-round holiday hotspots such as the Canary Islands and Malta. The low season will be quieter, but it will also be significantly less expensive than the peak summer months. In fact booking more than one holiday a year in the low seasons could work out no more expensive than a single one at the busy peak.

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Booking holidays as a group, or as a couple, can also bring good discounts and it is always cheaper to book additional features, such as sports activities and tours, once abroad, rather than through a tour operator.

The all-inclusive holiday is often a less expensive option for senior citizens. It usually includes all meals, and local alcoholic and soft drinks. Some add tours and sports activities, so it's a great option if you don't mind staying close to your hotel.

The grey pounds is big business these days and there are many companies such as [SAGA](#) which offer holidays for senior citizens - the beauty is that they often work out cheaper than high street operators.

But if you know your way around a computer you can build your own holiday from home by visiting different sites to book flights or trains and hotels separately. Most of these holiday companies will provide discounted holidays for those aged 50 and over. And using specialist companies such as <http://www.hotels.com/> and

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<http://www.laterooms.com/> can cut the high street price by up to two-thirds.

It pays to take time to make comparisons across several websites. Prices for the same hotels and holiday packages can vary from site to site because the web operators apply their own charges and the difference between them can be significant.

A cheap way to see foreign places is home exchange - going to live in someone else's house while they stay in yours. There are dozens of websites offering deals around the world - even the Guardian runs one.

If you want inexpensive vacations consider coach holidays, although you can spend an awful long time in a coach seat. Many companies specialise in coach travel to Europe, and many small operators offer trips within the UK to events such as the British F1 Grand Prix or Blackpool Illuminations. Look for their ads in your local paper.

If you really want to push the boat out you could look at the other side of the world. Australia and New Zealand are proving popular with older Brits for several reasons: When its winter here, its summer

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Down Under. The pound goes a long way and for some it's a chance to visit friends and family. There's also to opportunity to visit places reminiscent of Britain as it was a few decades ago - and see some stunning scenery.

There is a wide range of specialist holidays, from *golf in the Algarve* to *creative writing retreats in Spain*, from *wine tasting in France* to *wildlife safaris in southern Africa*. The only restrictions are your mobility and your health!

Medical insurance abroad is vital whatever the traveller's age, but older people do have a few other medical and safety matters to consider. Remember there is no NHS.

**Illness and injury overseas** can be extremely costly. A day in A Spanish resort hospital can cost £300. Medical treatment in the US can cost tens of thousands of pounds, as can a medevac flight home.

If you are in the EC, carry a European Health Insurance Card which has replaced the old E111 form. It's not an alternative to medical travel insurance and will not cover private medical costs, but it does entitles you to reduced or free state-provided healthcare. Don't buy

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one through the scores of websites offering the service. **It's free from the Department of Health and valid for five years.**

If you're taking medicines, make sure you have enough to cover your visit. Plus a bit extra if you get delayed coming home - and carry it in your hand baggage, just in case your suitcase goes missing. Always carry details of medical conditions in a wallet or on a medical bracelet or ID tag.

Emergency telephone contact numbers should be programmed into a mobile phone under the name 'ICE'. In Case of Emergency as 'ICE' will be the name that medical professionals look for in mobile phones in emergencies.

It's worth checking with your GP that you are OK to travel before you go.

Once you're on holiday there are a few things you can do to keep safe, such as keeping hydrated, staying out of the sun, and noting the location of emergency facilities.

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For some older people a holiday might be the first time they have travelled since losing their partner. You might feel nervous about travelling alone, so perhaps you could ask a friend or relative to join you, or you could book a trip with a holiday company which organises trips for older single travellers.

If you are just travelling around Britain there are all sorts of concessionary deals on public transport.

A Senior Railcard is available to anyone aged 60 or over. It costs £28 for one year or £65 for three years and saves one-third of the cost of most tickets. It comes with some fringe benefits such as reduced-price membership of art or food societies. Some ferry companies offer discounts to Senior Railcard holders too. <http://www.senior-railcard.co.uk/>

Book trains on-line at <http://www.nationalrail.co.uk> which points you to the cheapest deal of routes covered by more than one operator. If you book direct on an operator's internet site you can find web-only discounts and if you buy early there's more cash off.

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One wrinkle if you're travelling longer distances is to ticket split. If different train companies, with different prices, operate on the same line, you can save as much as 60 per cent by buying separate tickets for different sections of the journey instead of one through ticket.

You don't have to change trains at the intermediate station - it's all legal as long as the train does stop there. The website <http://www.splityourticket.co.uk/> explains how to do it.

There is no national concessionary scheme for coach travel, but some operators do offer discounts. National Express, for instance, has a Senior Coachcard for over 60s. It costs £10 and offers a third off tickets for a year.

Older people are entitled to a free bus pass and a minimum concession of free off-peak travel on a local bus anywhere in England. They are not valid on cross-country routes. Check with your local authority.

Driving can be problematic for older people. You doubtless have many years' experience, but your sight, hearing, reaction time, general fitness and physical mobility are less than they once were -



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and there's probably been changes in the Highway Code since you last read it.

There is no upper age limit for driving a car but if you have, or develop, a disability or medical condition that affects your driving, you must by law notify the Driver Vehicle Licence Agency.

All drivers must renew their licence when they reach 70 and every three years after that. Having a disability or medical condition does not necessarily mean that your licence will be affected, but some conditions will lead to your licence being restricted, or even withdrawn.

### **Thank you for reading this e-Book**

I hope you found this e-Book informative, if you have any questions, you can leave me a message on my website:

<http://www.retirementplanning4babyboomers.com>

David W Kinghorn