

GRADUAL RETIREMENT



Are you in a hurry to retire? Not everyone is rushing to that particular finish line. According to the 2018 retirement survey from the Transamerica Center for Retirement Studies, which gauges the outlook of American workers, 56% of those who describe themselves as “fully retired” did so before age 65, while another 14% said goodbye to the daily grind in the year they turned 65. But that still leaves a significant number – 30% of respondents – working beyond age 65, with some even indicating that they never “expect to stop working.”¹

Are financial needs shaping these responses? For some, though not everyone. Those who retired after age 65 offered a wide range of responses. Forty-seven percent of respondents indicated that they wanted to remain “active” or that they “enjoy what [they] do.” But many indicated that they couldn’t afford to retire (24%), needed to maintain health benefits (12%), or simply wanted to continue making money (56%). That latter statistic may speak to a desire for more financial independence, or a hope to spend a few extra years in the workforce, so they can continue making contributions to retirement accounts.¹

“Retirement” and “work” are no longer mutually exclusive. Whatever your reasons for not retiring at the earliest opportunity, the truth is that many people enjoy good health and vitality well into their seventh decade (and beyond) and see no reason to speed their way into that phase of their life.²

Social Security will eventually become a factor, whether you retire in your sixties or wait until after you turn 70. We are sometimes cautioned that working too much in retirement may result in our Social Security benefits being taxed. Your benefits stop accumulating at that age, as do delayed retirement credits. Delaying collecting benefits until age 70 does have one big plus: your monthly deposit will be 132% of the basic monthly benefit.²

If you do want to make a gradual retirement transition, what might help you do it? First of all, work on maintaining your health. The second priority: maintain and enhance your skill set, so that your prospects for employment in your sixties are not reduced by separation from the latest technologies. Keep networking. Think about Plan B: if you are unable to continue working in your chosen career, even part time, what prospects might you have for creating

income through financial decisions, self-employment, or in other lines of work? How can you reduce your monthly expenses?

Easing out of work & into retirement may be the new normal. Pessimistic analysts contend that many Americans will not be able to keep working past 65, no matter their aspirations, and that 70 is out of the question. They may be right, and many will not be able to meet that goal. That said, they may be wrong – you are part of an active, ambitious generation that has changed the world, so don't be surprised if you also help change the definition of retirement.³

Have a great weekend!

Source: MarkingPro

Golf Tip of the Week



Posture Makes Perfect

To get the most out of your irons, maintaining good posture throughout the swing is key. Try using this strategy many pros use for all their shots, including their irons:

1. Keep your right arm fairly straight on the takeaway.
2. Make sure to use a shoulder turn and not just lift your arms.
3. From the top, start down by pushing off your right foot.
4. With your weight on the left, turn your hips through, making room for your arms to swing into impact.

This may sound like a lot of mechanics to keep in mind, but slow, mindful practice will have your posture in alignment for the perfect swing.

Tip adapted from Golf Die Hard!

Recipe of the Week

Salty/Sour Preserved Lemons



Serves 6

Ingredients:

5 lemons

¼ cup salt or more, if desired

Freshly squeezed lemon juice, if needed

Optional add-ins

1 cinnamon stick

3 cloves

5 to 6 coriander seeds

3 to 4 black peppercorns

1 bay leaf

Directions:

1. Soak the lemons in lukewarm water for 3 days to soften the peels. Be sure to change the water every day.
2. With a sharp knife, quarter the lemons from the top to within ½ inch of the bottom. Dust salt on the fruit, then reshape.
3. Put a Tbsp. of salt at the bottom of a mason jar. Start layering and packing the lemons, adding salt in between each layer. Push the lemons down and sprinkle in the add-in

spices between layers if you're using them. Pushing the lemons down will release their juice; add additional lemon juice, if needed. When the jar is full, leave some air space before sealing the jar.

4. Put the jar of lemons in a warm place and shake the jar at least once a day to mix the salt, lemon juice, and spices. Leave the lemons to ripen for 30 days.

To use the lemons, rinse them and remove the pulp. The preserved lemons don't need to be refrigerated and will keep up to a year.

Recipe adapted from Epicuriousⁱⁱ

Health Tip of the Week



Diet Soda: Risks and Replacements

Recent research from the *Journal of the American College of Cardiology* indicates that drinking even one diet soda a day can increase your risk of heart disease or heart attack by 35%. That one diet soda a day is probably not worth it. These drinks are also loaded with chemicals that are potentially carcinogenic and wreak havoc on your insulin because they trick your body into reacting in similar ways to sugar, releasing insulin in your gut and signaling your body to hold onto extra fat.

The good news is that there are plenty of alternatives to this seemingly harmless habit. The best choice is water. Drink the best water you have access to. If your city has great water, use it! If not, there are plenty of places to fill up on filtered water. Then, try some variations on infused flavors. Just add fruits, vegetables, and herbs to your liking, and sip away throughout the day! Here are a few ideas:

- Orange Fennel
- Pineapple-Mint-Ginger
- Tomato-Celery-Bell Pepper
- Strawberry Cucumber

Tip adapted from The Washington Post and Food Networkⁱⁱⁱ

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ⁱ <http://golfdiehard.com/6-ways-to-hit-your-irons-solid/>

ⁱⁱ <https://www.epicurious.com/recipes/food/views/preserved-lemons-231570>

ⁱⁱⁱ https://www.washingtonpost.com/national/health-science/diet-drinks-may-seem-like-a-good-idea-but-their-effects-may-surprise-you/2018/06/01/85859710-5d06-11e8-a4a4-c070ef53f315_story.html?noredirect=on&utm_term=.fb45ba47ae9c

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