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Take a class through a retirement community, senior center or community college; volunteer or look for a part-time job through your church or a community organization; join or start a book club. Many bookstores and libraries sponsor "anyone can join" book clubs if you don't already know of one.

**Be patient. Finding good friends takes time.** "Consider your friendship

search a long period of exploration," says Schlossberg. "The first organization you join or class you take might not be a good fit, and the first few people you invite for coffee might not become lifelong buddies. But that's OK." What's most important, she emphasizes, is that you continue reaching out, and stay open to new relationships, no matter where you find them. Your happiness depends on it! ■

## LIFE AFTER SIXTY



**M**y daughter Cathy was walking her 6-year-old, Emily, home from school on a breezy day. Emily said, "Mommy, the wind speaks to me." Cathy, quite amazed, replied, "Really, Emmy? What does it say to you?" To which Emily answered, "I don't know, Mom. I don't speak wind."

—contributed by S. James Coppersmith  
Marblehead, MA

**O**n one nice sunny day, my wife took our two grandchildren, ages 4 and 2, to a local playground. She brought along some snacks and apple juice. After the kids played for a while, she took out the treats and the three of them sat down to rest and refresh themselves. Grandma asked the little ones if it seemed like a picnic. "Yes," replied the 4-year-old, leaning back with a sigh. "It seems just like old times."

—contributed by Jerry Distefano  
Harmony, WA ■

**Have a funny story to tell? Send it to the address on the right or e-mail it to [Ruth.Anderson@dowjones.com](mailto:Ruth.Anderson@dowjones.com). We'll pay \$50 for any we decide to publish.**

### WRITE TO US

**1155 AVE. OF THE AMERICAS, 7TH FL  
NEW YORK, NY 10036**

**Got questions about Social Security, Medicare, insurance or any other aspects of retirement living? Write to Ruth Anderson at the address above or e-mail her at [Ruth.Anderson@dowjones.com](mailto:Ruth.Anderson@dowjones.com).**

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**YOUR  
GUIDE TO  
RETIREMENT  
LIVING  
SEPTEMBER 2010**

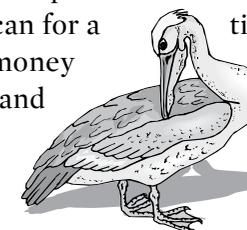
# YOUR RETIREMENT ADVISOR

## ADOPT A PELICAN

**W**atching the oil spill in the Gulf of Mexico seep into marshes and wetlands, affecting dolphins, turtles and birds—like the brown pelican, Louisiana's state bird—you may feel inspired to lend a helping hand. Here are a few things you can do to help support wildlife rescue and recovery efforts in the Gulf.

**Write a check.** The International Bird Rescue Research Center allows donors to sponsor, or "adopt," a pelican for a \$200 donation. The money goes toward the care and eventual release of the bird: [Ibrrc.org/adopt\\_pelican.html](http://Ibrrc.org/adopt_pelican.html)

You may also consider making a donation to one of the following highly rated nonprofit organizations working with wildlife in the Gulf region:



American Bird Conservancy: [abcbirds.com](http://abcbirds.com); (540) 253-5780  
Greenpeace Fund: [greenpeace.org](http://greenpeace.org); (202) 462-1177  
National Audubon Society: [audubon.org](http://audubon.org); (212) 979-3000  
National Wildlife Federation: [nwf.org](http://nwf.org); (800) 822-9919  
Nature Conservancy: [nature.org](http://nature.org); (703) 841-5300  
Oceana: [oceana.org](http://oceana.org); (202) 833-3900.

**Give supplies.** The National Wildlife Federation is monitoring 10,000 miles of coastland, finding animals in distress and mapping the impact of the spill. Their most needed supplies:

- Backpacks, clipboards, hats, insect repellent, pens, sunscreen and water bottles to stock volunteer kits

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## YOUR RETIREMENT ADVISOR

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- Gift cards from stores that sell supplies. Gas gift cards are needed, too.
- Marine and shore GPS units
- Digital cameras.

You can send donated items to: National Wildlife Federation  
Attn: Oil Spill Volunteer Network  
11100 Wildlife Center Drive  
Reston, VA 20190

Also consider contacting other wildlife rescue groups to learn their wish-list of supplies. The National Oceanic and Atmospheric Administration for example, can be reached online at [noaa.gov](http://noaa.gov) and at (301) 713-4248. Tri-State Bird Rescue and Research: [tristatebird.org](http://tristatebird.org); (302) 737-9543.

**Be pet-friendly.** The livelihoods of many pet owners have been disrupted by the spill. The Humane Society, [Humanesociety.org](http://Humanesociety.org), is working with

Plaquemines Animal Welfare Society (PAWS) in Louisiana to distribute pet food to Gulf residents who can no longer afford to take care of their pets: [Paws4life.org](http://Paws4life.org); (504) 392-1601.

**Wear your support.** Some apparel and accessories distributors are donating a portion of their proceeds to charities helping in the Gulf. At [coastapparel.com](http://coastapparel.com) you can find items that support the Gulf Relief Foundation. At [weaddup.com/oilspillshirts](http://weaddup.com/oilspillshirts) your purchases will benefit the Gulf Restoration Network and Matter of Trust. You may also browse [shop.cafepress.com](http://shop.cafepress.com) for items tagged “Gulf Oil,” which directs a portion of these purchases to the Gulf Restoration Network. ■

Sources: Republic Research, Better Business Bureau, Charity Navigator, International Bird Rescue Research Center, Humane Society of the United States, National Wildlife Federation United States, National Wildlife Federation

## HIRING IN-HOME CARE

If you're thinking about hiring a caregiver to help you at home, there are two main types to consider. **Personal or home-care aides** provide companionship and support daily living activities such as bathing, dressing, cooking and doing laundry. **Home health aides** may do all those things and more, like administer medication or record changes in a client's condition. They also may work under a nurse's supervision. Before you choose



which type of caregiver is right for you, ask yourself these three questions:

### 1. Can I afford it?

Many families pay for home-care workers out of pocket. Rates vary widely but non-medical caregivers generally charge \$14 to \$22 an hour. You can research your options or try to find a caregiver near you by calling the Alzheimer's Association at (800) 272-3900.

You may also use its online [CareFinder](http://CareFinder) tool at [Alz.org/carefinder](http://Alz.org/carefinder). Medicare's Web site has a Home Health Compare tool at [Medicare.gov/HHCompare](http://Medicare.gov/HHCompare).

Compare tool at [Medicare.gov/HHCompare](http://Medicare.gov/HHCompare).

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## 2. Should I hire an independent worker or go to an agency?

The advantages of using a home-care agency are plentiful. Agencies screen their employees, pay them and cover their insurance, so you don't have to. They also provide backups if your aide gets sick or goes on vacation. The major disadvantage: agency rates are usually higher than those charged by independent workers.

## 3. How do I know who's right for me?

Interview at least six candidates. Compare their strengths. Check their

references. Be sure to conduct the interviews at your home so the aides know what kind of environment they would be working in, and you to get an idea of how this person would function under your roof. Say you have pets. Wouldn't it be nice to know you're hiring a pet lover?

No matter what type of long-term caregiver you choose, keep in mind that if you need short-term assistance, you can always check with your church or local volunteer group for help. ■

## FRIENDS FOR LIFE

According to a recent study by the Pew Research Center, the top three factors that determine whether folks are happy during their retirement years, ranking virtually equally, are 1) good health, 2) financial security and 3) friends you can count on.

While you're probably closely watching the first two items on that list, are you paying enough attention to #3—friends? If not, it may be time to do so: According to the Pew survey, retirees who are satisfied with their number of pals are more than twice as happy as those who are lacking in friends.

“Clearly, it's crucial that we all focus on developing our ‘social capital’—good friends—after we retire,” says Nancy K. Schlossberg, Ed.D., author of *Revitalizing Retirement*. Even if it has been a while since you brushed up on your friendship skills, it's never too late to do so:



**Keep old friends, but expect some changes:** Longtime friends may move, lose a spouse or remarry, or become ill. Do what you can to maintain those important connections—but never consider your “friendship dance card” completely full, suggests Schlossberg. Be open to new relationships, too.

**Married or partnered? You can have separate friends, too.** Many couples enjoy spending lots of time together after they retire. However, it can also be satisfying to have your own poker game or book club—one your partner doesn't attend. If that's important to you, negotiate some “away time” with friends and encourage your partner to do the same.

**Starting over? Reach out.** If you've recently moved, lost a spouse or just realized you're lacking in the friend department, make new friendships a goal you actively pursue—tough as that might feel. Some easy ways to find folks with whom you might have things in common:

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