



Are You Ready for Life After Retirement?

The 10 Best Cities for an Active Retirement

Some cities make it easier for retirees to live active lifestyles. The top cities were ranked across various metrics, including the average effective tax rate, the number of local retirement communities, the senior citizen population and the number of local doctor's offices.

- 1 **Wilmington, DE**
- 2 **Portland, ME**
- 3 **Santa Barbara, CA**
- 4 **Bethesda, MD**
- 5 **Missoula, MT**
- 6 **Rockville, MD**
- 7 **Pompano Beach, FL**
- 8 **Erie, PA**
- 9 **West Palm Beach, FL**
- 10 **Newport Beach, CA**

Be careful what you wish for – you just might get it.

As many retirees discover, leaving work life to begin another is not always what they had imagined. After years of planning and saving, and picturing days of leisure stretching into the future, the realities of unlimited free time can seem intimidating, especially if you're not ready to slow down.

Fortunately, retirement brings the freedom to do anything you want to do. If an active retirement has appeal, here are a few activities you may want to build into your retirement plan:

- » **Work** – Many individuals return to work once they retire. Some choose work for financial reasons; others like the sense of purpose it provides, as well as opportunities for social interaction.
- » **Volunteer** – Schools, food banks, animal shelters, hospitals, political parties and other organizations welcome volunteers. If you want to stay connected to the business world, investigate mentoring opportunities in your city or town.

- » **Education** – Love Shakespeare? Fascinated by ancient Rome? Intrigued by differential calculus? Sign up for a class at a local college or university. Researchers aren't sure whether sharp minds seek knowledge or knowledge sharpens minds. Either way, continuing education can help your brain stay young.¹

- » **Travel** – If the formality of classroom learning isn't for you, another way to gain knowledge is through travel. Experiencing other cultures and learning new languages can be rewarding.

- » **Photography** – Amateur photographers do not have to deal with the hassles of dark rooms or spending money on rolls of film in the digital age. Photography is a fun and an economical hobby for retirees, and it may open doors to meeting new people and showcasing photos in local exhibits.²

- » **Exercise** – Exercise provides an opportunity to de-stress from a lifetime of work. Whether you join a gym or exercise at home, it also reaps nice health benefits.

Retirement gives you the freedom to explore new things. The key to an active retirement is to stay open to the possibilities. ◀

¹ LiveScience.com, *10 Ways to Keep Your Mind Sharp*, February 2011.

² Investopedia.com, *7 Retirement Activities that are Affordable*, July 2017.



Complain Effectively and Get Results

Would you rather do almost anything other than try to resolve an issue with the cable company, bank or other business? Instead of avoiding the problem, help yourself by complaining more effectively.

Be realistic – Before you speak with anyone, were your expectations realistic? Did you expect five-star service from a two-star hotel? How much time are you willing to put forth for your desired outcome?

Take good notes – Write down the name of those individuals you speak with and the date and time of the call. Note the options offered, the agreed-upon next steps and how long it should take for problem resolution.

Be a part of the solution – Use phrases like, “I think I figured out why this happened” or “I want to discuss a different approach to the problem.” If you are not willing to contribute to the solution, you shouldn’t complain.

Put it in writing – If the matter involves money, legal issues, taxes or your credit report, put everything in writing and send the letters certified mail, return receipt requested.

Know your rights – If the product or service involves a contract, warranty or guaranty, read and understand the fine print. Find out who regulates the company and whether you have additional consumer rights under federal or state law.

Enlist the service representative – Appeal to the representatives as experts by asking, “What would you do if you were in my situation?”

Be positive – The author of “The Squeaky Wheel: Complain the Right Way”, Guy Winch, Ph.D., suggests this technique: Sandwich the complaint between two positive statements. The first positive statement makes the complaint easier to hear, and the second motivates the listener to help.

Gratitude – When your complaints are resolved, be sure to thank all those involved. ◀

Source: *How to Complain and Win*, MSN.com, June 2011.

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