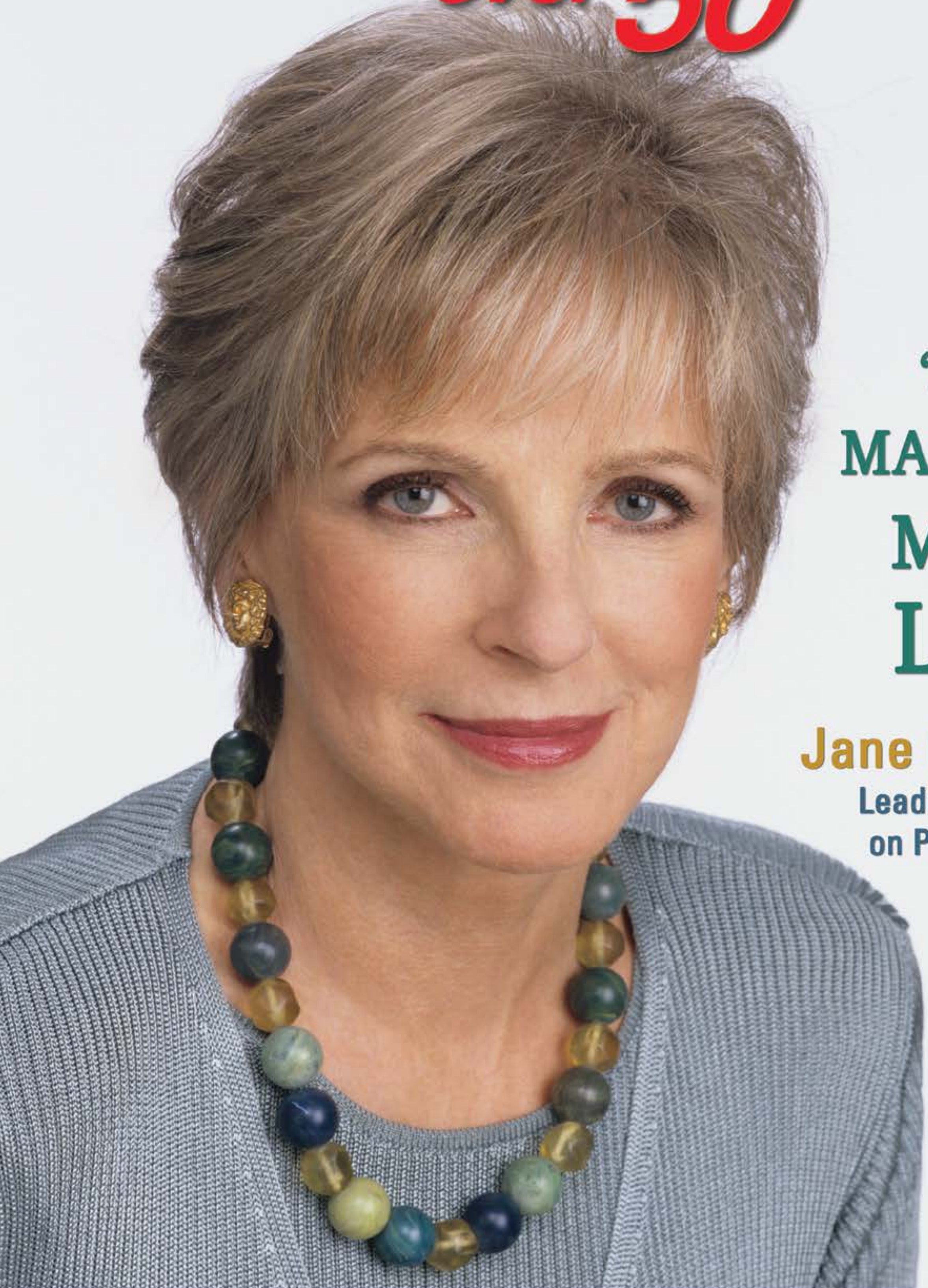
SPECIAL MONEY ISSUE

Active over 50

Resource Guide for Boomers and Seniors



'HOW TO MAKE YOUR MONEY LAST'

Jane Bryant Quinn

Leading Commentator on Personal Finance

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Winter Issue 2016

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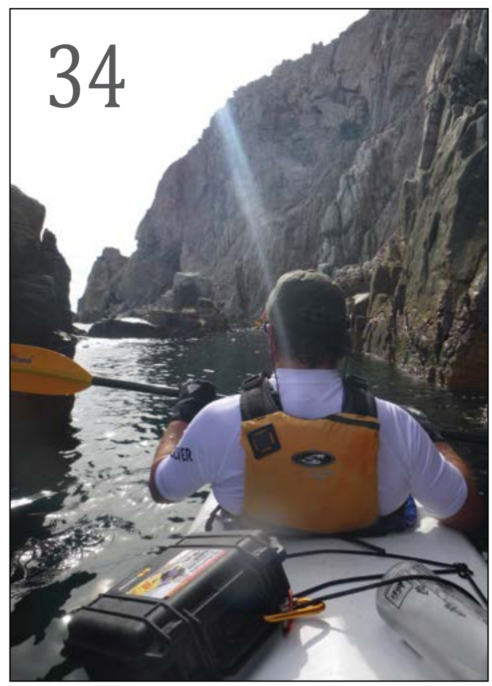

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Publisher's Note

'How to Make Your Money Last'

It's not often that I endorse a book but ***'How to Make Your Money Last: An Indispensible Guide to Retirement'*** by Jane Bryant Quinn is an exception. A leading commentator on personal finance, Jane has no hidden agenda or ties to Wall Street. She doesn't sell or endorse any product.

Since the 1960s, she has been on the side of consumerism, advising people to keep things simple with their personal finance. Syndicated columnist for 27 years. TV analyst on "CBS Evening News with Dan Rather." Author of the bestselling *Making the Most of Your Money NOW, Smart and Simple Financial Strategies for Busy People and Everyone's Money Book.*

Investment advice?
The simplest and lowest cost investments are the best. Suggests index mutual funds which cost as little as 0.05 percent a year for money management.

At age 77, Jane has no plans to retire. Besides writing books, she and her husband Carll stay active publishing a digital newspaper in NYC. Read about her amazing story, page 18.

Will you outlive your money? This is the #1 fear of retirees regardless of assets. What to do? Read article, Page 6.

Thinking of moving? What are some of the "warning signs?" Learn more, page 22.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any topic. You can reach me at **larry@activeover50.com** or call **408.921.5806**.

Cover photo: © Sigrid Estrada

"Money & Retirement"
Resource Guide

Welcome to ActiveOver50's 2016 *"Money & Retirement"* resource guide for boomers and seniors featuring a profile on Jane Bryant Quinn, an award-winning writer, leading commentator on personal finance and author of *"How to Make Your Money Last: The Indispensable Retirement Guide."*

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We hope that you'll find the information in our Money & Retirement guide useful whether you're still working, already retired or thinking about it.

Will You Outlive Your Money?

By Larry Hayes

There are literally hundreds of books and thousands of articles written on how to invest your money for retirement. Most are written by people trying to sell you something.

Jane Bryant Quinn has no hidden agenda and just released her latest book: *"How to Make Your Money Last: The Indispensable Retirement Guide."*

An award-winning author, Jane has had a long career as a nationally known commentator on personal finance. Her new book on money and retirement provides practical, in-depth advice on many of the major financial aspects of retirement planning. She writes about what type of annuities, mutual funds and bonds to buy…and to avoid. Plus, provides useful and current information about reverse mortgages, Social Security, housing, health and life insurance.

She favors index funds, fee-only advisors, paying off debt, careful expense management, working longer if feasible and delaying Social Security.

Jane's Money Tips

Annuities

Immediate-Pay Fixed annuities are the simplest and safest of all annuities. Put up some money and in return, get a fixed monthly income for life. However, Jane is not a fan of "variable" annuities that promise high returns but often come with hidden high fees.

"The entire financial industry tries to get people to buy complex instruments and depend on advisors who charge them commissions.

I've always written that the simplest and lowest cost investments are the best. Look at index mutual funds where you may pay as little as 0.05 percent a year for the money management. These investments out-perform most of the actively-managed mutual funds in the world."

Retirement Investments

Buy only low cost, index mutual funds such as those from Fidelity and Vanguard. "High cost index funds, sold by commissioned financial advisors, waste your money, reduce your returns and make it harder to stretch your savings over your lifetime."

Housing

Use your home equity if you need to make a major spending cut. Sell or rent your house and buy something smaller. A reverse mortgage may also be a way to increase your income.

Social Security

Put off taking Social Security until 70, if you can. You earn an additional 8 percent of your full benefit for every year of delay. SS is America's finest retirement plan but most people need more money to live on.

Simplify Your Financial Life

Assemble all your financial records including IRAs and 401(k) in the same place. Consolidate your bank accounts. The goal is to simplify your financial life.

Estate Planning

Update your will and living trust, if you have one. Make sure you have an End of Life Directive in place and your family and doctor have copies.

Financial Planners

Use fee-only Certified Financial Planners (CFPs). They do not sell financial products or take sales commissions. No hidden costs. Always best to invest with a fiduciary.

Editor's Note: To order Jane Bryant Quinn's book on "How to Make Your Money Last," go to amazon.com.

Investing After 50

By Dr. Eva Mor

One of the biggest worries that one over the age of 50 has is what to do with your money, where to invest. Very few of us have the luxury of retiring without any worries.

There are thousands of stocks and dozens of ways to invest. We all want our money to last forever or at least as long as we need it. We want our money to grow every year and make a decent percentage yield. And, of course, we want steady income.

Now that we know what we want, it is very important to know what we do not want. It is desirable that we do all that is possible to shy away from losses and trouble.

The key to receive interest/income every single year is based on diversification. It is a good idea for one to invest 40 to 50 percent of their portfolio in fixed income and the rest in equities.

On the fixed income portion, one should have a mix that includes banks CDs, bonds, annuities (proceed with caution, ask all the questions), Zero coupons bonds or other investments. The fixed income segment will increase in value about 3 to 5 percent a year guaranteed.

>> AVOID AT ALL COST <<

1) We do not want to invest in a single stock that fluctuates sharply up or down every day. The potential of loss is high and it is not in our favor.
2) We want to stay away from high fees and high commissions; two percent or higher are too much.
3) If a broker or financial advisor promises 20 percent or more profit on an annual basis, please show him the door.
4) We do not want to time the market. Investments in the market should be for at least five consecutive years.
5) Do not put everything in one basket. Investments should be diversified in a few options.
6) Private company bonds offer high yields but they can be too risky.

On the equities portion, one should invest in the broad market ETFs index funds (Exchange Traded Funds), with very low commissions or expense. Buy a few of the ETFs to cover most of the market.

It is recommended at the age of 60 to reduce equity holdings by 10 percent every five years and shift it to the fixed income portion of your investment.

When investing for your retirement while you are still working, you can be a little bolder. But when investing after you actually retire, it is wise to be more conservative.

I think it will be wise to repeat that you should be careful. The baby boomers and their parents make a good target for all kinds of schemes, such as annuities that are unsuitable for the seniors as well as ones with over-hyped investment returns. Be careful and suspicious of any sales pitch that promises unrealistic returns, such as 12 percent or higher.

For more info, visit: www.goldenyearsgolden.com.

Annuities Revisited

By Evelyn Preston

The best investment advice I ever gave was to my newly retired friend who planned to move all her money—including an old annuity—into mutual funds.

Although I agreed that she needed to earn more on her investments, I worried about future shock when stock/bond markets would eventually and inevitably see-saw. "Keep this small annuity," I suggested; "it's a good idea to have some guaranteed income in retirement."

Happily, Jane Bryant Quinn, the long respected, pragmatic guru of investment advice, agrees. In a recent article, she suggested an immediate annuity as a buffer for retirees—immediate fixed income from a lump sum investment—on-going, guaranteed and definitely tax advantaged (due to some of your own dollars returned in the early years).

It's worth considering annuities due to the recent roller coaster returns in U.S. and global markets. The guarantees appeal to seniors, and like an IRA, money grows tax deferred until withdrawal (after 59 ½).

Seniors, however, need to be extra cautious when purchasing this ever-changing insurance contract. Modern annuities offer complicated options, from proceeds made available for nursing home costs without strings (a positive), to long surrender charges that can erode benefits (a decided negative). Confusing terminology and higher costs come with the territory.

Fixed annuities offer the basics; a lump sum or monthly premiums return a stable, predictable, guaranteed income stream based on the company's earnings. Often with an enhanced first year bonus, there's no real downside but due to low interest rates, not much upside either.

To remain competitive, along came variable choices, premiums invested in mutual funds under the annuity umbrella and the possibility of making much higher returns if the stock market soared. Increasingly sophisticated bells and whistles have been added over time from indexed annuities—earning a certain percentage of the stock market's success in a market index—to split cash-plus/investment accounts.

It's impossible to shorthand all the new-fangled hedges planted in the annuity universe. A retirement specialist or trusted advisor must lead the way through the maze of options.

Evelyn (Evie) Preston is a finance columnist for ActiveOver50 and has worked as a financial advisor for over 25 years. Her book, "Memoirs of the Money Lady" is available at www.eviepreston.com. She can be reached at 650.494.7443.

A Few "Must Understand" Terms Will Help Smooth the Ride:

Surrender charge—(what undid unwary seniors) A hefty charge for accessing one's money in the "early" (5 to 12 even 20 years) unless selecting a fixed payment.

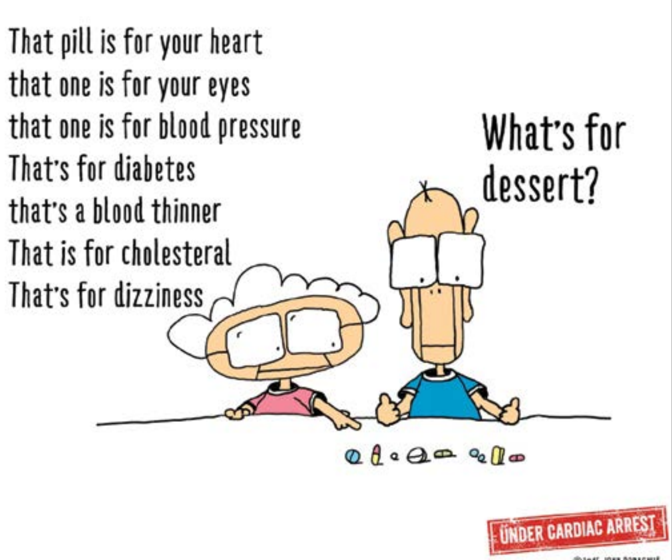
Free money—usually 10% yearly of principal amount available without any surrender charge.

Annuitization—a signed contract to withdraw proceeds at a specified rate set by the insurance company for life or a certain period of time; until then (even with a surrender charge), the money still belongs to the owner.

M&E charges—costs for insurance company mortality guarantees, administration and expenses.

Riders—Extra added attractions with extra added costs.

Shop carefully when considering an annuity. Or mirror Jane Bryant Quinn's example of an immediate annuity and for at least a portion of retirement funds, keep it safe, steady and simple.



John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see more comics, go to UnderCardiacArrest.com

Money, Magic and Myths

By Evelyn Preston

As I age, I'm ever more aware that each year is increasingly important to ensure a healthy and abundant lifestyle. Because I'm now into the final third of my money life, I'm reminded of financial guru Ric Edelman's general caveat:

Licensed advisors are most schooled and more interested in the first two phases of financial planning: 1) saving money for expenses and retirement and 2) investing those savings for future use. Part 3)—withdrawal and use of retirement funds earn advisors fewer fees and no new income so understandably they are less motivated in the active management of many older clients' accounts.

This isn't cynical; it's just a reminder that accessing the funds built up over a lifetime requires extra vigilance. Retirees need to be involved in deciding the best use of their proverbial "nest egg."

Question: I plan to retire soon. Any special focus beyond "running the numbers" and diversification?

Answer: Experts in the WSJ suggest several critical moves to make in the years before retirement. 1) Think hardest about irrevocable decisions: Social Security and pension start dates, lump sum or monthly payouts (or a mix) and ditto for annuity choices; 2) comparable costs of downsizing/retirement communities; 3) purchasing big ticket items—a new car, home repairs—using current income; 4) stashing cash for "just in case" emergencies or a down market upon retirement.

Also consider tax-rate diversification among different investment vehicles and re-reading the fine print on assets that may be passed on to heirs.

Question: At 70 ½, I'm receiving Social Security, my mutual funds' IRA yearly Required Minimum Distribution plus the 10% "free" (no strings) payout allowed annually from my annuity. Because that's not enough to live on, should I take the higher but-set-for-life annuity payout or dip into more of my IRA funds?

Answer: Since both annuity payments and IRA fund withdrawals are considered "ordinary income," there's no tax advantage to either. But as you realize, "annuitizing" locks in a specified, no risk, on-going amount—a "good deal" depending on your longevity. However, growth mutual funds may actually outpace withdrawals but with the obvious market risk (as well as longevity). Review past performance of the funds you own and discuss possible allocation changes to mitigate the downside before making any decision.

Question: With so much confusing information about finances, are there any basics we tend to forget?

Answer: Never neglect the magic of compounding—continued earning on the appreciated value of those earnings—proof that time can become your greatest asset. Also, always remember that over time a mutual fund may increase in two ways: 1) the price per share and 2) number of shares owned via stock splits and the reinvestment of capital gains/dividends to buy more shares.

For long term holdings, it can be eye-opening to compare the number of shares originally bought multiplied by the cost of those initial shares with the number of shares now owned multiplied by the current price per share. Don't just look at the difference between the net asset values (fund prices) of then and now without calculating the often-substantial increase in number of shares owned.

Question: What are some myths about money, especially related to seniors?

Answer: 1) Older people need the majority of assets in bonds. When savings shrink in a downturn, growth from stocks may help to avoid running out of money. 2) You'll spend much less in retirement; you'll just spend differently and probably with less income. 3) Medicare will cover most healthcare costs. The need for more care plus rising costs from co-pays to drugs will probably not lead to big savings for seniors. 4) Moving to retirement havens (Fla., Ariz.) will save money; you may just trade—not lower—overall costs such as finding less expensive real estate but much higher property and sales taxes. Run the numbers before running away from home!

Evelyn (Evie) Preston has worked as a financial advisor for over 25 years. Her book, "Memoirs of the Money Lady" is available at www.eviepreston.com. She can be reached at 650.494.7443.

Where Do I Begin in Settling an Estate?

By Patrick O'Brian

When grieving a loved one, whether you are the executor of the estate, a beneficiary or even just a concerned family member or friend, the idea of settling an estate can seem overwhelming.

For many, it is their first time to take on the responsibilities of this role or any complex project of this nature and doing so can be a tremendous source of stress. Add the exhaustion and emotional stress that comes with the death of a loved one and the executor process can be paralyzing.

For better or worse, there are a number of things you'll need to address on a fairly immediate basis. Here are six that you'll want to make sure are being managed.

The estate management process is typically a long and difficult one. For most executors, it involves 100+ steps. For some steps, you can move at your own pace. However, you'll want to complete the six steps above quickly to get the process moving in the right direction.

1. Find and read the will – The will is the guiding document in this entire process. Finding it immediately will be important so that you follow the direction of the deceased from the start.
2. Plan and manage the funeral – Planning the funeral is not a true legal requirement but the estate will often cover the cost of funeral services. As such, the executor, as well as other family members (and even other beneficiaries), should be consulted in this process.
3. Notify the Social Security Administration – Immediately making the Social Security Administration aware of the death will help prevent Social Security payments after death. If you do not notify the SSA immediately and additional payments are made, you will need to refund those payments, which creates additional work in settling the estate.
4. Secure estate assets – Whether the estate is small or large, you'll want to protect all assets. Sadly, death announcements also are often a notification to burglars that there is an easy target available to them. Get a friend, neighbor or relative to stay at the home during all funeral services.
5. Get professional help – Settling an estate is often complicated. Attorneys, accountants, financial planners and others can help greatly, particularly if an executor is in the role for the first or second time. It is not the job of the executor to personally close the estate but to manage the process.
6. Eliminate unnecessary expenses – Look for ongoing expenditures that can be quickly eliminated to save money. Things like cell phones, DirecTV, club memberships and subscriptions can be quickly eliminated.

Patrick O'Brien is the co-founder and CEO of Executor.org, a suite of online tools that help executors manage the 100+ responsibilities in the executor role. The tools include a step-by-step interactive checklist for executors, a data vault to store important information, and invaluable tips on everything from the probate court process to managing estate assets.

Reversing Minds on REVERSE Mortgages

By Larry Hayes

No mortgage was more vilified and shunned in the past than a reverse mortgage.

Times are changing thanks to new federal regulations making reverse mortgages safer for people who need extra money to remain in their homes.

New rules require a financial assessment of the borrower including income and the ability to pay ongoing costs of homeownership (property taxes, insurance and general upkeep).

"I've changed my mind about reverse mortgages," said Jane Bryant Quinn, author of "*How To Make Your Money Last.*" "I used to see more risk than reward for most borrowers. But the risk has diminished due to new federal regulations."

Useful Facts

- A reverse mortgage is a loan against the equity you hold in your home
- You don't have to repay as long as you live in the house
- Getting a reserve mortgage line of credit guarantees funds when you need it
- You are required to go through reverse mortgage counseling by phone or face to face
- The most popular reverse mortgage loan is a Home Equity Conversion Mortgages (HECMs). These are federally insured reverse mortgages backed by the U.S Department of Housing and Urban Development (HUD). HECM loans can be used for any purpose.

How Much You Can Borrow Depends Upon:

- Your age—62+
- Type of reverse mortgage you select
- Appraised value of your home
- Current interest rates and your financial assessment

In general, the older you are and the more equity you have in your home plus the less you owe on it, the more money you can get.

Before applying for a HECM, you must meet with a counselor from an independent government approved housing counseling agency. Some lenders offering proprietary reverse mortgages also require counseling.

Editor's Note: Reverse mortgages are complicated and not for everyone but can be a lifesaver for those who need extra cash to live more comfortably in their home. To learn more, contact reverse mortgage specialist Bill Benson at 408.378.6603.

Elder Financial Abuse

By Minda Cutcher

One in ten older Americans experience abuse each year, many at the hands of their family members, caregivers or friends.

According to a 2011 MetLife study, seniors lose at least $2.9 billion annually to financial exploitation. This is an increase of 12% since MetLife's first study in 2008. The typical victim is a white female, between the ages of 70 and 89 who is isolated and cognitively impaired.

Family members are most often the abusers. In fact, the MetLife study said that 55% of elder financial abuse is committed by family members. Some abusers are not even aware that their actions are abusive. They may see it as "borrowing" from their inheritance or payment for what they do to help the senior.

Victims are often reluctant to report the abuse, especially when the abuser is a family member. Either because they are afraid or they don't want to lose what may be their sole contact with the outside world. Statistics show that for every case that gets reported, there are 23 that go unreported.

According to a U.S. Department of Justice's Guide, Financial Crimes Against The Elderly, some of the methods family members and caretakers use to financially abuse seniors include:

- Simply taking the elder's money, property or valuables
- Borrowing money (sometimes repeatedly) and not paying it back
- Denying services or medical care to conserve funds
- Signing or cashing pension or Social Security checks without permission
- Misusing ATM or credit cards or using them without permission

Why Are Seniors So Vulnerable to Financial Abuse?

Social isolation and cognitive decline are two factors that may make an older person more vulnerable to abuse. Studies have shown that in some situations living with someone else – a caregiver or a friend – may provide more opportunities for abuse to occur. A history of domestic violence also makes a senior more susceptible to financial abuse.

Additionally, perpetrators will often attempt to isolate the elder from family members, friends and other concerned parties. This prevents those who might help from asking about the elder's well being or relationship with the offender and prevents the elder from consulting with others on important financial decisions.

Reporting Financial Scams and Financial Abuse

If you or someone you know has been the victim of a financial scam, call your local police department immediately. Many larger police departments have a fraud division. Document as much of what happened as you can remember.

Each county in California has an Adult Protective Services (APS) agency to help elder adults (65 years and older) when these adults are unable to meet their own needs or are victims of abuse, neglect or exploitation. APS agencies investigate reports of abuse that occur in private homes, acute care hospitals, clinics, adult day care facilities and social day care centers.

In 1998, California passed a law mandating all APS agencies to provide a 24-hour, 7-days a week hotline to respond to all reports of suspected abuse. County APS personnel evaluate abuse cases and arrange for services such as case management, emergency shelter or in-home protection, transportation, counseling, etc., to guarantee the safety of an endangered elder.

Minda Cuther, MBA, is a financial advocate for seniors. She speaks and writes on topics related to seniors and their finances. To learn more, call Minda at 408.279.3269. Visit: www.mindacutcher.com.

"It Pays to Shop Around For the Right Dentist"

By Larry Hayes

Recently, my former dentist recommended that I needed three crowns to replace some old fillings on my front teeth that became stained and worn through the years.

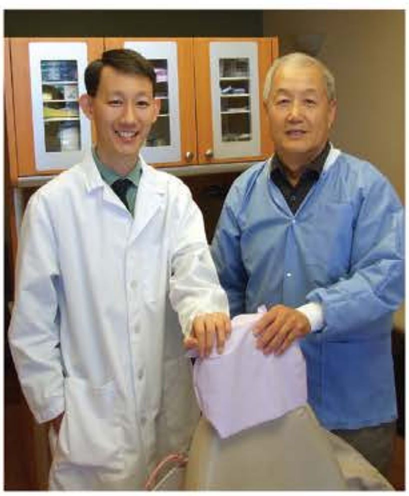
"Is there an alternative treatment?" "No" was the reply.

The cost seemed awfully high so I sought a second opinion and I'm glad I did.

Dr. Louis Hau examined my teeth and listened to "what I wanted" which was not a "Hollywood" smile. He explained that there was another less costly option besides crowns. My wife and daughter both later commented: "Nice job."

What I got from Lou was an honest evaluation. No hardsell or "upselling" like some dentists pressuring you for extensive and expensive work.

Lesson learned: *Shop around. There is always another option and usually less costly.*



About Hau Dental Group

A family practice, Dr. Lou and son Phil have been in business for 40 years in San Jose, CA. Several staff members have been with them from the beginning. Services include oral health and treatment, cosmetic dentistry and dental implants using state-of-the-art equipment. **To learn more, call 408. 246.8686 or visit www.haulevineandmalmberg.com.** Office is located at 888 Saratoga Ave, Ste. 100, San Jose, CA.

Need a Second Opinion? Call 408.246.8686

Jane Bryant Quinn on deadline. Photo: Skip Pearlman

Age: 77

Family: Married. Husband Carll Tucker. Two children, six stepchildren, nine grandchildren

Education: Middlebury College, B.A., magna cum laude

Occupations: Personal finance journalist; author; Digital news entrepreneur/co-founder (with husband) of DailyVoice.com. AARP columnist.

Residence: New York City

Accomplishment Highlights: *(partial list)*

2016 Publication of *How to Make Your Money Last: The Indispensable Retirement Guide*

Syndicated column "Staying Ahead" for 27 years by *The Washington Post* Writers Group to more than 250 newspapers

Bi-weekly column for *Newsweek* magazine for 30 years

Bi-weekly column for Bloomberg.com

Served on Board of Middlebury College and Harvard School of Public Health

Director of Bloomberg News, L.P.

Columns for *Woman's Day* and *Good Housekeeping* magazines

Television: PBS, Created and hosted "Take Charge!" personal-finance PBS series, co-hosted "Beyond Wall Street." CBS: 10 years with CBS News, including "CBS Morning News" and "Evening News with Dan Rather." Regular guest appearances on broadcasts such as ABC's "Good Morning America" and "Nightline"

Helped develop software program 'Quicken Financial Planner'

Monthly columns for AARP Monthly Bulletin and AARP.com

Awards & Honors *(partial list)*

*1981, 1982, 1984, National Press Club's Consumer Journalism Award

*1983 Matrix Award in Magazines

*1984 New York State Award for Women of Distinction in the Field of Journalism

*1985 Emmy Award and Janus Award for Outstanding Coverage of News on Television

*1986 National Headliner Award for Consistently Outstanding Magazine Feature Column

*1987 Consumer Federation of America's Outstanding Consumer Media Service Award

*1992, 1995 John Hancock Award for Excellence in Business and Financial Journalism

Getting to Know Jane Bryant Quinn

By Marsha B. Felton

I had the privilege to interview Jane Bryant Quinn, a remarkable woman and leading commentator on personal finance. Her latest book *Making Your Money Last: The Indispensable Retirement Guide* offers substantial, highly respected financial advice as well as uplifting wisdom!

MBF: How did you get your start in journalism?

JBQ: The only thing I ever wanted to be when I was growing up was a journalist. In college, I got the summer job of my dreams, reporting stories for my hometown newspaper, *Niagara Falls Gazette*. After college I came to New York City and got my first job at *Newsweek* magazine. They hired young men for the writer's training program and young women for the mailroom. I soon realized I would never be a writer at *Newsweek* so I started looking around for another job.

Solving puzzles is a favorite pasttime. Photo Skip Pearlman

MBF: What was the "female discount" in the "bad old days" and what happened when you were working as a young mom?

JBQ: Young journalists didn't earn much, especially if you were of the female persuasion. In those "bad old days," there was something called the "female discount." If a man and a woman held the same type of job in a company, the woman was paid 30 percent less - and it was legal. During my second job interview, the female editor in charge of the women's section figured out the discount on an adding machine right in front of me.

MBF: How did you get into financial journalism?

JBQ: Luckily! The newsletter I joined covered the developing consumer movement. I was told I should do consumer money stories. I started immersing myself in financial books, publications, newspapers, finding stories and developing sources.
I found it to be a very exciting field.

MBF: What were some unexpected benefits of the challenges you faced early in your career?

JBQ: The biggest unexpected benefit was that I fortuitously got a job covering the emerging consumer movement! Consumerism was very active in the '60s and early '70s. People such as Ralph Nader were writing for us before he wrote *Unsafe At Any Speed*. I just fell into this nest of people who were deeply concerned with consumer

*1995 Award for Distinguished Business and Financial Journalism

*1995 ICI Education Foundation American University Journalism Award for Excellence in Personal Finance Reporting

*1997 Gerald Loeb Award for Distinguished Business and Financial Journalism

*1997, 1998 "100 Most Influential Business Journalists" - The Journalist and Financial Reporter newsletter

*2005 National Consumers League Trumpeter Award for Consumer Journalism

*World Almanac: One of the 25 most influential and powerful women in America

*Numerous Honorary Degrees:
Pace University, Middlebury College, College of William and Mary, St. Mary's College (Notre Dame), Niagara University, Colgate University, Stetson University, McDaniel College, Bryant College

Books

- 1978 *Everyone's Money Book*
- 1991 *Making the Most of Your Money*
- 1994 *A Hole in the Market*
- *1997 Making the Most of Your Money*
- 2006 *Smart and Simple Financial Strategies for Busy People*
- 2009 *Making the Most of Your Money NOW (Revised 3rd edition)*
- 2016 *How to Make Your Money Last: The Indispensable Retirement Guide*

Jane and husband Carll at New York country home. Photo: Skip Pearlman

issues, consumer fairness, helping consumers in the marketplace.

Jane's Washington Post syndicated column, "Staying Ahead" appeared for 27 years in more than 250 newspapers. She has also written personal finance columns for Bloomberg.com, Newsweek, Woman's Day, Good Housekeeping and presently writes monthly columns for the AARP Monthly Bulletin.

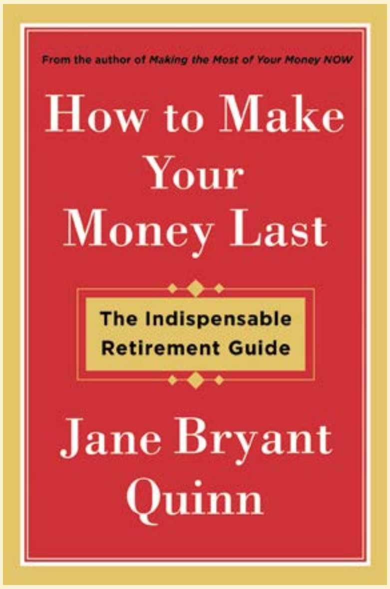
MBF: What has been your trajectory to worldwide recognition?

JBQ: About the same time I was writing my early columns, I received my first book advance. At that point, my name is starting to be made. When there was a newspaper strike in NYC, our local CBS station needed somebody to do the financial news and they asked me. It scared me stiff but I learned how to do it. In 1979, I was asked to be on the national "CBS Morning News," later on the "CBS Evening News with Dan Rather." In 1991, my book *Making the Most of Your Money* came out.

Jane appears as a commentator/advisor on network TV broadcasts, radio and hosted a PBS series on personal finance. In 1985, Jane won an Emmy Award for Outstanding Coverage of News on Television.

MBF: What is the best advice you have ever received?

JBQ: Save more money! Also the first advice I give. I lived paycheck to paycheck when I was in my mid-20s. There was a company thrift plan I didn't join because I thought I couldn't afford it. A colleague encouraged me to "put in 5%, just try it." I grudgingly did and surprise! I didn't notice that I was spending 5% less in my daily life.



Book available: Amazon.com

MBF: What has surprised you the most about your financial advising?

JBQ: How difficult it can be to help people see that they can do simple things with their personal finance. The entire financial industry tries to get people to buy complex instruments and depend on advisors who charge them commissions. I have always written that the simplest and lowest cost investments are the best. Look at index mutual funds where you may pay as little as 0.05 percent a year for the money management. These investments out-perform most of the rest of the actively-managed mutual funds in the world of 4,000+ mutual funds over the long term.

"The simplest and lowest cost investments are the best. Look at index mutual funds where you may pay as little as 0.05 percent a year for the money management."

MBF: Why do you recommend three websites about social security in your book?

JBQ: The question for many people is when should I take my social security in order to maximize the amount I get. And if I am married and my spouse is taking social security too, how do we put these two things together? It may be very hard to answer this for yourself. You can take social security as early as 62, but there will be a 25% discount from the full retirement benefit you could claim at 66. Each year you wait the amount goes up, including any inflation adjustments. Between 66 and 70, your initial benefit rises by 8 percent a year, guaranteed. Social security is an incredible longevity insurance program.

Relaxing in NYC apartment. Photo: Robert Wright

MBF: You have established a pre-eminent degree of trust where others in financial journalism have gotten caught up in conflict of interest or perceived conflict of interest...how have you done it?

JBQ: I simply won't enter into conflict of interest. I have often been asked to endorse products including those that I like, become a spokesperson, and go on the Boards of Directors of financial institutions, some of which I admire. I feel that any tinge of commercial connection with a company would raise a question. I don't sell any products.

MBF: What are you most proud of in your professional life?

JBQ: I am very happy that I have been on the side of consumers all my life and have worked very, very hard to make it clear, to make it simple and to look into things such as insurance and investments. This is a sense of great satisfaction for me. I have always fought for consumers.

MBF: You write: "...part of your financial plan when you're in your 60s is diet and exercise to keep your health." What do you do for your diet and exercise?

JBQ: I am guilty of not being terrific on exercise. There is a gym in the basement of my apartment building but will I put on my sneakers and go down there by myself? I know my weaknesses so I have a personal trainer come to the apartment and force me to do it.

Bird lover. Photo: Skip Pearlman

I do pay attention to diet. Ten years ago when I gained weight I simply started putting less on my plate and still felt satisfied. I also stopped eating desserts years ago and don't miss them.

MBF: What is the DailyVoice.com you and your husband Carll Tucker started?

JBQ: DailyVoice.com is online news for local communities. My husband's career was in the local news business. One day, we arrived at our country home outside NYC, picked up the local newspaper and saw that it was their final issue. How can a community be a community if it has no local news? Carll said we have got to start local community digital newspapers. We are in 76 towns in 7 counties…4 in New York, 1 in Connecticut and 2 in New Jersey. It's so exciting, delivering digital news.

MBF: What are fun facts that a lot of people may not know about you?

JBQ: My favorite exercise is lying in my hammock and reading at our country home. I garden. I'm a bird watcher. My husband and I have the travel bug. We don't go to cities like London or Paris, rather to difficult places such as Syria (before the uprising).

MBF: What are your proudest personal moments?

JBQ: I have a marvelous family! Our stepchildren all gradually blended together. Everybody feels connected. I have been blessed with two happy marriages. My dear late husband was 14 years older than I and my wonderful dear husband now is 13 years younger than I. So, on average, I married the right age! This also means our step-children range in age from 63 to 33. I've been extraordinarily lucky!

Editor's Note: To read the full interview, go to ActiveOver50.com/JaneBryantQuinn.

About Marsha B. Felton

"I'm on the 'inspiring and motivating' beat. I cover exciting people and uplifting endeavors. " Marsha Felton is a Marketing Consultant and freelance writer.

http://marshafelton.tumblr.com/

Email: **marshabf@gmail.com**

Time to *Move*?

By Chris Iverson

Moving is always hard, especially if you have been in your home for a long time, raised a family and have a house full of memories.

Unfortunately, I meet many sellers who stay in their homes beyond when it is safe for them. This is a story about a couple who paid attention to the signs and didn't wait too long.

Roger and Margaret in their 80s had lived in their Woodside home for 40 years. They raised their family there. Roger was a pastor at the local church and they were involved in the community in many ways. They couldn't imagine living anywhere else and thought they would stay in their home until the end of their days.

Then one day Margaret tripped in the garden, hurting her knee.

"When one gets older, one gets warning signs and it was a warning sign," said Margaret. They quickly realized that to "stay in place" was a fantasy. Their home needed repairs and was no longer comfortable. And their two adult sons were far away in Napa and Redding.

It was time to move.

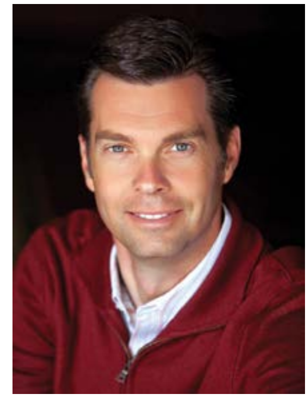
Problem: years of "stuff," timing and finances.

"I wouldn't say that I'm a hoarder. Let's say I'm a collector and I had accumulated quite a bit of material. We had rooms full of stuff and something had to be done with it all.

"One of our biggest challenges and I couldn't imagine how it could be done, was to somehow get rid of things," said Roger.

Soon after Margaret's accident, they came across the perfect apartment in a retirement community in Napa. But they had to move quickly to get it and they needed to sell their Woodside home to finance the move.

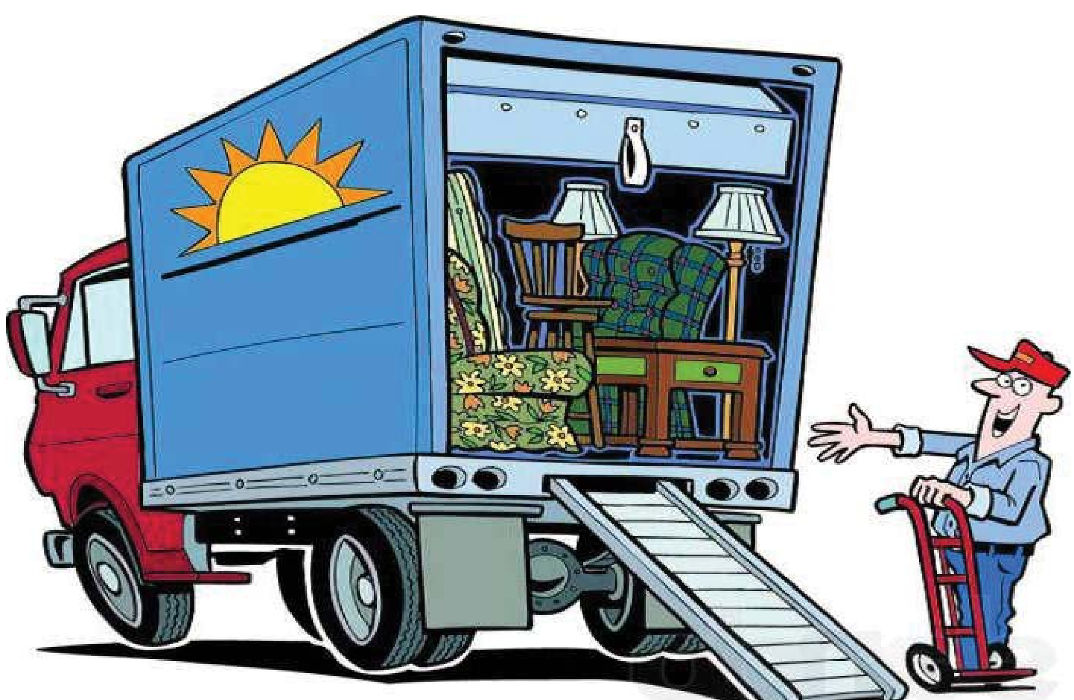
They were referred to Chris by a friend and he was able to coordinate their entire transition from their longtime home to their new place near their son.

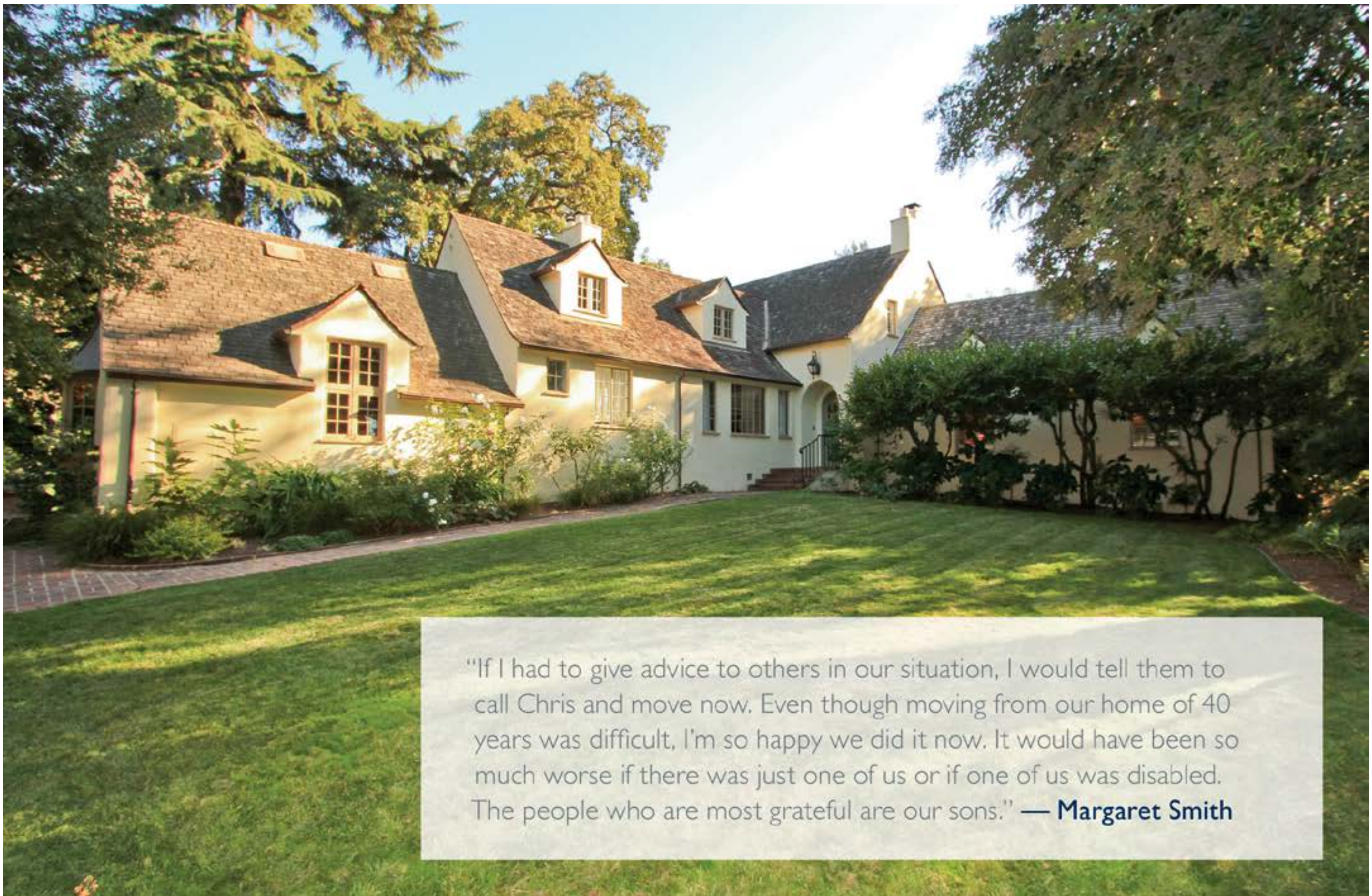


Advice for other seniors

"If I had to give advice to others in our situation, I would tell them to move now. Even though moving was difficult, it would have been so much worse if there was just one of us or if one of us was disabled," said Margaret. "The people most grateful are our two sons who are so appreciative that we made the move ourselves instead of leaving it up to them."

Thinking of moving? For more information, contact Chris Iverson of Dreyfus Sotheby's International Realty. 650.450.0450 | Chris.Iverson@SothebysRealty.com | ChrisIverson.info.





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Afraid to Sell Your Home?

Legally Defer Capital Gains Tax

By Anita Gat and Joan Chintz, Keller Williams Realty

Do you own a home or invest in real estate? Did you know that you could sell your property and defer the capital gains taxes without doing a 1031 exchange?

Did you know that you could sell your property and receive fixed income for as long as you want? Do you want to use your home equity to benefit your retirement?

Some homeowners bought their homes more than 30 or 40 years ago and some have increased more than 20 times in value. As baby boomers begin to retire, they want to benefit from the equity in their homes but they are concerned about the considerable capital gain taxes on such a sale.

A Deferred Sales Trust™, governed under the Internal Revenue code section 453 (the same section that allows mortgages, installment sales and structured settlements), allows homeowners to sell their property for fixed income and deferral of capital gains taxes.

A 1031 exchange allows for deferral of capital gains taxes but you would continue to be invested in real estate, if you can find a property at all.

Whether you are an investor or a regular homeowner, there is an answer: the Deferred Sales Trust. Many people do not realize that such a trust vehicle exists and that it is totally tax code-compliant. It is a legal contract between you and an independent, third-party trust in which you sell real property, a business or other appreciated assets to the DST™ in exchange for the DST paying you a certain amount over a predetermined period of time in the form of a promissory note. The tax code does not require payment of the capital gains taxes until you receive installment payments that include the principal repayment.

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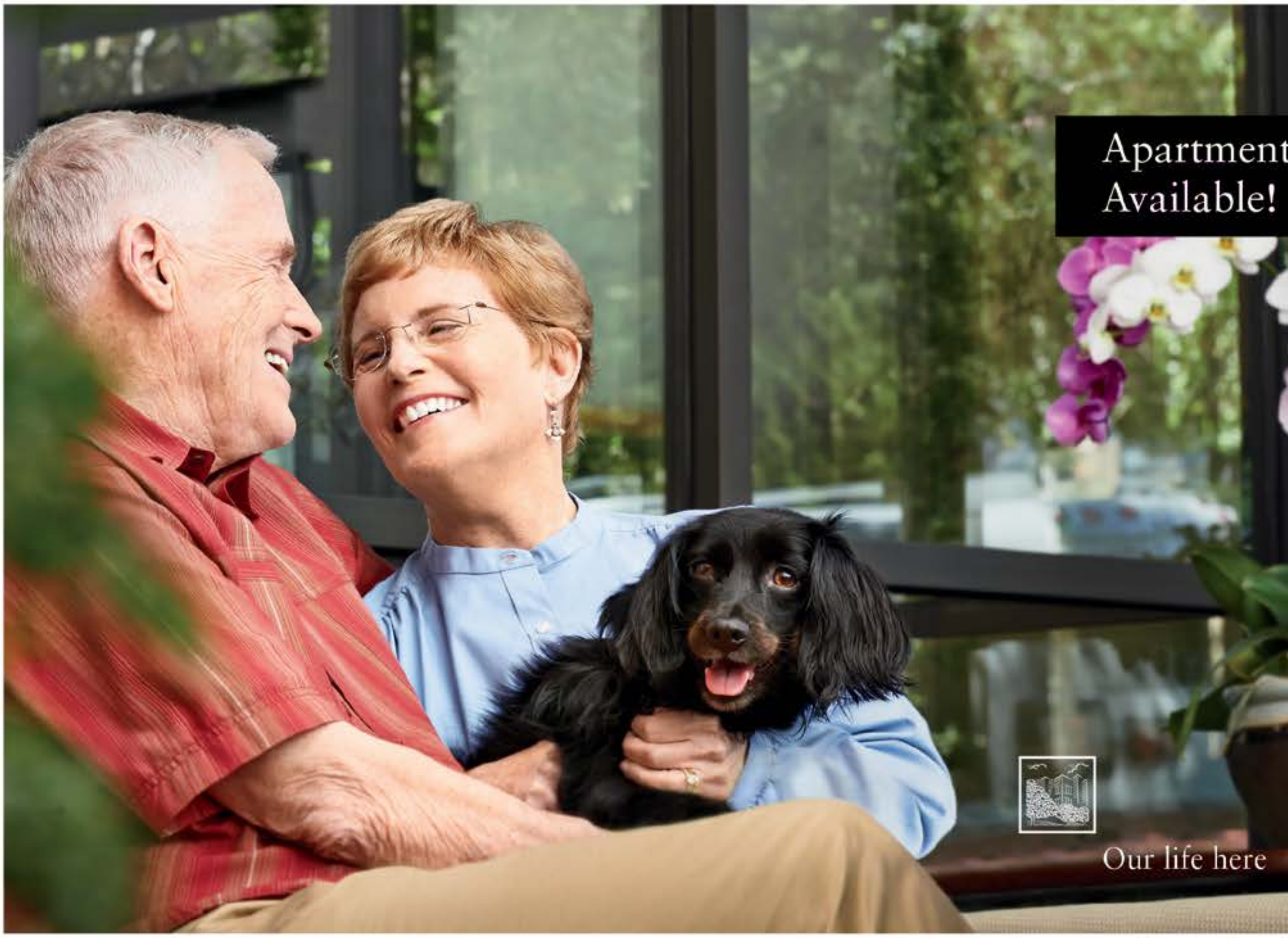
To receive a free brochure about the DST contact us. Anita Gat, SRES®, at 650.906.0640 or anita@babyboomerlady.com. Joan Chintz, SRES®, CIPS®, at 650.533.5082 or jachintz@aol.com. Deferred Sales Trust and DST are trademarks of The Estate Planning Team, Inc. Publication of DST here is for informational purposes only and is deemed to be accurate but not guaranteed. Each case is individual. Contact your CPA or tax attorney to see if a DST is right for you.



Judy and Dave Creek, joined in 2012

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"My Meds Costs Are Killing Me"

By Larry Shoemaker

Congratulations, you have your Medicare Part D plan for this year. Now, do you know how much you will be spending for medications this year? Will you enter "the Gap"? What if some of your medications aren't covered?

Don't let your meds' costs "kill you." You can create a strategy for controlling those costs.

First, understand your plan. It is made up of premiums, copays and deductibles applied to cost tiers broadly classified as "generic," "brand," and specialty drugs. The first surprise is that some generic drugs are included in the "brand" tiers.

This may have an effect upon deductibles. Yes, your deductible may be applied to all tiers or just generics (tiers 1 and 2).

How did you choose your Part D plan? Was it bundled with an Advantage type plan or is it a stand-alone plan? What seemed most important? Premium, deductible, low co-pay. How many of your meds are covered?

The math of Part D is fascinating! Fortunately, Medicare.gov provides a nifty tool for evaluating your plan. Go to "6 ways to lower your costs in the drug coverage gap by Medicare.gov and find "Health and Drug Plans" tab. Use this to enter all of the information about the meds you take and your plan information.

This report shows which meds are covered, about how much you'll pay—monthly and in total—and much more. Now, you're ready to do some planning.

Are you using brand meds that could be generic? Ask your doctor. Tip: check for generics that are "extended release" or have other features that raises the tier level (copays).

You can rerun the report once showing the cost effect of switching to generics. A second rerun omitting the generic drugs may be handy also. How is "the Gap" and "yearly costs" affected by these changes?

Hint: entering "the Gap" is based upon the total spent by contract medication price, not total copays spent. You could buy a bucket full of generics with zero or little copays and still enter "the Gap!"

Like to know more? Medicare.gov on-screen report has an option for displaying costs for each medication you're using.

To learn more about controlling med costs, contact Larry Shoemaker of Financial Shepherds at 408.622.8706. Visit www. https://www.facebook.com/pages/Financial-Shepherds-Insurance-Services.



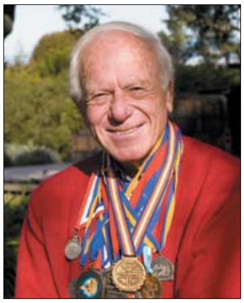












"Who Am I?"

Resource or Liability?

By Walter M. Bortz, II, MD

At age 85, I'm bathing in a tub of intellectual nectar. I feel immensely gratified that I have turned out to be a gerontologist, a scientist interested in the details of Aging. It's richness spills over.

I'm blessed by brilliant science colleagues both here at Stanford and actually around the world. We have a spreading network. The domain invites us to write articles such as this, give talks and generally indulge in deep thought. I ask "just what is aging anyway?" I have concluded that aging is the result of an energy flow on matter over time.

Such a terse definition demands expansion. This expansion reaches everywhere: physics, medical health, psychology, politics, economics, daily life, philosophy. I'm having great fun exploring many of these in depth.

Just this noon, I'm having lunch with Lloyd Demetrius, Professor of Mathematics and Evolution at Harvard. He wrote a fabulous paper on Alzheimer's which I treat as a gem.

He is one of my main thought leaders and I would even hope to be able to contribute to his domain. We will explore deeply over sandwiches.

But the take-home message of this column is to reframe my question: as we age, "are we to be a resource or a liability?"

Will we be sucking energy from our home, our loved ones, our nation? Who will we be? An energy consuming cohort or an energy creating resource, bringing order and gentleness and understanding to our ever aging world?

These are the big questions that I, all of us, face. Let us not shirk our responsibilities.

Only we are in charge of Destiny.

Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: DRBortz@aol.com.

ASK LARRY

"Should I Buy an Annuity?"

Q: ***Are annuities worthwhile? My accountant tells me they are all bad and NOT a good investment. My wife and I are in our 70s—B.F, San Francisco.***

A: Annuities are definitely not for everyone and some are bad. Jane Bryant Quinn advises to stay away from "variable annuities with living-benefit guarantees." She's also against "fixed" or "fixed income" or "fixed indexed." High sales commissions and high fees will drain your money. However, she does recommend "immediate-pay annuities" which are the simplest and cost the least. Annuities are complex products and you need to do lots of research before investing. But they are not all bad.

Q: ***What is the worst investment advice you ever received?—B.L, Oakland, CA.***

A: Listening to our broker urging us not to sell stocks/funds—ever. That ill advice costs us thousands in 2002. Since then, we sell stocks/funds immediately after a reasonable profit.

Q: ***I'm 62, unemployed and have health problems. My wife is 64 and working. Should I claim my Social Security benefit now? —S.F, Palo Alto, CA.***

A: Tough question. In general, the earlier you claim, the smaller your monthly check. Retirement experts say it's better to wait until 70-- if you can--because your monthly check will be 76 percent higher. However, it may make sense for you to file at 62 because of your health, especially if your spouse can wait until 70 to file. At least one of you will get full Social Security benefits. Suggestion: check out AARP's Social Security Calculator online—aarp.org. And visit the Social Security website—ssa.gov.

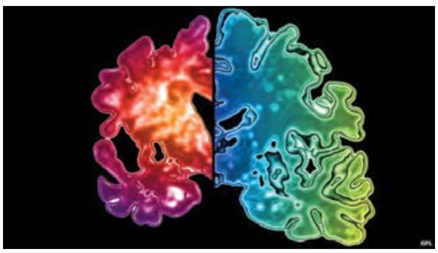
Note: I'm NOT an expert on personal finance but Jane Bryant Quinn is. I highly recommend reading her new book: "*How to Make Your Money Last.*" Best book on money and retirement that I have ever read. Available at Amazon.com.

Got a question?

Ask me anything—email: **ASKLARRY @activeover50.com**. Or call **408.921.5806**. "Ask Larry" is written by Larry Hayes, publisher of ActiveOver50 media.

Your Loved One Has Dementia?

By Jessica Derkis



Did you know that there are nearly 100 types of dementia? The top 10 include:

- Alzheimer's
- Lewy Body
- Fronto Temporal
- Traumatic Brain Injury
- Vascular
- Parkinson's Related Dementia
- Creutzfeldt-Jacob Dementia
- Normal Pressure Hydrocephalus
- Huntington's Disease
- Wernicke-Korsakoff Syndrome
- Mild Cognitive Impairment (that may or may not progress to full dementia)

And this is not to mention the dozens of treatable conditions such as infection and vitamin deficiency that can mimic dementia.

While there are many differences in causes, diagnoses, prognosis and treatment, there are a few things that may be helpful for almost everyone, no matter the disease.

In early stages, it may be helpful to take a memory class and refresh often. In a world where multi-tasking seemingly rules, you may also find that keeping responsibilities as simple as possible to be beneficial.

Writing, writing and more writing may also help. Something as simple as creating lists and checking things off or journaling may provide clues to you and your family including insights into your personal thoughts and feelings but also your business dealings.

Mid-stage dementias frequently find people disengaging because of the confusion and embarrassment of forgetting. Family often wonders how to help and when to make decisions.

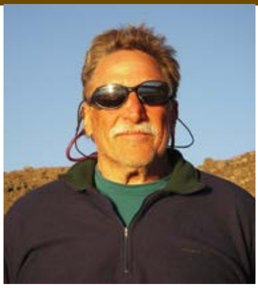
Keeping a self-imposed but more regimented schedule may be helpful.

Let family and friends know of your whereabouts, thoughts and concerns you may have and just keep talking to friends, family and neighbors.

Working to release "happy" hormones such as dopamine, endorphins, oxytocin and serotonin is vital, especially in the later stages. Enjoying a favorite activity, creating vibrant artwork, singing, dancing as well as touch, music, and movement therapies can release these chemicals.

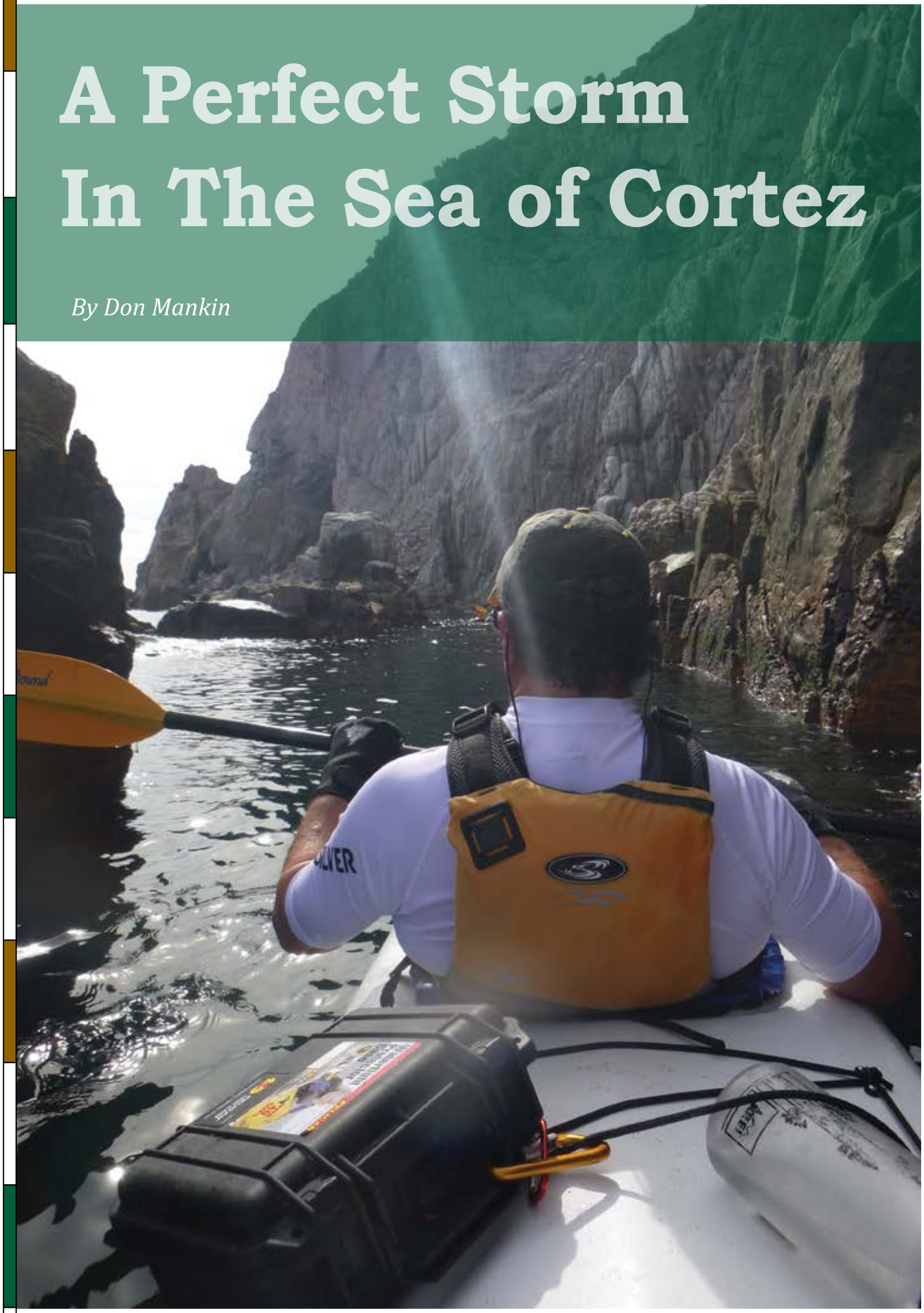
There are now more than 5 million people in the U.S affected by some form of dementia. And a diagnosis can not only help you lead a longer, happier life, it can also help find a cure. If you have concerns, see a trained physician and/or a neurologist to learn more.

Jessica fell in love with serving seniors as a candy striper at the age of 10 and has made it her life's mission to encourage environments and attitudes that will foster happy, healthy seniors who are served with decency, dignity, respect and kindness. She has been opening, marketing and managing communities and teams with that mission in mind for the last 15 years. She recently moved to the San Francisco Bay Area to open Kensington Place of Redwood City—an innovative, new Assisted Living community specializing in serving those with Alzheimer's and other dementias. 650.363.9200 www.KensingtonPlaceRedwoodCity.com



A Perfect Storm In The Sea of Cortez

By Don Mankin



The kayak in front of us climbed up the face of a steep eight foot swell and disappeared down the other side. My heart pounded, my stomach churned and I couldn't help but think of the movie, *The Perfect Storm*. Remember that fateful scene with the fishing boat, the Andrea Gail, trying to make it over the crest of a monster wave?

Unlike that ship, we made it!

The first two days of my recent sea kayaking trip around Espiritu Santo Island in the Sea of Cortez between Baja Sur and the mainland of Mexico was anything but idyllic, unlike my first kayaking trip on the island 25 years earlier.

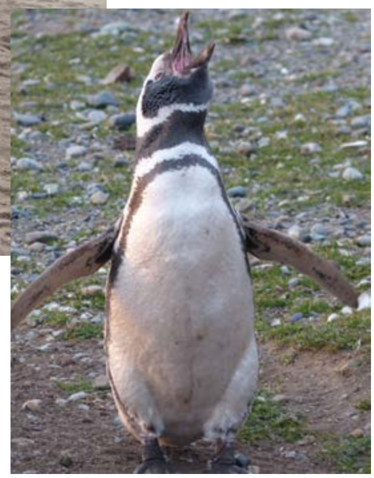
What I remember from that trip were leisurely days of paddling in calm waters, the usual weather for that time of year, looking at the scenery and lazing on the beach in the late afternoon. That's the image I used to convince my cousin Dan, in his early 70s like me, to join me on this "easy" adventure.

Dan is a latecomer to adventure travel. Vacation for him usually means cruises and resorts. For Dan, adventure is what happens when the restaurant loses your reservation. But unlike most people sinking into geezerhood and facing the challenges of aging, he has decided to grab the gusto, take some chances and test his limits.

None of that going gently "into that dark night" for him. Two years ago, it was white water rafting; this year, "gentle" swells and peaceful paddling in the Sea of Cortez.

For hours, I tightly gripped the paddle and dug into the water as we battled the wind and the waves—which get bigger and stronger each time I tell the story. But when we got to our destination—typically a secluded beach with views of a turquoise bay in front of us and a craggy desert landscape behind—we celebrated with tequila and ice cold beer.

A cooler with ice is one advantage of having an escort boat to carry our gear and supplies. The other is that it followed us close by during the hairier moments of the trip in case we suffered the same fate as the Andrea Gail.



Like all successful adventure trips, the risk was more apparent than real. The water was warm so the worst we faced was a refreshing dunk and a few minutes of adrenaline-fueled intensity as we tried to get back into our kayaks or into the escort boat in the rolling water. In any case, our kayaks stayed upright and the worst we suffered were cramped fingers and sore arms and shoulders.

The rest of the trip was as idyllic as our campsites. After the first two days, the weather calmed down and we were able to enjoy the scenery as we glided by in our kayaks – wind-sculpted cliffs, broad bays, thick mangrove forests, peaceful lagoons, swooping frigate birds and diving boobies, and white, curving beaches set against stark desert landscapes. When we weren't paddling (or drinking) we napped, swam, and went on short, easy hikes into the desert and among the crags off the beaches.

We also went snorkeling. The most memorable snorkel was with the playful sea lions at Los Islotes, a tiny island of jagged rocks a couple of miles off the northern tip of Isla Partida, separated from Isla Espiritu Santo to the south by a narrow channel. As we snorkeled a few feet off the rocks, the sea lions whizzed by within a foot or so, occasionally "flippering" us in the face.

Our meals were excellent featuring fresh fish, clams, squid and octopus almost every day, caught by the two-person crew on our escort boat. Plus I slept better than I have in years.

After a couple of uneasy nights adjusting to the sleeping bag, I usually fell asleep by nine and except for a middle of the night bathroom break, slept until dawn. Those middle of the night bathroom breaks, an annoying nighttime ritual at home, are something completely different when you are standing alone on an empty beach in the dark looking up at a sky thick with stars.

It was a great trip, a perfect blend of excitement and serenity, activity and relaxation, and great scenery, company and food. And we didn't have to lug the cold beer and tequila. We just had to drink it. Like the paddling, I think we did pretty well.

As for Dan, the trip was a revelation. Each day he got looser, more relaxed and funnier as he melted into the warm, seductive embrace of the setting and routine. Most important of all, he felt invigorated by the trip.

Shortly after he returned home, he sent me an email telling me that after a year of health scares and challenges, "I now know that there is a lot I can still do." We'll see what else he can still do on our next adventure. Not sure what that will be but I'm hoping for better weather.

Don and Dan's trip was run by Baja Outdoor Activities, www.kayactivities.com. For more info and photos, see Don's blog on his website, www.adventuretransformations.com.

TOP 10 REASONS YOU SHOULD ADOPT A SENIOR DOG

1. LOVE: The joy your dog will have every time you walk into the room can only be called unconditional love.

2. COMPANIONSHIP: You'll never feel lonely with your dog at your side. From taking walks, to watching your favorite soap opera together, to taking joy rides in your RV, your dog will be happy keeping you company wherever you may go.

3. HEALTH: Lower stress? Check! Reduced risk of heart disease? Check! Decreased depression and anxiety? Check! Owning a pet may be your most affordable and reliable health care policy!

4. PROTECTION: Two heads are better than one and safer too. Your dog will help you feel more secure and protected.

5. ENGAGEMENT: Your friends may be settled and your children all grown up but your dog needs and values daily care and attention. Adopting a dog will keep you actively involved in the life of another.

6. AFFECTION: You will never lack for snuggles with a loving dog at home. Senior dogs are super grateful for a second chance at love. But unlike those frisky puppies, they won't jump up on you and your friends.

7. NEW FRIENDS: Walking a cute dog down the street can be like walking the red carpet. You and your dog will meet new people and make new dog-loving friends.

8. EXPLORATION: Maybe you will be inspired to make homemade dog biscuits for the first time or go on a search for dog-friendly cafes in your neighborhood. No matter the adventure, you will try new things and explore new territory through caring for your dog.

9. EASY WALKS: Senior dogs are more mellow and easier on the leash. You will get daily low-impact exercise with your pet.

10. LAUGHTER: Have you ever seen a dog chasing her tail or making sure his reflection knows who's the boss? Your dog will quickly become your favorite comedian.

(Editor's note: author unknown.)

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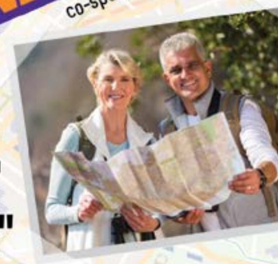

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Resource Guide

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Taking care of your family is my passion and an extremely personal experience. As primary caregiver for my mother, I was determined to develop a supportive senior community that would provide superior services and allow her to be independent and enjoy her life. That's when I made a commitment to build caring, family-based communities to meet her needs and the needs of other seniors, too.

Our communities offer vibrant activities, fun outings, fresh meals, and live entertainment. Most important is that our staff is well trained, caring and family-oriented. Years ago, my mom ingrained in me "If a job is worth doing, do it right." Those words still ring in my ears and we strive to live them every day.

Tom MacDonald
Founder

We're Here When You Need A Little Help

When living life to its fullest means you need a little help, we're here. Carlton Senior Living is a family of communities offering independent living, active assisted living, enhanced assisted living and memory care located throughout the region. At Carlton Senior Living, we don't want you to just ***move in***, we want you to ***move home***.™

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