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Dollars and Sense of Retirement: Living Below Your Means



Whether you are planning to retire or have already made the leap, you may long for some material luxury such as a new car or a second home and you may even have enough cash on hand to pay for it. But because you must build a safe spending and budgeting plan for the long term, you need to keep that money invested and working for you, instead. This is the sort of discipline it takes to Live Below Your Means, which will become your guidepost for all spending-related matters in your retirement years.

What It Means to Live Below Your Means

Living Below Your Means is spending less than you make, less than you could, less than your peers. It is a powerful tool -- combining discipline, commitment, and a healthy orneriness to stand against the tide of material consumption. It shouldn't mean deprivation, or being pennywise and pound foolish. Think of it simply as a sensible way of ensuring that money doesn't get squandered through carelessness, impulsiveness, or in keeping up appearances. Buy what you need and have some fun, but don't expect to buy everything you want.

You probably have some ready role models for this way of living and spending. Think of your parents' or grandparents' approach to spending; people who grew up during the Great Depression were often thrifty in the extreme and remained that way all their lives. You didn't see them buying a new car every

three years. They recycled before it was fashionable and used things until they wore out. While you may never need to be or want to be quite as frugal as your ancestors -- rewashing plastic bags and aluminum foil, anyone? -- the heart of their time-tested spending disciplines can still serve you well.

There are some people who are simply good at saving. If you are one of these disciplined souls and have been thinking about early retirement for a while, or have already retired, Living Below Your Means is second nature, so ingrained over years of practice that it would never occur to you to blow the budget. Your whole life seems to be organized in such a way that keeping expenses in check feels easy and normal.

But others don't have it so easy. They see their lives as full of spending temptations -- including meals in high-end restaurants, expensive hobbies, fast new cars, fine art, and luxurious hotels. Sometimes, just getting the property taxes paid, the insurance covered, and the kids to camp can blow the budget.

If you are just starting to plan for early retirement, with a modest amount of savings and a seemingly endless list of demands on your paycheck, you will need to buckle down. The bottom line during your planning years -- while you are working full-time to get to early retirement -- is that your savings must grow every year, with plenty of fresh cash flowing in. That will probably mean developing a new family culture of frugality, of doing more with less, cutting back on some of the little luxuries, and postponing or passing up bigger ticket items.

That admonition aside, the reality is that how much you spend and what defines "frugal" for you and your family involve very personal decisions, defying a single recommended script. What is working for a young San Francisco couple who escaped the city for a simpler life as early semi-retirees in the Sierra Nevada mountains will simply not fit a frustrated senior executive who is seeking to continue an objectively lavish lifestyle while starting a little hedge fund and working part-time from home. The approach you choose must fit your preferences, budget, and lifestyle.

Creating Your Spending Plan

Whether you have retired early or are still in the planning years, there are some proven steps for building and keeping a spending plan -- some people just cringe at the word budget -- that will help you Live Below Your Means.

Make It Reasonable

There is no point in setting spending and saving goals you simply cannot meet, or that put you and your family through such pecuniary anguish that they threaten the fabric of your world. Set budget targets that stretch but don't break you. Your goal is to feel good about the progress you are making, not to feel bad about how far you might have fallen short or still have left to go.

Make It Easy to Track

There are plenty of ways to keep track of your spending -- and compare how you are faring against your plan.

Some people are avid fans of the complete control method, tracking every single transaction in software such as Quicken or Microsoft Money. Others prefer a more flexible approach that doesn't require constant recordkeeping. And still others prefer something in between. They have at least some categories for tracking spending, especially separating out items that are only paid once or twice a year from the regular monthly budget, such as insurance and taxes. Within the monthly budget, they break out core necessities from more discretionary spending. It is then easier to target the things that will be cut first if spending starts to swing out of whack.

Make It a Group Effort

Nothing keeps marriage counselors employed like money troubles. If you are in a relationship, work out spending and saving goals together with your spouse or partner -- and develop mutually respectful ways to implement them so you can stay on track together.

Give each other some slack and celebrate the progress you make. Work out solutions together when changes are needed. Above all, try not to let the roles become polarized: tightwad v. spendthrift or virtuous nagger v. irresponsible child.

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Lowering Your Cholesterol To Prevent Heart Disease

(Note: The information in this article is for adults who want to prevent heart disease. It is not intended for people who have been diagnosed with diabetes or heart disease [heart attack, angina, coronary artery disease] or who have had heart surgery, a balloon or angioplasty procedure, or an angiogram that showed a blockage in a coronary artery.)

High cholesterol is one of the leading risk factors for the development of coronary heart disease (CHD). The higher the cholesterol level, the greater the CHD risk. The good news: High cholesterol levels can be lowered by diet and exercise or medicine. The National Heart, Lung, and Blood Institute (NHLBI) recommends that everyone 20 years and older have a blood cholesterol measured at least every five years.

Cholesterol is a waxy substance that occurs naturally in all parts of the body. It helps produce hormones, vitamin D and the bile acids that help to digest fat, as well as having other functions. It takes only a small amount of cholesterol in the blood for these functions. The body gets cholesterol in two ways: by making it in the liver or by obtaining it from foods. Too much cholesterol in blood can lead to atherosclerosis, a condition in which fat and cholesterol are deposited in the walls of the arteries, including the coronary arteries that supply oxygen and nutrition to the heart. In time, narrowing of the coronary arteries by atherosclerosis can cause a heart attack or angina.

Cholesterol is measured by a simple blood test. The best test, according to the NHLBI is a lipoprotein profile, which requires that you not eat nine to 12 hours before the test. If it is not possible to have a lipoprotein profile, then having a non-fasting test that measures total cholesterol level and a high-density lipoprotein (HDL) cholesterol level can give a general idea about cholesterol levels.

Total cholesterol level is the sum of all the cholesterol in the blood. The higher the total cholesterol, the greater the risk for heart disease. Optimal total cholesterol is less than 200 mg/dL.

HDL is known as the "good cholesterol" because it carries cholesterol back to the liver, where it is removed from the body. HDL helps keep cholesterol from building up on the walls of arteries. The higher the HDL level, the better. An optimal level is 60 mg/dL or higher.

If your cholesterol level is 200 mg/dL or more, or if you HDL is too low (40 mg/dL or lower), you will need to have a fasting lipoprotein profile. Physicians now suggest that an HDL of 60 mg/dL, or higher, is optimal.

A fasting lipoprotein level will show the level of LDL ("bad") cholesterol, and triglycerides (a form of fat carried in the blood).

LDL is the main carrier of cholesterol in the blood and is the main source of damaging buildup of cholesterol in the arteries (atherosclerosis). Lowering the LDL cholesterol level is the main goal of cholesterol-lowering treatment. An optimal LDL cholesterol level is less than 100 mg/dL.

Triglycerides are the form in which fat is stored in the body. Usually, only a small amount of triglycerides is found in the blood. A high triglycerides level often accompanies other risk factors (such as diabetes) and may be a sign of a cholesterol problem, such as low HDL, that contributes to heart disease.

A borderline high or high level of LDL cholesterol (above 130 mg/dL) or a low level of HDL cholesterol (less than 40 mg/dL) can increase your risk for heart disease. A borderline high (150 to 199 mg/dL) or high (200 mg/dL or greater) level of triglycerides also can raise your risk for heart disease.

In addition to high cholesterol, you may have other important risk factors for heart disease. These should be included in an assessment of your risk for heart attack. Some of these can be reduced or eliminated; some cannot be changed. Risk factors you can change include being obese, having a sedentary lifestyle and smoking. Risk factors you cannot change include being a male older than 45, or a female older than 55, or having a father, brother, mother or sister who had early heart disease.

Your health care provider will evaluate your cholesterol test results and any other risk factors for heart disease to determine what steps you should take to reduce your risk. These may include changes in lifestyle and medication to lower risk factors, including cholesterol treatment if your levels are not at goals suggested by the NHLBI. The main goal of cholesterol-lowering treatment is to lower the LDL level. The higher the risk for heart disease, the lower the LDL goal.

Lifestyle changes can decrease the risks for heart disease and many other conditions. They include a healthy diet, physical activity and weight management.

Lose extra weight

Excess weight raises total cholesterol and triglycerides and lowers HDL levels. Obesity also is an independent risk factor for heart disease. Combine a low-fat diet with regular exercise to take off weight.

Reduce saturated fats and dietary cholesterol

Foods contain four major types of fat: saturated, trans-fatty acids (fats found in hydrogenated/partially hydrogenated vegetable oils), monounsaturated and polyunsaturated. Foods also contain cholesterol. Saturated fats, trans-fats and dietary cholesterol increase the level of cholesterol in the blood. The American Heart Association (AHA) recommends that people without risk factors for heart disease get no more than 10 percent of their daily calories from saturated fats and trans-fats. Overweight people should get no more than 30 percent of their total daily calories from any type of fat.

Adults without risk factors for heart disease should consume no more than 300 mg of cholesterol each day. Dietary cholesterol is present in all foods of animal origin including meat, fish, chicken, eggs and whole-milk dairy products such as milk and cheese. One way to eliminate the cholesterol in dairy products is to buy nonfat milk and nonfat cheese.

Other tips for a healthy diet:

- Eat 2½ to 6 ½ cups of fruits and vegetables a day.
- Eat 3 ounces or more of whole grains a day.
- Eat low-fat milk products, lean meats, skinless poultry and beans.

Exercise regularly

An inactive lifestyle is a risk factor for heart disease. Regular aerobic exercise, even a moderate walking regimen, done for 30 to 60 minutes most or all days of the week will lower your overall risk. Vigorous exercise may increase HDL cholesterol by 10 to 20 percent.

Don't smoke

Cigarette smokers have lower HDL levels and an increased risk for heart disease.

Lower your blood pressure

High blood pressure is a risk for heart disease. A blood pressure of 140/90 mm/Hg or greater is considered high blood pressure. If only one of the numbers in your blood pressure is high, it is still considered to be high blood pressure. A systolic press of 120 to 139 or a diastolic pressure of 80 to 89 is considered prehypertension and should be evaluated by your physician.

Consider medication

If you are at high risk for developing heart disease, your doctor may prescribe medication, as well as dietary changes and exercise, to help lower your LDL cholesterol levels. If you are at lower risk, diet and other lifestyle changes may be enough to lower your LDL levels. Be sure to follow up with your doctor for further testing or to ask additional questions.

Understanding the language of cholesterol

The following definitions will help you understand the role cholesterol plays in your health:

- Atherosclerosis is a condition in which nodules or plaque made of cholesterol, fats and other compounds form on blood vessel walls. Plaque buildup can obstruct blood flow. A heart attack occurs if there is complete blockage in a coronary artery; a stroke results if there is complete blockage in a cerebral artery.

- Cholesterol is a white, waxy, fatlike substance found in the bloodstream and tissues of humans and all other animals. Thus, foods that are animal in origin such as beef, chicken, fish, eggs, milk, cheese and other dairy products contain dietary cholesterol. The cholesterol in your bloodstream comes from eating such foods and from your liver, which manufactures cholesterol using the fats, proteins and carbohydrates you eat. These two types of cholesterol are chemically the same. Cholesterol serves useful purposes: It's a part of cell membranes, it serves as insulation for nerve fibers; and it's a building block for certain hormones. But in excess, it can lead to heart disease.
- Lipids are greasy organic compounds (fats) that circulate in the bloodstream.
- Lipoproteins are packages of proteins, cholesterol and triglycerides assembled by the liver.
- HDL (high-density lipoprotein) picks up cholesterol as it circulates in the bloodstream and brings it back to the liver for reprocessing or excretion. Think "healthy" for HDL.
- LDL (low-density lipoprotein) carries cholesterol through the bloodstream, depositing it where cells need it and leaving the residue on arterial walls. The plaque that is formed when the residue combines with oxygen causes the arterial blockages that lead to heart attacks. Think "lousy" for LDL.
- Triglycerides are fats that circulate in the bloodstream along with cholesterol and other lipids. Triglycerides come from fatty foods; the liver also manufactures them.

How to get an accurate cholesterol test

Having your cholesterol level checked is as simple as getting a blood test. But your total cholesterol reading could be off by up to 40 points (in either direction) if you don't take the right precautions, or the lab doesn't analyze the test accurately.

You should have your first cholesterol test at age 20, and then get retested every five years, or more frequently if your total cholesterol is more than 200 mg/dL. Be sure to also have your HDL and LDL levels, as well as your triglycerides, checked because these figures help indicate your risk for developing heart disease.

These guidelines will help ensure accurate results:

- Have your doctor or hospital personnel test your cholesterol. The quick finger-stick tests done at shopping malls and other public places can yield inaccurate results. Poorly trained individuals may give the tests, and standard safety and sanitary procedures may not be followed.
- Don't eat for 12 hours before the test. You'll hardly notice you're fasting if you schedule the test for early morning. Eat a light, low-fat early dinner the night before.
- Take the test when you're healthy. Consult your doctor before being tested if you're ill, pregnant or taking medications. Wait at least two months after illness or surgery before being tested.
- Don't exercise before the test. Working out can raise your cholesterol as much as 10 to 15 percent, and it can stay elevated for up to one hour.
- Sit down for five minutes before your blood is drawn. The results may vary if you stand, lie down or sit for 20 minutes or more.
- To get an accurate count, figure the average results of two or three readings taken over a month or so.

Easy ways to cut saturated fats

Nothing you eat raises your cholesterol as much as foods that contain saturated fats, including butter, lard, and palm and coconut oils.

Health professionals advise that your intake of all dietary fat be no more than 20 to 35 percent of your daily calories. The USDA 2005 Dietary Guidelines for Americans recommend that only 29 percent of your total calories come from fat. You should reduce saturated fat to 10 percent or less of your calories.

It can be time-consuming to track your intake of fat. Instead, assume it's too high (the typical American diet is 37 percent fat) and use these strategies to lower it:

- Cook with polyunsaturated oils (such as safflower or soybean) and monounsaturated oils (such as olive or canola).
- Avoid foods high in saturated fats such as beef, dark-meat poultry and poultry skin, butter and other whole-milk dairy products. Switch to skim milk, and low- or nonfat cheese, cottage cheese, sour cream and yogurt.
- Read food labels on processed foods, especially those on chips, cookies and crackers. These foods, many of which have "cholesterol-free" banners on their packaging because they contain no animal products, often are made with highly saturated tropical oils such as coconut, palm and palm kernel or trans fats.
- Trim visible fat from meat before cooking. Remove the skin from chicken, turkey and duck before eating.
- Cook the leanest cuts of meat: beef eye of round, tenderloin, sirloin, flank steak and pork tenderloin instead of rib eye, prime rib and spareribs.
- Eat at least two meatless or low-meat meals a week. Try pasta with tomato sauce, bean burritos, vegetarian lasagna or a hearty vegetable-and-bean soup.
- Eat more fish such as salmon or cod. The omega-3 fatty acids in fish may help raise HDL cholesterol and lower total cholesterol.
- Broil, grill, bake, steam or poach foods instead of frying, sautéing or breading and frying.
- Snack on fruits, carrot sticks or air-popped popcorn.

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How Hobbies Help Your Health

What better way to stay busy than by doing something you love? That hobby you've been toying with could be your prescription for a healthier, more satisfying life.

Hobbies can engage you physically and mentally. People who have a hobby "are generally healthier," says Peter Lichtenberg, Ph.D., director of the Institute of Gerontology at Wayne State University. "We also know they are at a lower risk for depression and dementia. The great value of hobbies is they're a way for people to stay engaged on multiple levels."

Most hobbies involve at least some level of mental activity, Dr. Lichtenberg says. Because we enjoy most things more when we share them, hobbies offer a reason to stay connected to other people with similar interests.

What kind of hobby is best? Hobbies that require expertise are more satisfying, Dr. Lichtenberg says. That's because developing an expertise in something like photography or astronomy requires commitment, and commitment results in a higher level of engagement. Of course, hobbies that involve physical fitness, such as walking, "provide a physical benefit as well," he says.

Psychologist Michael Brickey, Ph.D., is the author of the book Defy Aging and president of the Ageless Lifestyle Institute in Columbus, Ohio. His focus is on helping people stay physically and mentally active so they can enjoy their later years. Dr. Brickey says hobbies help by reducing stress and providing a sense of accomplishment.

"Hobbies can be thought of on three levels," Dr. Brickey says. "The first is as a diversion. Hobbies help us pass the time. The second is as a passion. When a hobby becomes a passion, we become truly engaged in doing something we love. It not only helps us pass time, it makes us unaware that time is passing. The third level is as something that creates a sense of purpose. We all need that." The ideal hobby, he says, combines all three levels.

"Hobbies can become so important, especially if they are a way to connect with others, that they become part of who we are," Dr. Brickey adds.

Needy causes

Janet Langlois directs Elder Craftsmen, a New York group that sponsors creative projects for seniors. In some of the most rewarding activities, she says, people build or make things and donate them to needy causes. For instance, participants in a quilting program donated their products to a homeless shelter.

"People get satisfaction on multiple levels," she says. They get satisfaction from being creative and making something. They get the satisfaction of being connected to other people involved in the project. Finally, they get the satisfaction of giving something back to the community.

Senior centers and community organizations often sponsor such programs, she says. If no such project exists where you live, contact a charity group, such as a shelter, and volunteer to help set one up.

"Most people don't have trouble finding a hobby they enjoy," Dr. Brickey says. Dr. Lichtenberg says that thinking about what you liked to do in your leisure time before you retired is one way to find a hobby. You just need to be aware of the changes in the body that happen with age, he adds.

"That doesn't mean you can't play tennis," he says, or take up something new. "You just need to be aware that your reaction time may have changed. If you listen to your doctor, take precautions and compensate for the changes, nothing's off limits.

If you're just starting a hobby, remember that it takes time to realize the benefits. "You don't start exercising one day and feel great the next," Dr. Brickey says. "The same is true of a hobby. If you work at it regularly, you become more engaged. Over time, you find yourself getting more and more involved. If you stay with it, and make an effort to meet others who do the same thing, you'll eventually develop a passion for it."

Get started now

If you're looking for a hobby, plenty of folks can help.

Community colleges and senior centers offer classes in activities that range from ballroom dancing to playing blues harmonica. Ask for a list and look for activities you think you'll enjoy. An introductory class on watercolor painting or gardening shows you how to get started. It's also a great way to meet others who are interested in the same hobby you are.

Here are a few suggestions:

- Bird-watching. Bird-watchers get excited when they tell each other what they've seen, whether at their backyard feeders or on their vacations. Local groups often have outings to catch sight of rare birds during migration. Check the nature programs at your local parks for classes on birds.
- Scrapbooking. This fun hobby results in a historical record of what's important to you and your family. Ask your local librarian to help you find articles about getting started. Sometimes, libraries and museums offer classes in how to preserve important memories.
- Calligraphy. If you've always been proud of your handwriting, you might consider calligraphy, the art of exquisite lettering. Check to see if your local craft store offers classes.

Some more activities to consider:

- Coin and stamp collecting
- Genealogy
- Photography
- Gardening
- Embroidery
- Song writing
- Sculpting
- Ceramics
- Writing poetry
- Acting
- Woodworking

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