Active Seniors

We have a very active senior community in Fairbanks. Seniors volunteer or work part-time in schools and they volunteer in many different events that take place throughout the year. I’m sure that events like the World Ice Art Championships, World Eskimo-Indian Olympics, Special Olympics, various art shows and cultural programs or the Fairbanks Community Food Bank would not run as smoothly without the workforce of senior volunteers.

Whenever I’m with a group of friends planning anything, the retirees have to check their day planners — just as those who work — to see what free time they might have. They are leading or going to different groups, taking Osher Lifelong Learning Institute classes or going to exercise classes. Studies show that when you retire, if you don’t “get out,” your chances of remaining healthy or living longer diminish.

There are many clubs and organizations in Fairbanks. Basically, you just have to look around to find just about anything that might pique your interest. Maintaining your interest in hobbies or other interests and helping others in those interests greatly enhances your quality of life. There are bicycle groups, ski groups, StrongWomen groups, Strong Senior groups, reading groups, dinner groups, knitting circles, canoeing groups and many different classes.

Many of these groups are not just for seniors. And it is actually a good idea to develop hobbies and interests before you retire so when you do retire, you can devote more time to enjoying them because you have developed some of the skills necessary to make them fun. Plus, those hobbies could turn into a part-time job to help with the finances. Developing new hobbies after retirement is more difficult. So if you keep thinking, “I’ll do that when I retire,” you might think again. Unfortunately, the ability to develop new hobbies after retirement is not all that easy for most people. Self-confidence often diminishes as you age, affecting your ability to step out to do something new or different.
How do you gain the freedom to devote to hobbies, interests and volunteering after retirement? Planning for retirement is an important step. Check into what your financial picture looks like before taking the big step. Try living on a retired budget before you actually retire to see if it is manageable. If you haven’t really done much in the way of planning menus and making a monthly budget, this is a good place to practice managing your money.

Current statistics from the Employee Benefit Research Institute (EBRI) say that half the men who reach the age of 65 will live another 17 years. Half the women who reach the age of 65 will live another 21 years. That could feel like another whole lifetime.

Another plus to keeping yourself busy with groups or volunteering is that it may keep you from overspending. It is very easy these days to fill time with Internet shopping or just wandering around the store getting inspired to own something else you really don’t need.

You may be yearning and ready to retire, but another thing to consider is that the longer you work between the ages of 62 and 70, the more successful you might be at managing your retirement. Are you just tired and yearning to stop what you are doing? Look around to see what else you might be qualified for or interested in.

The last thing to think about is planning for health issues. You can exercise and eat great food and still suffer a financially devastating health issue in your “golden years.” Knees and hips wear out. Shoulders fall apart. Find out what options are available to you before a crisis happens. These are hard questions to look at when you may want to just go have some fun after working all your life.

Again, we are lucky in Fairbanks to have so many successful retirees. People who can give to their community seem to have meaning and purpose in their lives. This is a good goal for all of us and it is never too early to start trying to reach that goal.

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