the sacrifices you made to get it. Remember there is nothing more dangerous than a son or daughter-in-law with big ideas for your hard-earned capital. Warning: This is also a bad time for investments, even if it seems wonderful or fool-proof. They only bring problems and worries. This is a time for you to enjoy some peace and quiet.

2. Stop worrying about the financial situation of your children and grandchildren, and don't feel bad spending

1. It's time to use the money you saved up. Use it and enjoy it. Don't just keep it for those who may have no notion of

This is really good Many of us are between 65 and death, i.e. old. My friend sent me this excellent list for aging . . . and I have to agree it's good advice to follow. The guy who

sent this hi-lighted #19.

- your money on yourself. You've taken care of them for many years, and you've taught them what you could. You gave them an education, food, shelter and support. The responsibility is now theirs to earn their own money.

 3. Keep a healthy life, without great physical effort. Do moderate exercise (like walking every day), eat well and get your sleep. It's easy to become sick, and it gets harder to remain healthy. That is why you need to keep yourself in good shape and be aware of your medical and physical needs. Keep in touch with your doctor, do tests even when
- you're feeling well. Stay informed.

 4. Always buy the best, most beautiful items for your significant other. The key goal is to enjoy your money with your partner. One day one of you will miss the other, and the money will not provide any comfort then, enjoy it together

 5. Don't stress over the little things. Like paying a little extra on price quotes. You've already overcome so much in

your life. You have good memories and bad ones, but the important thing is the present. Don't let the past drag you down and don't let the future frighten you. Feel good in the

6. Regardless of age, always keep love alive. Love your partner, love life, love your family, love your neighbor and remember: "A man is not old as long as he has intelligence

7. Be proud, both inside and out. Don't stop going to your hair salon or barber, do your nails, go to the dermatologist and the dentist, keep your perfumes and creams well

now. Small issues will soon be forgotten.

and affection."

are.

to live alone.

stocked. When you are well-maintained on the outside, it seeps in, making you feel proud and strong.

8. Don't lose sight of fashion trends for your age, but keep your own sense of style. There's nothing worse than an older person trying to wear the current fashion among youngsters. You've developed your own sense of what looks good on you – keep it and be proud of it. It's part of who you

9. ALWAYS stay up-to-date. Read newspapers, watch the news. Go online and read what people are saying. Make sure you have an active email account and try to use some of those social networks. You'll be surprised what old friends you'll meet. Keeping in touch with what is going on and with

- the people you know is important at any age.

 10. Respect the younger generation and their opinions. They may not have the same ideals as you, but they are the future, and will take the world in their direction. Give advice, not criticism, and try to remind them that yesterday's wisdom still applies today.

 11. Never use the phrase: "In my time." Your time is now. As
- been younger, but you are still you now, having fun and enjoying life.

 12. Some people embrace their golden years, while others become bitter and surly. Life is too short to waste your days on the latter. Spend your time with positive, cheerful people, it'll rub off on you and your days will seem that much better. Spending your time with bitter people will make you older

long as you're alive, you are part of this time. You may have

Spending your time with bitter people will make you older and harder to be around.

13. Do not surrender to the temptation of living with your children or grandchildren (if you have a financial choice, that is). Sure, being surrounded by family sounds great, but we all need our privacy. They need theirs and you need yours. If

you've lost your partner (our deepest condolences), then find a person to move in with you and help out. Even then, do so only if you feel you really need the help or do not want

14. Don't abandon your hobbies. If you don't have any, make new ones. You can travel, hike, cook, read, dance. You can adopt a cat or a dog, grow a garden, play cards, checkers, chess, dominoes, golf. You can paint, volunteer or just collect certain items. Find something you like and spend some real time having fun with it.
15. Even if you don't feel like it, try to accept invitations. Baptisms, graduations, birthdays, weddings, conferences.
Try to go. Get out of the house, meet people you haven't

seen in a while, experience something new (or something old). But don't get upset when you're not invited. Some events are limited by resources, and not everyone can be hosted. The important thing is to leave the house from time to time. Go to museums, go walk through a field. Get out

- there.

 16. Be a conversationalist. Talk less and listen more. Some people go on and on about the past, not caring if their listeners are really interested. That's a great way of reducing their desire to speak with you. Listen first and answer questions, but don't go off into long stories unless asked to. Speak in courteous tones and try not to complain or criticize too much unless you really need to. Try to accept situations as they are. Everyone is going through the same things, and people have a low tolerance for hearing complaints. Always
- people have a low tolerance for hearing complaints. Always find some good things to say as well.

 17. Pain and discomfort go hand in hand with getting older. Try not to dwell on them but accept them as a part of the cycle of life we're all going through. Try to minimize them in your mind. They are not who you are, they are something that life added to you. If they become your entire focus, you lose sight of the person you used to be.
- that life added to you. If they become your entire focus, you lose sight of the person you used to be.

 18. If you've been offended by someone forgive them. If you've offended someone apologize. Don't drag around resentment with you. It only serves to make you sad and bitter. It doesn't matter who was right. Someone once said: "Holding a grudge is like taking poison and expecting the other person to die." Don't take that poison. Forgive, forget and move on with your life.
- 19. If you have a strong belief, savor it. But don't waste your time trying to convince others. They will make their own choices no matter what you tell them, and it will only bring you frustration. Live your faith and set an example. Live true to your beliefs and let that memory sway them.

 20. Laugh. Laugh A LOT. Laugh at everything. Remember,
- 20. Laugh. Laugh A LOT. Laugh at everything. Remember, you are one of the lucky ones. You managed to have a life, a long one. Many never get to this age, never get to experience a full life. But you did. So what's not to laugh about? Find the humor in your situation.

 21. Take no notice of what others say about you and even less notice of what they might be thinking. They'll do it anyway, and you should have pride in yourself and what
- busy writing and don't waste time thinking about what others might think. Now is the time to be at rest, at peace and as happy as you can be!

 REMEMBER: "Life is too short to drink bad wine and warm beer."

you've achieved. Let them talk and don't worry. They have no idea about your history, your memories and the life you've lived so far. There's still much to be written, so get