



**Blessed is the man who trusts in the Lord,
whose confidence is in Him.**

He will be like a tree planted by the water.

Jeremiah 17:7 & 8

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To Our Congregation:

Our congregation enjoys a marvelous resource of many seniors kind enough to share how the years have affected their lives on specific issues. As believers we are privileged to embrace aging unlike the world. Our prayer is that you will benefit from the gift of our hearts shared in this way.

In Christ's love,

The Belles & Beaus

Belles & Beaus ~ Sixteen Questions

1. What is the best advice you can give to live fully in the retirement years?

Keep active.

Enjoy each day and plan ahead. Keep moving and stay active. Eat healthy at least 80% of the time. Exercise regularly.

Keep active with family, friends, a hobby and service to the Lord. Do not retreat into isolation. It's too difficult to get out again.

Family is most important. Early on they must know that you will be depending upon them as you age. I've given each adult child a specific task in caring for me. One is to read to me if my eyesight fails; another is to bring me flowers, another to take me for car rides. I've encouraged them to do whatever they see as best for everyone ~ That I may not be in my "right mind" and may fight them on a care home but I want them to make that difficult decision considering their families' needs at the time, along with mine. Just make sure I have sunshine in my room!

Be active in your church. Live within your means.

Using your brain (crosswords, learning new skills, quilting, reading, and games) keeps your mind and body healthy and young.

Eat healthy foods, exercise, and socialize with family and friends. Attend church and serve others. Adopting an older pet can be very helpful. Develop a practical plan early to provide resources for older age.

See your children and grandchildren as often as you can.

Adopt children and grandchildren from your church family.

Consider carefully the place you want to live: location, shopping area, friends, church, income and pension on which you'll live. Have a good relationship with the Lord. Depend upon Him, especially if you are living alone. I always remember I'm never alone.

Look forward to each day with a positive attitude.

Listen for God's direction.

Know what is going on in the world around you.

As best as possible, stay in the present moment. Don't worry about the future or feel guilt about the past. You have the present moment only, so relax and know that God is with you and will never leave you.

Be content.

Exercise. Volunteer. Find a hobby. Have enough money saved to be able to do what you want.

Serve others. Serve more.

When you ache, don't sit, get up and move. It helps.

Keep busy with family and friends. Join a life group. Read and study your Bible each day.

Keep healthy, eat right, and be careful with money. Begin to put some aside from an early age.

Keep your life centered in Christ and don't get off center. Stay active. Don't just sit around.

One day at a time. Keep your Christian friends close! Nurture some hobbies, gardening, painting, and photography; something that you enjoy doing. Enjoy your family. See your children and grandchildren as often as you can. Find some exercise and do it often.

Keep busy. Do what you like to do, but didn't have time for before retirement. Help others. Have hobbies

Like yourself and keep busy.

Prioritize the gifts God has given you. Time should be #1. Once you've used a moment, it's gone and could have been a thoughtful use. You don't get do-overs!

Keep actively serving the Lord. If God gives you abundant life, live it abundantly for Him. Be content with whatever God gives you, as He provides. Watch out for the "Poor me" or the "I'm not so young anymore" syndrome. If you don't use daily what God enables you to have, you'll lose it and tomorrow may not be here.

Keep busy. Listen for God's direction on how to best serve Him.

Do not isolate yourself from the outside world. Stay involved with friends, your entire family: brothers, sisters, children.... Know what is going on in the world around you.

Stay busy. Live well. Laugh often. Love much. Look forward to each day with a positive attitude.

Enjoy each day and plan ahead.

Keep active. Have a purpose and a hobby that is dedicated to God. Enjoy.

Stay active. Don't overindulge.

Remain active and healthy by continuing to exercise and eat right. Keep busy by volunteering or finding a hobby. If possible, have enough money saved to be able to do what you want.

Keep busy and keep in touch with family and friends. Keep in touch with God. Go to church. Join a Life Group. Study your Bible each day.

Keep healthy, eat right, and be careful with money; put some aside starting at an early age.

Recall dreams you had when you were 10-12 years old. Now is the time to choose to fulfill those dreams. Retirement is scary and it takes a few years to wake up to the joy of it. Serve on the Civil Grand Jury!

Stay active. Serve others. It's so rewarding. Serve more in the church while you're able.

2. What changed the most upon retirement?

The popular notion that retirement might get boring or monotonous is a fallacy ~ Things that weren't important during a 25 or 30 year work schedule became "intense demands" after retirement ~ carefully evaluate your needs and wants.

Missing friends at work and getting recognition for work well done ~ No more challenging problems with their critical deadlines.

Deciding where to spend my time.

I'm busy doing more interesting and somewhat helpful things than ever before. Love it!

You don't have to watch the clocks and hurry about doing things. You can select what you want to do.

I can't do the work that I used to do: lifting, opening jars, collecting firewood ~ just getting off the couch or getting up off the floor.

The ability to do more ~ I was able to do some of the things that I didn't have time to schedule when I was working. One of the drawbacks is that when you are retired you and others think you can do whatever you want to or are asked to do. This can lead to over scheduling and over committing to too many things. You must learn to prioritize. I have been retired for 20 years...and that's questionable ~ I'm now busier than I was when I worked. The other thing that can be a real challenge is now you are spending 24 hours a day with your spouse. This can be positive and negative, but it does take adjustments, compromise, cooperation, consideration and understanding ~ all of which is worth it. You also can't fish, golf, quilt, read or whatever you thought you would be able to do all of the time. I advise anyone who is considering retirement to think of things they might like to do ~ that can include volunteering. The church always needs volunteers, and it makes you feel so good! A part time job can be really fun, because you can pick something completely different than what your job was before you retired.

Finding quality projects to do to fill in the time previously spent working.

I went from working at the bank to working 36 hours a day caregiving for my husband and Pop, his dad.

I found that I had nothing to do and didn't know what to do. I had to investigate options to stay active.

Our time together as a couple had always been busy with work and with other people ~ then we were working together and it was wonderful.

Finding new friends.

We built a home together.

Adjusting to more leisure time ~ not having to rush in the morning.

I'm busy doing more interesting and somewhat more helpful things than ever ~ Love it!

You are leaving family, friends and co-workers that you have been with for many years ~ you don't have to get up so early every day.

The ability to multi task; but I now have more patience and more time to listen to others. I have more understanding with the next generation ~ even though I don't understand the technology they're into.

I came to Sebastopol to care for my mother right after retiring as an R.N. so it didn't feel much like retirement ~ I am so grateful to have been with her; but it took a while before I could concentrate on my own life, since she went to heaven about 15 months ago.

More time to do things I'd put on hold. More time with family and friends.

I'm messier—more things go to the cleaners and laundry. We've slowed down. Neither of us is able to multi task. I can no longer do the seven things at once I used to do. And that's really ok but sometimes it's frustrating...and still surprising!

Time utilization: Rhythms of time change. Find these rhythms, tempos, and enjoy that process. One finds, after a while, there's not enough time to do it all!

More time with family and time to do the things I want to do.

I thought I would be bored and lonely but instead I am busier than ever. The difference is I'm doing what I want to do instead of what I have to do.

Finding quality projects to do to fill in the time previously spent working.

There was no strict schedule and the days became mine. It was a chance to look up old friends, travel into the past, take stock of how great life has been and to think about the daily future.

Lots of time to spend with family and gardening.

3. What financial advice would you like people to know? If you could do anything differently now, what would you do?

Get out of debt. Nothing eliminates all debts possible, but pay as little interest on money as possible, and no extra card debt. Always save something, no matter how little you make.

I didn't save any money for retirement, but I am able to live comfortably at Burbank on just my Social Security. I'd encourage others to save some for retirement, but not worry if you haven't. It's been a fun challenge to live on so little money; I love finding ways to save it!

When you're young, lay money aside for these retirement years. We were not able to get ahead with our savings until the girls were married, but we did it! Start saving as soon as possible.

Plan ahead. Invest in those IRA's and 401Ks! I would have started investing through work earlier, had I known about them.

It's never too early to start a retirement strategy. Time does slip by quickly! Prioritize financial opportunities. Be very aware of scams. They could decimate your savings.

I would suggest everyone taking a financial planning course such as Financial Peace (Dave Ramsey) as a way to plan a good life in retirement. Do it now! A good balance between reasonable risk taking and fear of losing should also be considered thoughtfully.

Don't leave your loved ones with any of your bills: funeral expense, nursing home, caregiving expenses. I wish I had known more about investing. I could have had more savings.

Stay out of debt! Pay cash when possible. Have a savings account.

Start saving very early even if it can only be a small amount. Put more away. Develop a practical plan early, providing the resources for older age.

Be honest in your dealings with the world. Stay alert to changes. Ask God to be your guide. Stay close within your budget. Give generously to the work of God (at least 10%). Be content and thankful with your daily bread.

Save a little more out of your paycheck.

Save, save, save for retirement. Inflation happens. You need to take that into consideration. Have a professional advise you.

Make sure you have worked on your financial plans with a Financial Planner. What I would do differently: I would buy a small house instead of a mobile home. They are nice but through the years the expenses go up and then you have no control over some things.

If my dear husband were alive, we would be traveling, playing golf, working in our yard and loving each other's company. Our financial advice came from our trust attorney. If your spouse has a health issue, i.e. Alzheimer's, you should set up a conservatorship or a trust, with qualified trustees for the healthy spouse.

I would have started putting more of my salary in savings ~ deferred compensation, CD or some sort of saving plan.

Save as much money as you can. Do not get into credit card debt.

Buy rentals, and more rentals. They keep up with inflation. Let rentals on property help pay the mortgage. Even a single person renting out a room in their home has more income. Dave Ramsey on Long Term Planning is worth consideration. Save more money when you have a larger income.

Tithe. Save what you can after tithing. Learn to live on less and enjoy. Investing is still fun, even though I have much less to invest.

Do some good planning to make sure there will be more money available than you think you'll need at the time of your retirement. Allow for the unforeseen.

Save more. Start early.

Reward yourself all through the working years with a percentage of your earnings saved for retirement. It will add up and you will be able to retire with a good income.

We were never users of excessive credit. Plan for things you want to do when time is not the controlling factor in your lives.

No one ever gets ahead financially if, because of divorce, their assets get cut in half.

Plan for retirement at an early age.

Don't use credit cards and stay out of debt. Keep putting money into savings.

Get professional financial advice and stick to a plan of savings and investment. Form a family living trust. Live within your means.

4. How have you handled your trust and things left behind so that you feel your children will be peaceful regarding the distribution?

Have a living trust. Leave instructions where all your important papers can be found. Make a list that divides your possessions as equally as you can between your children and grandchildren. Leave specific instructions about everything.

When I pass, everything goes to my wife. When she goes it is split 50/50 between our two children.

Our family trust states “divided equally” between our children. Personal items are all divided per our wishes.

It’s evenly divided ~ not too much to divide.

A well-planned trust will minimize friction for your heirs. Anything valuable you now have little use for, but your heirs might appreciate, may be better passed on while we are still standing upright and rational. Selling unneeded goods and investing the proceeds carefully is very rewarding.

My husband and I each have a trust that sets out what we want done with all of our assets. We have also discussed with the children our personal items. We are open enough with them and they with us, as they have expressed their wants also.

I suggest a revocable living trust. A list of personal items should be made that designate who receives which items.

We gave generously to our children when they needed a boost in life ~ College, beginning marriage debt free, starting a new business. We update our Living Trust regularly, as the need occurs and involve all the children in the process.

I have a complete up-to-date trust, funeral expenses paid and nursing home insurance. My house is paid for and I don’t owe any bills. I don’t have any material things of value that my children would like, jewelry or such.

Having a Trust Agreement was the best thing we ever did. We put everything in writing and now feel happy and prepared.

We’ve included our kids in our decisions in our family trust so there will be no surprises. Two of our kids are the executors and one is in charge of our health care.

After my first husband died, much of what he left was given in his memory to his children. I do have everything in a Family Trust, keeping the children informed about my finances. When one has needs, we discuss them as a family. Everything will be distributed to people in the church.

Living Trust.

Make sure to keep a quality relationship with your children. Personally, I have a relatively small estate. My three kids are aware of that and they are fine with the provisions in my will.

Provide for the people left behind, equally.

I have a trust all set up for my daughter. I have already given my stepchildren the money and things that I want them to have ~ they all could use money now. The rest of my things and assets will go to my daughter upon my death.

We have an attorney and our holdings listed on paper. Our son is designated to be the administrator. Our wishes have been clear. There should be no misunderstandings.

We have a trust and have told our children about the information in it and our intent: We do NOT want them to become indebted one to another due to the different property values each will inherit.

I have worked out my will and living trust. My family will know what to do.

We need to update our trust. Our children were minors the last time we looked at it. This is a good reminder for us to update!

All funeral arrangements are paid in full and we have a trust.

I have very little of material value. My son knows well what my circumstances are.

We have a living trust written by a trusted professional. It's distributed as best as I know how.

5. How have you “passed the baton” regarding holiday festivities and family?

We have left it up to them.

I still do Thanksgiving, but Christmas is now going to be shared with the three children and their families; they alternate. Other holidays are sometimes done together and sometimes done separately. We celebrate birthdays monthly, rather than individually, and one of the daughter-in-laws likes to do them. All of the children are young adults, so things are changing as they go on to college and move away. Right now we are all in the same area.

Our children now do Thanksgiving and Christmas Day ~ we still do Christmas Eve and Easter. Our family enjoys us taking them out to dinner for birthdays. Our kids have taken up the slack quite naturally!

I’ve encouraged the family to share in these events, letting them take the lead when they suggest they’d like to do it. But I’ve not let the “baton” fall ~ I’m ready to fill in when needed.

“Passing the baton” will naturally evolve. Our 40-year tradition of serving Thanksgiving and Christmas dinners are becoming less involved. We have simple gatherings, sometimes going out to dinner. Passing on the family business is another story...

Most of the time it is handled by our daughter.

At this time, we all take the big holidays in turns ~ birthdays are all done at the same way.

I am not close with my brother and he’s the only family here in Sebastopol. He and his family are not Christians and don’t want any “God stuff” in their lives. They don’t celebrate Christmas, Easter, etc. and have asked me not to talk about my beliefs ~ so, it’s been natural to drift apart...though I pray for them every day.

My son is now doing the holiday family get-together. My daughter is carrying on a cute tradition of hiding the stocking gifts with clues to find them. None of my children continue the Christmas church events.

I have only my church family.

Gradually. We do Thanksgiving on Saturday ~that way our kids don’t have to choose between families and it’s not so much pressure on the out of town kids to get here on Thursday. For Christmas I often host the in-laws at our home so we can all be together. Easter dinner this year was at our daughter’s home on Saturday; Sunday morning we all worshiped together at our church and then everyone came to our home for brunch.

Our kids pretty much plan our summer gatherings. One daughter is great at spreadsheets and that spread sheet is marvelous for organizing a camping trip for many folks and several families!

I haven't passed it yet. All events are at my house, with all my girls doing all the work.

I have reasonably passed on my holiday festivities to my daughter.

We have quarterly birthday celebrations~ this is my responsibility. All other celebrations they like to handle as they still associate my home with their departed father so they celebrate elsewhere.

We do as we can do, nothing specific. The last two years we have had our Christmas a few days later on the first of January, due to workdays. Half of our family has not always been able to be with us.

My daughter loves to cook and entertain. Once she had a big enough home, she was eager to have the baton passed to her.

The next generation is enjoying holidays with their kids ~ I get to come; how nice and blessed to have a good family, although it took work as they developed.

We've not yet "passed the baton." Our children live in small places and family events are still at our house since we have room for everyone and they don't.

Our son doesn't want to take the baton and our daughter, who now lives on the east coast, converted to Judaism and so doesn't celebrate Christian holidays. We go out to dinner on Thanksgiving. We celebrate with our son's family on Christmas Eve and so have a difficult time getting to SCC's candlelight service. Our son won't spend the time for holiday preparation and doesn't want me to either! He wants everything to be done quickly and fixing Christmas dinner is not quick!

You will know when it is time to let the children know it is time to be in charge.

We try to involve our immediate family in all holidays, birthdays and such. Some have moved away ~ it is difficult to all get together.

Continuity and steadfastness helps. Though our children are "in the world" they know that mom and dad are still "keeping faith."

6. How have you “passed the baton” regarding taking advice and help from your children? If so, would you have liked to do it sooner?

Fortunately we have not needed much help up to this point. However, I know that I would not object to advice or physical help from my kids; I know they would be more than willing to share with me.

Not ready, still active and in control.

I still want to do what I can.

I have not “passed the baton” yet. At this time I believe I am still capable of handling my own matters.

How I appreciate my family! Every one of them is so loving and kind ~ helping when and where they can. I also look to them for advice a lot of the time.

So far I have been independent and self- sufficient; but I would listen to them.

I’m not too good regarding taking advice. Maybe I should have done it earlier. I am getting better at it.

I listen and take advice.

No advice ~ I have to give advice.

Our children still need us. We are putting our son through college at Sonoma State. He has a part time job, but still needs our support. Our daughter is getting a divorce. She has a full time job, but still needs a lot of help. So far we have not passed the baton.

The idea of taking advice or physical assistance from my children is a valid idea I am willing to accept. There should not be a prideful barrier or blockage of ideas or help.

Don’t be afraid to have your kids teach you new techno tools (What will be happening by the time you 20 something’s are our age???) ~ Your kids will respect you for wanting to learn something new; it’s GOOD for old brains to try new stuff, AND, this new technology has been invented because it was needed! If you desire communication with your children and grandchildren you MUST LEARN TO TEXT! My daughters have input regarding my clothes and make- up. ...I listen to them, mostly! ☺ I ask my children’s advice regarding how to handle delicate family issues. I share with my kids how they’ve helped me when I’ve been down or about to do the wrong thing, or have the wrong attitude. I so appreciate their youthful wisdom!

No, not too keen on giving or getting too much advice ~ Just there if needed.

I have a great relationship with my son. He was raised in the Lutheran tradition but right now he doesn't want to attend church or associate with "religion." He knows my beliefs, knows I pray for him daily. I'd love to have him around for computer help!

Don't need it much so far ~ I am not in any hurry. I want to stay independent as long as possible. I know the time will come when I will need them and pray God will help me adjust as time goes by.

Things change when a big problem occurs ~ like death, surgery, hospitalization, etc. God has matured them now ~ their later advice is wiser.

We listen to their advice but don't always take it. We like to be independent but take advice from each other. The baton pass hasn't happened yet!

I talk about the future with the children. I don't think I will have a problem ~ there are things that I ask them now. They do not have any problem advising me.

We are still independent from our children, so we don't have much advice or help from them.

We ask for advice on practical matters sometimes.

We've just started teaching our son the business part of our life. Every few months he reviews what has taken place in our business.

7. What does “downsizing” look like in your home? How do you keep from being run over by an accumulation of things?

The kids say they are going to bring in a dumpster ☺

Downsizing is not hard for me. I do not like clutter and I like a lot of space around me. Every spring I clear out my closet.

We’re going through things room by room.

We are slowly sorting through “stuff” room by room and giving away or throwing things out. In the meantime, we keep things in boxes to keep it out of the way until we have time to sort.

Downsizing has not happened yet. It should happen soon as we are being run over by an accumulation of things. I am in the process of completely “selling off” my car hobby!

We downsized 10 years ago when we moved from our Occidental 2.5 acres to a home with lots of room in Windsor. We hope to stay here until we are no longer able to live on our own. I have been talking to the children about various living scenarios and also giving them certain items that mean something to them. At this point, there is no need for us to downsize, but we have done it before and know it is a possibility.

Love it! Only what we use and need remains. We constantly evaluate what stays and what goes. At least once a year, we bring in help to get rid of “stubborn growth.”

I have trouble with this, but have managed to give my children and nieces some of those things.

I’m downsized already! I don’t accumulate much in the material realm, except music.

I’ve moved “down a little smaller” 4 or 5 times. Each time I got rid of “things.”

I have a running Crossing the Jordan bag in my front closet. When I’ve finished the use of an item, in the bag it goes. I usually make three or four SUV- filled trips to the Redwood Gospel Thrift Store or Crossing the Jordan a year. I don’t shop or purchase nearly as much as I used to when I had children at home.

At this time, we are not downsizing. Our efforts are best described as neat storage.

This is a big problem for us. We have a two-car garage...it is full to the walls, no kidding! Cars are parked in the driveway. Our spare room is also full of stuff! Help-Help-Help-Help...

I went through the house after my husband passed away and gave things to Hospice. I have way too much, but I am healthy and hope God gives me time to call the Salvation Army trucks. It's hard to give up memories.

Got rid of everything I don't need and not using.

I haven't gotten there yet.

This is a problem, we give away a lot of things but it seems we simply need less. I have way too much in my home. Recently my daughter took a huge accumulation out of my kitchen. I have quilt scraps and materials I may never use. I need to take out some...but what? Also, papers saved all over the years...so many not necessary.

I'm still living in my home with 3 bedrooms, but have boxed up things I rarely use. I have also donated things that I had too many of, or was sure I would never use again. I have a minimum of knickknacks and I am purposely not acquiring more.

I have not downsized since my last move 15 years ago. I do have to keep organizing and it's getting harder.

Get rid of bric-a-brac by giving away to the children and others.

I've been getting rid of my stuff for years. My motto is: If you haven't used it in so many years, you don't need it. Sell it, donate it or give it away.

Well...it is a struggle.

We are still over run by "things" but we are starting to look for ways to give unwanted items to organizations or people. We keep the purchasing of personal items to a minimum.

The view that everything is "stuff" coupled with one's "attachment" to certain things helps. Downsizing is to stop buying "stuff" and ridding ourselves of as much "stuff" as we can emotionally handle.

I keep. Hubby throws away. And I don't look!

8. What have you done/are doing to stay healthy? Any simple health tips?

I have a gym membership and use it. We go for regular walks, kayak, ride bicycles, swim and attend an aerobics dance class.

I exercise regularly; do strength-training, aerobics, stretching and walking.

I walk everyday ~ having the dogs helps! We're eating more fruits and vegetables; limiting salt, fat and sugar. We have desserts on special occasions ~ but only a smidge.

I eat foods that agree with my blood; small portions ~ morn, noon, eve. I drink water or water with a flavor and sleep 6-7 hours. Exercise: walking and gym Pilates. I do not overdo anything in life ~ except to grow the fruit of the Holy Spirit in my life.

I exercise...though not as much as I should. I try to eat simply. And I like to do word puzzles and read a lot.

I stay physically active. Run/walk 3-4 times a week. Attend and co-lead an exercise class at Burbank twice a week and attend yoga class twice a week. I am a vegetarian, almost vegan for several years now. Only gave up cigarettes one year ago and gave up alcohol last September.

I'm eating healthy and moving.

I take a calcium supplement, eat healthy, and exercise to get a sustained heart rate up at least four times a week. I advise to exercise consistently at what you ENJOY doing so you keep doing it. Listen to and follow your doctor's advice ~ Annual mammograms and physical exam.

Staying healthy for me is to dress warmly to keep my body from becoming chilled year round. Stay hydrated; follow your doctor's instructions regarding medication and advice. I suggest good physical exercise and awareness of physical condition.

We go to the YMCA twice per week. And we walk the dog. We should be doing more.

I keep active, body and mind ~ walking, eating, and reading. I keep happy with friends and family.

Gardening and walking. Get a dog so you have to walk.

Listen to your body and try to stay happy.

I keep my mind and relationship with the Lord clear and active through His Word. Exercise 4 to 5 times a week. Stretching class 3 times a week; walking, biking and

swimming. I still do some weights up to 5 pounds twice a week. Go to the movies and visit friends who are sick and cannot get out much.

It's important to control your body. No listing pains and letting them have control. Diet, sleep and exercise and having a regular routine are important.

I have a gluten problem so I stay away from eating anything with gluten. I stay away from doctors as much as possible ~ only when I really need their help. I try to eat what is right for me ~ vegetables, fruits and meat. I take vitamins and some supplements.

I follow my doctor's advice.

We are trying to eat healthier and eat smaller portions, drink 6-8 glasses of water per day and eat more fiber. We want to start exercising more.

I belong to Sue's Circuit (Curves) and faithfully exercise there. I eat lots of fruits and vegetables. I take vitamins and minerals, get my annual flu shot and keep up with mammograms, etc.

Stay as active as possible. Keep a joyful attitude ~ always be thankful and pray a lot.

Eat proper foods early in life.

Stretch; breathe correctly, resistive practice. Gardening can do all the above but breath exertion is better done with running or fast walking...or dancing!

I'm eating healthy and moving!

Don't put off going to the doctor if you have a problem. Take advantage of specialists.

Eat right and try to maintain a healthy weight for your body size. Exercise regularly. Walk as much as you can.

Eat healthy, exercise adequately. Keep your body on a regular schedule. Keep a positive attitude.

Get plenty of sleep. Try to keep some kind of schedule. Be positive and trust in God.

9. What have you learned about doctors and hospitals and insurance?

In this world we need all three. Do your homework before you select!

I've learned that you get what you pay for. I have a quality supplemental insurance plan, which enables me to get the care I need without worrying about out of pocket costs.

Don't put off going to the doctor if you have a problem. Take advantage of specialists.

Let your body do the talking.

Have good insurance. Years ago we chose AARP which has become very political and they're often asking for donations for things we don't support or are unfamiliar with. I'd like to change but not right now. We appreciate our doctors. I don't feel they "over doctor." If anything, they have a hard time with Medicare payments and keeping up with their own bills.

You need to be your own advocate. Don't be afraid to ask questions! If you don't like your doctor, look for another.

You really need good insurance.

Keep away from them (and I have good insurance!).

When you need help from a doctor, take an advocate ~ most important!

I'm an R.N. I've been blessed with good health. I see my doctor yearly and stay proactive about all medications (I only take an antidepressant) and vitamins. I attended a fantastic 12 week course through Kaiser on how to manage depression and that really gave me tools I use all the time to be mindful of my moods.

Fortunately, I've not had too much experience with doctors or hospitals. With all the information on the Internet it is a good idea to double-check the procedures or prescriptions order. Right now, the health insurance is in turmoil. So study and learn all you can about what is coming due.

Mine has been covered by retirement so has not been a problem. Living close to the Lord and trusting Him to direct me has made the above very secondary.

Bah. Humbug.

My experience is that most doctors are keenly concerned about your health. Hospitals manage their services to provide top-notch care to meet our needs. Health insurance companies try to meet every need for care possible. All are trying to provide their services at the most affordable cost.

We have had good, caring doctors and good health insurance.

They are there to help you when you need them. As you get older you may need more help and medication. Evaluate the meds with your doctor every 3-6 months.

I'm a long-time Kaiser member. The doctors there have been very good to me.

Doctors don't know as much as we think they do.

I've found that doctors will listen to you if they see that you are familiar with your body and somewhat knowledgeable about what you are coming to them for. You can check the doctor's name out by the DoctorsAlert.com. I've found it to be very helpful. As for the hospital, you need to work with them and sometimes be patient. Always try to be as alert as possible while you are there. Hospital stays are usually short. Make sure you know what your responsibility is regarding insurance.

We've been pleased with our doctors, hospitals and insurance. Doctors can't know everything so if you have a medical condition you should learn all you can about it.

Doctors are those who couldn't cut it in science and engineering.

We are blessed to have good insurance and doctors we like.

We need to take charge of our health and speak up to our doctors. I'm healthy so far so haven't had problems with this.

My wife has rheumatoid arthritis and I have cancer. Hospitals can make you sicker than when you entered them. I have five doctors and my wife has three. We make many trips to see them. We have Medicare with AARP supplement. Be careful, doctors love to give you pills!

Don't use them any more than you have to.

Glean as much information as you can in regards to your insurance. Know your costs. Choose your general practitioner carefully. Make sure it's someone you feel really comfortable with.

Be careful if your own doctor is not available. A different doctor may miss your allergies in prescribing medication for you.

10. What is your plan to stop driving? How would you like that to happen?

As long as I can drive safely, I will continue. Age is just a number.

I hope that I will know when I need to stop driving. Now I am capable, but I admit I don't like to drive at night, so I limit it. I do want to stop before my children say I can't drive anymore.

I will not like that to happen, but I know it will. I will listen to my children when they say I should stop. We will then need help getting groceries and to get to appointments. Otherwise, I will contentedly stay home.

When I become a liability for others on the road. Realistically, facing the problem...I will talk to my husband and family about it. We moved into town so we are able to walk instead.

Don't have a plan yet. Guess when my children think I am dangerous on the road, I'll have to give it up. Yes, it will be very hard.

I'm not ready to do that yet. However, I'm not seeing well at night and I'm not familiar with the roads. It's pretty dark up here when you're used to the bright lights of the Los Angeles area!

When I don't feel I'm competent. I think I'll give it up by myself.

I vow to listen to my family...my dad listened to me, even though it was really hard for both of us.

I intend to stop driving when my vision becomes impaired, also when my judgment and reflexes threaten anyone's safety while driving.

I am 73 and my wife is 71. We have no plans at this time. When the time arrives, we will use the bus.

I'm not there yet and I don't have any plans.

We haven't thought about that yet. Right now, we don't have any plans to stop driving.

I hope I will recognize when I am not sure of my driving concentration, judgment and reaction. I should have my children and grandchildren ride with me from time to time so they can see how I am doing.

I had to stop about 6 years ago for medical conditions. It makes it hard to get to the big stores and specialty shops.

I have thought about this because I have friends who did not take it too well. When that time comes, I pray that I will be able to just let go. I think it would be better to let go than wait to be forced to stop.

I will stop driving when there are indications showing it is no longer safe and I feel in any way uncomfortable about it. I want it to be my decision.

When I feel it is time, my eyes may be the deciding factor.

When I'm not able to function behind the wheel, giving too many near misses.

I hope to drive as long as I am physically and mentally competent. I want to be living in a place where I can walk or have available transportation when I decide to stop.

I got rid of my car. I didn't want that to happen. Life is complicated with no transportation. We stay home more.

Wow! Hate to think of it, but will probably take public transit, friends, taxi and volunteer wheels. Maybe I'll be able to live in a place like Pauline Creek Lodge. They have transportation available.

When either my sight or skills diminish to the point of being a danger on the road.

When outside forces make me aware of it, like children or police, etc. I'll take the Senior Driver's Ed. and will start to drive only between 9 am and 3 pm someday.

11. How are you serving the Lord now? Is it different now than 20 years ago?

I assist the Belles & Beaus. I go to the Senior Center and sing and play the guitar. We regularly buy a grocery card for those in need. Occasionally, we help the homeless... pretty much, the same as 20 years ago.

I am a Deaconess. I do Power Point/Easy Worship 2 Sundays a month. I am the Personnel Administrator for the church; I put the baptism pictures together and frame them. I also work at the Food Bank once a quarter and I try to be a good witness to my children and grandchildren. I believe the Lord wants that of all of us.

I make dinners for those in need and help when called for cookie hour or potlucks. Twenty years ago as a Deaconess, I did the clothes closet for 5 years.

I'm teaching as often as I am able to.

In intercession and prayer, this has been my way of coping with life. This to me is such a "life saving rope" in communion with the Lord, my relationship with others and in serving the Lord. Wherever He enables me to serve I do. In our church I am involved with communion, prayer, women, and life groups. In my family: mother, care-giving, baby-sitting grandkids and help when needed. I pray for the Peace of Jerusalem.

I have drawn closer to the Lord. It is now more important to me. I do some childcare at church and try to help in different ways.

I study the Bible and have attended Bible Study Fellowship over 5 years. I sing in the choir. Every other Saturday I help pack and deliver food to the needy. I am freer to choose these activities since my son is grown.

Yes, I'm more active.

I listen to Him more. Instead of leading Bible study from the front of a classroom I now minister through Bible classes and life group discussion. I know my spiritual gifts and use them in ministry.

I support my wife's leadership in her ministry at the church, community outreach and with individuals. Most of my serving is meant to ease my wife and other's workload.

At church I try to do all that is asked of me. I am a greeter, I help pick up after communion and I play Christian music on my guitar for my life group. I also help with the video ministry whenever asked.

Church, Bible study, prayer chain and Belles & Beaus. Twenty years ago I was more active.

I am no longer a helper, Deaconess, teacher or VBS leader. I have more time to visit people now, but I am not in charge of anything at church or teaching Sunday school. I am praying for people, visiting those who want visitors, cooking and taking food to their homes after surgeries, making cookies for 1st Sunday refreshments, working at VBS. I have older people over for lunch.

I serve in the Barnabas Ministry five days a week and one Saturday a month. I am involved in Men's ministry and counseling the homeless. I'm doing more now, because I have more time.

Serving the Lord today is no different than it was at 20 years of age. Each year I live for the Lord and grow stronger in my faith.

Twenty years ago there were three invalids who required all I had to give ~ time, finances and compassion. Today there is time to be available to those who want help.

I take care of my husband, which is quite a handful, and certainly different than the days of leading Precept classes. I also have family needing my help. I consider my husband and family my number one responsibility.

With more time now, I am able to help others.

I am leading Bible study for adults, starting the prayer chain, preparing communion and visiting seniors. I was serving 20 years ago, but mainly in the nursery and teaching children.

I am enjoying His trust and leadership.

I so miss my teaching and now I serve by praying and by being a good example of how a Christian should behave.

Most definitely! I worship weekly and try to serve the Lord in my daily encounters.

After retiring there is more time to read and study the Bible. Time to be more involved in some group activities in the church. I drive the bus for seniors and give communion messages each month. I step out of my comfort zone to bring communion to shut-ins.

I'm a Deaconess and substitute Sunday school teacher. Together with my husband we work weekly with the homeless and do the church landscape. We're life group hosts.

Yes, it's different now. I've drawn closer to the Lord ~ it is more important to me. I do some childcare at church and try to help out in different ways.

I sing in the choir and volunteer at the hospital, visiting patients. Twenty years ago I was leading Bible studies.

I minister to the children I work with at my job. Twenty years ago I was involved with children's ministries at church.

I'm serving more, leading less.

12. Besides being faithful to come to church ~ how are you growing in your faith? Is it different now than 20 years ago?

I'm currently learning how hard and disappointing life can be. Old age is not a picnic! But the Lord is so faithful to squeeze me through circumstances I never dreamed of having to deal with. How I praise Him for strength, health and being there; for His love!

It's a slow progress for me, but I am reaching for more daily fulfillment.

As circumstances come up in the course of getting older: the death of loved ones, injuries, sickness and the everyday aging process, I have drawn closer to the Lord with more prayer time and studying the Word.

I read the Bible and review all my memory work. I have daily devotions. One of my favorites is Charles Stanley.

I spend more time in the Word now because of leading the Bible study. I am learning and understanding more. Twenty years ago, I was still working and had less time for Bible study.

My faith is growing in my life group. It gives me the ability to live a good Christian life.

I'm learning to respect more people.

There is more time for Bible study, more time to simply sit back and realize how wonderful every day is ~ filled with the wonders of my God.

I am now reading and praying more than 20 years ago.

I am in a Life Group and my husband and I have devotions together. I am now trying to serve the Lord in a way that He would want me to. Twenty years ago, I went to church on Sundays, but that was the extent of my faith. Now it is part of my daily life.

Twenty years ago I just came to church, but now I'm also attending Wednesday afternoon Bible study and Sunday morning Bible study class. This has helped me grow in my faith.

I'm studying the Word more. It's not difficult ~ except for blindness!

Life Group has become more in depth with the Holy Spirit. My faith has deepened and I'm challenged to remain until Jesus comes back for us.

Reading my Bible more and I have a better prayer time.

I attend my life group. I really grow when we discuss the review of the Sunday's sermon. What a gift to go over the previous Sunday's sermon Jesse brings to us. It's great to bring my prayers and concerns to the group.

Faith: No. . . Action: Yes. More time now.

I'm studying the Word and being active in the church.

Pretty much the same only not teaching; more ministry.

I believe that Jesus Christ is the Son of God and died for my sins. Without His sacrifice, I would have no opportunity to be with God in heaven. This was my belief more than 20 years ago and still is.

I am much closer to the Lord than 20 years ago. Pastor Jesse has been a huge help and his love, enthusiasm and sermons have changed my life.

Yes, I don't have the energy I once had.

I feel I am growing more because I have more time to study God's word. I talk with friends about different Bible topics and also attend Bible study class. I listen to Christian radio.

Not too different, just have more time to talk to people.

By loving one another as He has loved me and having a personal relationship with Jesus Christ is the most important thing in my life. I am growing through the Holy Spirit Who guides me each day. It is no different that it was 20 years ago. If I can say anything it would be that God never changes, He only improves me through discipline.

I'm doing personal Bible studies through Men of Integrity.

I have time to memorize scripture now.

I'm doing online Bible studies with Proverbs 31 Ministries.org. Twenty years ago we were involved in group Bible studies.

Daily Bible reading. Life group. Women's Bible study.

Yes. I'm trying to live a good Christian life. I'm growing through my life group.

Very different. Orthodoxy practices mandate daily personal activities as well as community activities.

I had knowledge twenty years ago. Now, I've gained some wisdom. My priorities are to stay in the Word and serve Him.

13. When you think about taking care of YOUR parents, what would you have done differently?

I would have had more patience. My mother lived so much longer than my father. She did not drive. We lived next door to each other, so I was able to help her. She was a beautiful Christian and I loved her very much.

Be more patient with them. I am so happy the Lord has sent us Christian caregivers to help us deal with the circumstances in my mom's life.

When my mother was ill and dying, I was busy with four young children. I should have had her stay with us. I don't think they had Hospice care then.

My father died when I was only 19 and my mother was able to take care of herself until a few weeks before she died. I don't think I would have done anything differently.

I cleaned her house, did the grocery shopping, and took her to doctor's appointments, dining out and general care.

I cared for them for 10 years, helping them to stay in their home. My parents had the help they needed and I often told them how much they meant to me. There was not much I would have changed.

I always dreamed about having them in my home. It didn't happen. I did have my dad for 6 months and it was very wearing on me. However, I never wanted him in a care home, but that was where he chose to be. He kept a clear mind until he passed.

I wasn't able to care for parents, due to leaving them at a young age.

If I had been more aware of the behavior changes, I would have noticed that it was the beginning of dementia. Twenty years ago I was still working and had less time.

They both did all that was needed. I hope to do the same. Some of it was hard.

I would have stopped working and focused on my mother's needs.

I have no regrets; I helped them both as much as I could at that time. I was also blessed by knowing it at the right moment. I hope my son sees what both of us have been able to do for our parents.

Nothing, they were healthy into old age. They didn't need much care until almost the end.

We're walking the tightrope of trying to respect our parents' wishes to be independent and being responsible children who care for their folks ~ not EASILY DONE. We helped

them from their family trust. We help with financial and health issues, groceries, errands and appointments. Our adult kids help as well. And they're watching us. Not only are they watching our presence in their grandparents' lives, but also our attitude toward that often arduous task. That will no doubt be on their minds as they care for us in our old age.

I highly recommend that you be aware of your parent's health. Show your parents excessive respect. Be available to help with their needs. Show your parents serious appreciation for their lifelong commitment to you.

I only lived with my mother for 8 years and then cancer took her away. I lived with my father for three years. I didn't have much time to care for them.

I would have spent more time with them, talked with them and complimented them more.

I was from a large family and we all took turns taking care of our parents when they needed us. Each person would spend 6 weeks at a time until we got through 12 children, which made it much easier for everyone. What I would do differently would be to live closer to my parents if it were possible.

Due to living in a different state, when my parents were in need of care, I helped financially. Our Dad was supported in a rest home, and one of my sisters moved in with our mother to take care of her. All ten of my siblings and I financially supported this solution.

I was able to keep her in her own home until she went to be with the Lord.

I quit my job to be with my mother when she was dying of cancer. I wish that I had known the Lord then so I could have shared with her spiritually.

14. What have you done to maintain a lifelong marriage? Is it better now than the day you were married?

As a divorced person, I can now look back and see areas where I failed. I should have been more attentive and aware of my wife's needs and wants. I was too business-oriented, rather than family-oriented. My marriage today is what my other marriage lacked: Spending time with my wife, sharing, talking and loving to the fullness.

I was married for 34 years and it was good.

My husband passed away, but we were married almost 58 years. I told my children, "Turn things around. What you said and did to him or her, how would you like that done to you? Treat them the way you want to be treated." The Golden Rule!

We have been married for 49 years in June. We have held hands in good and bad times. We lost a son in a car accident when he was 15 years old. We held hands through the difficult time. We love and respect each other and will always be together.

Be sure to set personal goals for the kind of life you can proudly look back on after you've aged. If you don't set those goals before marriage, do it now!

Yes, we understand and know each other better. We've gone through a LOT and it's bonded us together. We have two specific times each day when we sip coffee and talk together about, if nothing else, what we have planned for the day or what the best thing was that happened in our day. It gives a time when we can talk about the heavies if we have them. We also do this sometimes when we're driving, on a trip together or out to dinner. Oftentimes we DON'T TALK and are just content to be in each other's presence and not HAVE to talk.

My husband is gone now. We were married for 59 years and I always put him before anything else ~ and he did the same for me.

With communication and understanding.

This is an area of failure for me. Divorce is awful. I am still close friends with my ex. We both love our son and have worked to put our differences aside to raise him. We are both proud of the young man who is kind, caring, creative and responsible. Thank God!

Being helpful and thoughtful and loving my Lord God and His Son Jesus by the power of the Holy Spirit more than I love my mate or kids. He fills me with joy, leading me in the path of eternal life.

The word divorce was never an option. When I agreed to be there, for better or worse, I meant it. Being faithful, helpful, and cooperative; caring for family, parents and children.

We have goals and many of the same interests. We work together and enjoy our home. It has been 62 years, which doesn't seem possible.

My first marriage was 52 years; it was good. Now in my late years, the Lord led me to someone who is a joy to be with. A companion, a friend, someone who shares my dreams and loves the Lord. We are always there for each other. We have always worked and played together.

This is not my first marriage, but my husband and I have been married going on 32 years. We have maintained that because when we got married we said, "There is no option, we will stay together." We rely on the Lord and compromise; we love each other, try to appreciate our differences and we have a sense of humor.

I am alone now, but we had a good marriage, the best in the last 20 years. Putting Christ first, then spouse, then children ~ considering each other.

We have always been supportive of each other's interests and hobbies, even though they were always different. It has made life interesting. In our case, opposites attract! What is different now is that we're sharing a lifetime of memories and love for each other and family. Children, grandchildren and great- grandchildren are a blessing!

I seek to manage the circumstances in a Christ- like manner. Pick the battles. Sometimes it takes every effort to lead the horse to water. When he drinks, the Holy Spirit gets the credit! The Lord does help us to work together, even when I'm the horse! It's 95% perspiration and 5% inspiration. It gets better when you remember that marriage is God's plan for family to thrive in God's love. I'm blessed with the gift of marriage.

Commit to the marriage from the beginning. Make a conscious effort to hang in there during tough times.

15. How do I go on living without my life partner? What helped you most at that time?

When that time comes family will help ~ I can't imagine!

Knowing he is with Jesus now and I will see him again.

I am blessed to have my husband still with me.

What helped me most was that during our marriage, important as he was to me, he was never the Lord of my life. So when my husband of many years died, though a part of me died with him, certainly not all of me. And, the Lord is still with me.

This was difficult; family and friends are important. Prayer and simply talking to God is the greatest relief. However, it is necessary to stop, take stock and make plans. Do not live in the past or just for the day.

I don't know...yet. I may have to face it one day soon. I am sure that is when family and friends and knowing the Lord are important.

My faith is Christ Jesus; SCC, my family and friends.

God gave me strength I didn't know I had. I felt peace about his death because he had been in unbearable pain. I felt God's presence enabling me to move on to the next part of His plan for me. Friends, family are also a great help and comfort.

Same as what made our marriage work for over 70 years ~ having Jesus as my constant companion.

You know that divorce is like death in some ways. My grieving over the loss of my marriage was made bearable by the joy of raising my son. I also had my church family.

Take a day at a time, cry if you want to or laugh at the good times. Time will ease some of the pain and loss.

Getting out and taking care of my family. I refused to feel sorry for myself.

I can't imagine living apart. I don't even care to think about us being apart.

I got busy right away with church activities and friends. My wonderful children, grandchildren and friends kept in close touch, calling and visiting.

There is no easy way; it is hard. The help is knowing he is with Jesus.

Keep busy ~ have lots of friends and take care of pets.

Because God knows the plans He has for me I can live on, learning and loving the Holy Spirit and staying involved with God's people.

My ex-wife is still living but an unwanted divorce can be as painful as death. My faith and church family at the time gave me a lot of spiritual help through prayer. Don't close your mind to a new marriage. My wife and I were 80 & 82. We have found that life as far as marriage is concerned is a lot less stressful. We can enjoy each other and what goes on around us with the beauty of God's creation.

16. What are some fun things to do that are inexpensive with or without grandchildren ~ with each other ~ or a friend?

We enjoy just being in the same room with each other, going to a movie once in a while, participating in church activities, Belles & Beaus and Mt. Gilead.

Walking with friends and working out at the gym. Some gyms will give you a free membership through Medicare and your insurance.

Hiking, shooting, hunting and fishing.

Join Belles & Beaus, go out to lunch with friends and join a Bible study group.

I watch the Giants baseball games on TV. I also read a lot, work jigsaw puzzles, work in my yard and watch TV in the evening.

Music, movies and Belles & Beaus.

Camping, fishing, picnics, boating and going to lunch. Hosting a tea party for granddaughters and friends or just one friend. Attend your children's and grandchildren's sporting activities, plays, performances and ballets. Celebrations of birthdays and anniversaries of family and close friends. Games.

Pack a lunch and eat outside. Visiting, swimming, going to the park. Go to the ocean, beach ~ Always great!

Walk on the beach on a sunny day with a picnic lunch. Start a flower garden, join a club for companionship and go kite flying. Sit around and go through old picture albums and on a rainy day, fix a cup of cocoa.

Movies book groups, picnics, potluck lunches, going for a walk or hike, sing-alongs and group service projects (really!). If health allows, go fishing and play golf. Rides in the country side or go to the ocean; host your friends of your age and talk about years gone by.

Go to the park or beach, perhaps a river. Attend Belles & Beaus outings, which are all free. Baking and cooking with my grandchildren, visiting friends and family. Volunteer when you can.

Go to breakfast or lunch, have a summer picnic, go to a good movie with each paying their own way.

Share quiet times with each other.

Enjoy working puzzles, playing board games, taking a walk, growing a garden, working in the yard and watching a video on TV.

I enjoy gardening, traveling and seeing the wonderful world God has provided. Enjoy a quiet day at home with things like watching football, baseball, good music and spending time with others.

Enjoy camping, fishing, walking, antiquing, dining out and activities with Belles & Beaus.

We have family dinners, the grandchildren stop by and visit and we enjoy their activities at school. We go on trips together, and enjoy movies. We walk, play with the dog, play cards, go out to dinner (one of my favorites, although that can be expensive) trailer camping, plays, symphony and we love to entertain people in our home. Visit with friends and invite them for dinner. We have a standing lunch with a couple, every six weeks and enjoy the husband's cooking one time and mine the next. We are the cooks in the family.

Having lunch together, taking walks and getting together for coffee and just visiting. We also enjoy going to the movies.

Garage sales are fun but not always inexpensive. Dinner and shows are our favorite.

Go on day trips as there is much to see, just needs gas and a picnic lunch. Thank God for California! Also enjoying Belles & Beaus outings ~ it breaks up daily life and it's the spice in the life.

Stay in the moment with excellent communication and focus. Matters little what we "do."

Being with family. Walks. Playing with our dog.

We have no grandchildren yet, but we like to go out for coffee, go out to eat, shop together, go to special events going on in the community, and watch movies at home.

Music, movies and Belles and Beaus.

Going to the beach at the coast. Watching my granddaughter play softball. Go to a movie. Take a good walk at a park. Take an auto ride to a local scenic area; eat out at In N Out Burger, Taco Tuesday, etc.... Do these things with friends or as a couple.

Volunteer at a hospital for patients' needs; deliver magazines, books and be a "go for" for patients.

Enjoy a ferry ride, miniature golf with the youth; watch a movie like "Son of God" together and then come to church to discuss it with the families. Visit another church

(Body of Christ) then order a picnic lunch together to discuss the sermon or hear positive testimonies. It will help to encourage spiritual growth. Host another church body, then, over lunch have them share how Christ touched them while they were with us. Remain in Christ until the end of age, for He said, "I am with you always, even to the end of the age..."

Buy Federal, State and Regional Park passes and visit parks. Take along a Subway or eat an Early Bird dinner. Walk every day taking different pathways each time. We're currently walking all of Sebastopol. Visit the Dollar Store for fun holiday décor. Drinks are expensive. Bring water bottles from home or stop at the grocery store. Get frozen yogurt.

Any Other Thoughts?

The more you join in ~ church, family and friends ~ the more you enjoy.

The most important thing to do when getting older, is cram for the final exam (Ha ha!). Study your Bible. Attend church. Attend Bible classes. Fellowship with Christians. Talk to family about salvation and that we want to be with them throughout eternity.

Keeping busy at anything keeps a smile on your face. Pray a lot.

Enjoy life.

I realize that every person has different circumstances, so I hope that these comments by us seniors will be of help to others. That is my prayer.

I really want to be a grandma! I think it's hard to be a single person in most church groups. They are by nature, oriented toward married couples and families. At my age, I'm not really looking for a mate; I'd just like to have some good friends, as the ones in my life group. I think I'm tending to be less adventuresome and that kind of bothers me. I'd like to be challenged in some new ways.

Invest time with family and grand- kids while they are young. Keep on doing it or you grow older.

Live each day with fullness ~ thanking God for each moment of our days. Drive carefully and take care of your eyes, we are only granted one good set.

Each day we are here on earth because God has a plan. I like to trust Him to show me why I am here. We cannot decide to be old and helpless. Each day is a blessing and is one day closer to our new perfect home.

Take time to trust your own conscience regarding right and wrong. Be sure to actively contact your representatives in the House and Senate. Tell them you want them to follow and uphold the law as written in the Constitution of the United States.