

## Senior Advice: Social graces more likely in granddaughters than grandsons

by *Doug\_Mayberry*

Q: I am a widowed 81-year-old grandmother and have four grown grandchildren. I never fail to send all of them a card and a check on their birthdays. When they visit each one has an electronic device, which they tell me keeps them informed of everything they do. Apparently I have never made my grandsons' calendar, as I never hear from them on my birthday! I don't really need or want anything, but I can't tell you how much it means to me when they call or write, especially if they remember my birthday as my two granddaughters do. I love them all, but can you think of a couple of ways I could nudge the boys to let them know how important their keeping in touch means to grandma?

A: Usually granddaughters are much more aware of birthdays and family social activities. Are your granddaughters or their husbands aware of the fact your grandsons don't acknowledge your birthdays? Maybe you could casually tell them you miss hearing what your grandsons are doing, and you mostly learn of their brothers' activities indirectly. Also praise your granddaughters to them about how much you appreciated receiving their birthday cards and phone calls.

Call your grandsons on your birthday and tell them you are just a little lonely and were thinking of them and wanted to play catch-up on how they are doing. You could ask if there is anything special they want for their birthdays. Also, when you thank your granddaughters could you casually ask how their brothers were doing? This would be a way to send the grandsons a gift instead of the usual check.

I have a similar situation in my families, and when I don't hear from the grandchildren after sending them birthday presents, I internally threaten to quit sending gifts, but never will do so. Remind them of the happy times you have shared, and suggest you wanted to ask if they would enjoy receiving a small family heirloom or photos when they were children.

If your grandsons are married, perhaps you could also nudge their wives to buy a birthday card, which their husbands could sign. No doubt your grandsons love you, but they may remember you as a more youthful grandmother and not realize how wonderful and important it is for them to continue keeping in touch! Let them know you would like to be included on their electronic calendar!

Q: With my wife's retirement coming up next year we realize we need to set goals and plans for our new financial lifestyle. We realize this next year will zoom by, but we have procrastinated and not set down how we plan to manage on less income. Can you help us?

A: Unfortunately, most of us already in retirement quickly get sticker shock when we find that between inflation and non-insurance health expenses our retirement income doesn't cover our expenses. Now is the time to sit at the table and write down a realistic plan.

Retirement specialists in many professions - including stockbrokers, insurance salespersons and banking representatives - have calculators on which they can quickly put together your anticipated expenses based on your current assets. These calculators can also include inflationary percentages. I recommend whatever inflationary percentage they use in their calculation you increase it a couple of percentages because all of our living expenses are headed upward.

To determine how much income you will need consider your new tax basis, anticipated growth in income of current assets (such as rental units), dividend-paying stocks, corporate and tax-free bonds, mandatory withdrawals from your retirement accounts, increased health insurance policies, your health insurance, and housing expenses. Now it is also important to review and update all of your estate paperwork including beneficiaries, family marriages, divorces, new grandchildren, and putting the information in an easily accessible place.

We all know we are on the clock, we just don't know what time it is! Like the Scouts, be prepared.

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