

LIFE PLANNING SOLUTIONS

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YOUR RETIREMENT YEARS

Every month I meet with a lot of people who are contemplating retirement, or who are already retired. The big question for most of them is, what will retirement be like? Will they be happy to have a lot of free time to catch up on things they've been unable to do, or will they be bored? Will they be able to afford to travel and do what they want? And, are they going to drive their spouse nuts?

If you have questions about what to do in your retirement years, then this newsletter is for you. Your retirement years are an opportunity to re-engage with family members, with hobbies you used to have time to enjoy, and with learning opportunities. What would you like to learn, see or do? Who would you like to do things with? And what would you like to learn or experience



in the process? Read on for some great ideas.

Sherri

GOING BACK TO COLLEGE

Imagine what college would have been like if your grades didn't matter, and you only studied the things you wanted to learn about, like art, history, math, or a foreign language? Well, if you're over age 62 and a resident of Georgia, now is your chance.

You can enroll as a regular or auditing student in courses where space is available. These courses are available through 31 public colleges and universities throughout the state. To see the schools and visit the website, go to: <http://www.usg.edu/inst>

Registration requirements and restrictions do exist, and to learn more visit: www.usg.edu and type "age 62 and over" in the search bar. And what if you don't want to make that big of a commitment? You have

other options. Wesleyan College has a program called WALL, which stands for Wesleyan College of Lifelong Learning.

The courses change every semester and they are impressive. You can join WALL as a Charter Member and pay \$125 and take as many classes as you want for a year plus get discounts in the future. Or, you can pay \$140 for one year, \$75 for a semester or \$40 for one class. Classes range from Genealogy to Middle Eastern Studies.

The 2016 Spring Semester is posted on their website, and you can learn more by visiting: <http://pierce.wesleyancollege.edu/wall/>

FINDING A SECOND ACT

Baby boomers have been creating trends and shifting the economy since they were born, and that is not changing as they move into their retirement years. Now, they are creating a trend in retirement called the “second act.”

According to the New York Times, boomers are downsizing and moving to less expensive locations so they can maintain the lifestyle they desire in retirement. An AARP survey found that 60-80% of boomers want to move, and that they also want to continue to work to some degree. The Bureau of Labor statistics shows that 40% of persons over age 55 are still in the workforce, up from 29% in 1993.

You can read a great article about this trend on www.forbes.com titled, “Gap Year: Harvard and Stanford Help Boomers Find a Second Act with Purpose.”

Some articles speculate that this trend is due to boomers not having saved enough for retirement. Other articles think the trend is due to the mindset of the boomers—they just go after what they want and don’t feel tied down by tradition. What I see are a lot of people who have worked hard for years, and now finally have the time to do something they are passionate about. This could be volunteering, or spending time with grandchildren, or consulting—it could be whatever you are passionate about.

So, what will your second act look like? How will you express your passion and expertise?

If you have the urge to find a “Second Act,” start doing your research and see where it leads. If you have a small business in mind, contact the Small Business Development Center (SBDC) in Macon for an appointment to get advice and guidance (#757-3609). They also offer a program named StartSMART which walks you through everything you need to know before starting a business. Their website

is: www.georgiasbdc.org.

Another great resource is the Small Business Administration, or SBA. Their website provides online tutorials to help you learn about starting and managing a business, as well as business loan information. You can learn more at www.sba.gov.

One of my clients just went through this process for her own “second act.” She spent her career in health care, and was ready for a change. Meanwhile, her son, who is a chef, had started researching how to buy a restaurant. She came to see me to get some advice, and I sent her to the SBDC. They helped her formulate a business plan and referred her to the SBA for a loan. She is now co-owner of a restaurant, and is excited about helping her son build a successful business.

If you’d like to start a non-profit company, contact the Georgia Center for Non-profits in Atlanta, at 1-800-959-5051. They provide classes and individualized help, and you can research funding sources through their free computer lab. Their website is www.gcn.org.

How about voluntourism? This is a volunteer opportunity abroad, that allows you to travel at a potentially lower cost. If this concept interests you, visit www.voluntourism.org. The site helps you determine whether this sort of travel is a good fit for you, as the accommodations can be pretty minimalist and the work challenging. Their website does a really good job of walking you through these questions:

- 1) Why do I want to do this? Is it primarily because I want to travel, or is it because I want to serve?
- 2) What are my requirements for housing, food, internet connection, climate, privacy, running water, etc?
- 3) What skills do I have that I can use to help others?

If this idea interests you, you can subscribe to their free newsletter to read about upcoming trips.

“You’re never too old to set a new goal or dream a new dream.”

C.S. Lewis

ARTISTIC INTERESTS

Maybe you're not interested in starting a business, but you have other interests. What if you've always wanted to write a book, or paint, or learn a musical instrument? Or maybe you've always wanted to learn how to sew or make furniture? There are plenty of resources out there to help you.

If you type "learn to write macon georgia" in your computer search bar, you will find lists of writer's groups, seminars and events. The primary site you may want to start with is www.georgiawriters.org. This is a state-wide non-profit, and they hold educational events throughout the year to teach people all about the craft of writing and getting published. They could also be a good resource when it comes to recommending local events.

If you want to learn to play a musical instrument, it's as easy as visiting a music store. They can advise you on a "starter" instrument, and will have teachers just waiting to help you. There are also plenty of people teaching from their home or business that you can find online.

Think you'd like to paint? Check out <http://the567.org> website. They teach group and individual art classes, and are located on First Street in downtown Macon. If you want more of a challenge, you could sign up for a college art class (see page 1).

What about learning how to sew, or knit, or crochet? Lots of churches have started ministries where members meet up monthly to knit premie hats, or sew fidget quilts for nursing homes. They welcome new group members and will help you learn how to create what they are making. You can also check out the classes at craft stores like Michaels.

A couple of years ago I was trying to teach myself to crochet, and could not understand the written instructions. A friend suggested I search for a YouTube video, and that made all the difference. There

are a lot of crafty people out there who are sharing "how to" videos on just about anything you'd want to learn how to do. Just go to www.youtube.com, and type what you want to learn in the search bar.

If your dream is to turn pieces of wood into lovely furniture, check out www.finewoodworking.com. They offer free tutorials and videos. Their website also has links to local woodworking clubs, and there is a club called Middle Georgia Woodworker's Association that meets at Vineville Baptist Church in Macon. I couldn't get the link to work on my computer, so I called the church. If you are interested in this group, contact Roger, at 320-2696.

Maybe you've always wanted to grow a garden, or create a flower bed, or learn how to preserve food? Check out the UGA's Cooperative Extension website: <http://extension.uga.edu/garden/>. They offer classes throughout the state as well as online advice and free publications. For help with canning, I'd suggest a visit to YouTube.com as well.

How about learning to cook from an actual chef? Robinson Home, in downtown Macon, offers cooking classes. Different chefs teach new classes each month and you can learn more by visiting their website: www.robinsonhome.com.

There are so many ideas and resources, there's just not enough room to write about all of them. Here's a list of additional things you may want to learn how to do:

- Learn a sport, like golf or tennis
- Train for an event, like a 5K
- Refinish yard sale furniture
- Join a theatre group and be in a play
- Learn how to sell things on E-bay
- Learn another language and take a trip
- Record your life story (memoir)
- Learn computer or smartphone skills
- Take dancing lessons
- Learn how to fly fish
- Build a website

*"Autumn is a
second spring
where every leaf
is a flower."*

Albert Camus

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HOBBIES THAT CAN MAKE MONEY

Music: If you play an instrument, consider teaching lessons, or maybe even performing for the public. Or, maybe shoot your own YouTube videos to share online.

Crafts: If you enjoy spending time making things that others may want to buy, consider opening an Etsy account. It's easy and free, and when you sell an item, Etsy gets to keep a small percentage of the income: www.etsy.com.

Computer Help: If solving computer problems is second nature to you, you may not realize the pain the rest of us are experiencing weekly. You can advertise your services for free on Craigslist.

Pet Sitting: We love our pet sitter and she brings us great peace of mind when we go out of town. She loves pets and enjoys helping others. She has a lot of business because she does a great job, and her only costs are business cards, gas, and time.

Preserving Food: If you have the knack for this, contact local stores and restaurants

and ask if you can talk with them about selling your product. There is a big trend toward buying local food, and preserves are a hit with tourists.

Tutoring: Do you love learning and want to share that love with others? There are lots of kids out there that could use a loving tutor.

Re-selling: I recently read about a woman who created an online business where she sells items she finds at yard sales and in stores like Goodwill. If you love to shop but you don't need any more stuff yourself, maybe this could be a fun outlet for you. You can open an account with E-bay, or Amazon.

Green Thumb: While I was researching this topic, I came across an article about selling plants from home. Looking further, it appears that this is a great business for people who love to garden. The key is to contact local wholesalers and find out what they need, then start plants from cuttings (which is practically free).
