

16+ To-dos for 2016

Fitness and diet routinely figure into people's New Year's resolutions, but they usually turn out to be short-term commitments that are abandoned quickly.

Instead, consider focusing your resolutions on slowly and steadily improving your home and financial future. That's work that will pay off well beyond 2016.

Here are more than 16 possible to-dos.

Home

1. **Home energy audit.** Schedule an energy audit through your local utility company to identify the upgrades that will immediately reduce utility costs. See www.dsire.org to find programs and incentives available in your city and state.

2. **Green your home.** Pick some green upgrades and do one each month. They can be simple 10-minute projects, such as installing LEDs or using power strips to cut phantom electricity loads. More major projects include replacing appliances with Energy Star-rated models and sealing your home. See www.energystar.gov to learn more about increasing your home's efficiency.
3. **Refinance your mortgage.** The Feds are making noise about hiking interest rates, so look into whether refinancing your mortgage would be beneficial.
4. **Spring garden.** When you're choosing new flowers and shrubs for your spring garden, consider creating a more eco-friendly yard. Possibilities include removing some or all of your lawn and devoting the space to growing food. Also look at incorporating native plants, eliminating fertilizers, and composting food waste. See:

http://www.organiclandcare.net/green_room/olc-articles/introduction-organic-lawns-and-yards-plus-checklist-eco-friendly-property and <https://www.nwf.org/How-to-Help/Garden-for-Wildlife/Create-a-Habitat/Garden-in-an-Environmentally-Friendly-Way.aspx>

- 5. Age-in-place upgrades.** Take steps to make aging in place possible. When you do home upgrades, make choices with your long-term well-being in mind. For example, install lever-style doorknobs when you change doors and add handrails when you redo your stairs. Learn more about design changes that make aging in place safer and more comfortable at <https://www.nahb.org/en/learn/designations/certified-aging-in-place-specialist/related-resources/aging-in-place-remodeling-checklist.aspx> and <http://www.aarp.org/content/dam/aarp/livable-communities/documents-2015/HomeFit2015/AARP%20HomeFit%20Guide%202015.pdf>
- 6. Safety.** It's a good idea to do an annual walk-through to be certain that a home is safe. Here's a home safety checklist: <https://www.cpsc.gov/PageFiles/122038/701.pdf>
- 7. Fall prevention.** Falls are the leading cause of injury among people who are age 65 and

older, and homes can teem with fall dangers. So when you're doing your safety walk-through, also look for and eliminate fall dangers. Use this checklist <https://www.ncoa.org/wp-content/uploads/cksafety.pdf> to identify and correct common fall hazards. Also see <http://stopfalls.org>.

- 8. Systems upgrades.** Before your water heater or furnace conks out, get up to speed on the most energy efficient models. That way, rather than grabbing the first furnace your HVAC rep recommends, you can make an informed decision and choose an option that will contribute to your long-term comfort and savings. See: <https://www.energystar.gov/campaign/home>, https://www.energystar.gov/products/water_heaters/water_heater_whole_home_gas_tankless and <http://www.energy.gov/energysaver/tankless-or-demand-type-water-heaters>.
- 9. Emergency preparedness.** It's always good to have a plan for emergencies, whether those are wide-reaching natural disasters or a local power outage. For information: <http://www.redcross.org/prepare/location/home-family>, http://www.redcross.org/images/MEDIA_CustomProductCatalog/m4640086_Disaster_Preparedness_for_Srs-English.revised_7-09.pdf and <http://www.ready.gov>.

Money

Instead of fretting about whether you'll have enough money for a comfortable retirement, really take charge of your finances.

1. **Financial review.** See a financial planner early in the year to review your financial picture and determine how to make your goals a reality.
2. **Up your savings.** If you already have a solid financial plan in place, up your comfort level by increasing your regular contributions, whether that's adding another \$5 per week or another \$200 per month. Just get in touch with your employer or financial institution and direct it to automatically take out more from your account or paycheck each period.
3. **Will updates.** Review your will and those named as beneficiaries on your accounts. This is especially important if you've had a life change, such as a new grandchild or if you've divorced.
4. **End-of-life wishes.** Draw up and sign a living will and designate someone to serve as your medical power-of-attorney. It will save your family grief and ensure that your end-of-life wishes are respected.
5. **Tax prep.** Get your taxes ready early in the year, rather than screeching into your CPAs office

at the last second. It will give your accountant more time to identify tax breaks and you'll have more time to implement the advice.

Rosier retirement

If you're nearing retirement age, think about how your day-to-day life will look. Yes, many fantasize about escaping the cubicle. But an empty calendar can be daunting and the reality of full-on retirement often turns out to be less than fulfilling.

1. **Image your future.** Do you dream about travel or becoming expert in an art form? Investigate your options and develop a loose plan about ways to weave your desires into your future. Then edit your desires based on your physical and fiscal circumstances.
2. **Work.** Will you work part-time? If so, will it be in the same field you're in now or do you want a complete change of pace? Seasonal jobs, including working as a ranch hand or on a cruise ship may deliver extra cash and a little adventure. Explore opportunities at Adventure Jobs (<http://adventurejobs.co>), Cool Works (www.coolworks.com), and Mountain Jobs (www.mountainjobs.com). Another flexible option is working in the gig economy for services

like Uber (www.uber.com), Handy (<https://www.handy.com>), and Instacart (<https://www.instacart.com>).

3. Boost your technology skills.

Knowing how to maneuver your computer and smart phone can help you as you age. Plus, you can tap the numerous home services available to help you do the tasks you can't or don't want to do -- cleaning the gutters, moving furniture, and organizing a closet. Or the skills could allow

you to participate in the gig economy by becoming one of those who deliver services through apps like Uber.

4. Volunteering. What's your passion? Animals? Kids? Nature conservancy? Gardening? Look to www.volunteermatch.org to find the vast array of volunteer opportunities available and to narrow down your choices based on your interests and needs.

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