

## Calculations for Your Future Self

Sometimes you get weary of all the disastrous financial news about retirement savings shortfalls. And sometimes you just want a quick answer to the question, “Can I retire at 66?”

Marketwatch's retirement planning tool <http://www.marketwatch.com/retirement/tools/retirement-planning-calculator> lets you visualize retirement and tweak the inputs – what you have, how much you've save, and your target retirement age – and tells you whether or not you can afford to retire.

It gives you the answer straight up: “You cannot afford to retire at 66.”

That quick answer, especially if it's a yes, may be just enough information for you.

Or maybe you want to tweak you inputs to see if you pump a little more cash into retirement accounts, you'll be able to flee corporate America five years earlier. The tool helps you make those calculations quickly.

## Top Cities for Active Living

Low taxes, healthcare access, nursing homes, and cultural amenities are the normal things the aged 50-plus crowd considers when they're weighing the options and picking a retirement city.

But if you're an athlete and looking for a more physically vigorous retirement, maybe biking, walking, and access to parks should be on your list too.

A new Gallup-Healthways State of American Well-Being report, “Can Your City Make You Healthy?”

([http://info.healthways.com/hubfs/Gallup-Healthways\\_State\\_of\\_American\\_Well-Being\\_2015\\_Community\\_Impact\\_vFINAL.pdf?t=1476288475331](http://info.healthways.com/hubfs/Gallup-Healthways_State_of_American_Well-Being_2015_Community_Impact_vFINAL.pdf?t=1476288475331)) looked at the opportunities for active living in 48 medium- to large-size metro U.S. communities and measured them in terms of being a low or high active living infrastructure.

It isn't a report that measures active living just for boomers and seniors, but for people all ages.

Cities that have invested in making their communities bike- and walking-friendly,

and have provided access to public transit feature residents with lower rates of smoking, diabetes, high blood pressure high cholesterol, and depression.

Their residents also tend to get more exercise and have healthy eating habits compared to those living in spots that don't offer infrastructure conducive to active living.

It also scored cities on the things that contribute to people's well-being like parks, walking, biking, and transit.

Here are the 10 cities that received the top scores:

1. Boston–Cambridge–Newton, MA–NH 62.3
2. San Francisco–Oakland–Hayward, CA 63.0
3. Chicago–Naperville–Elgin, IL–IN–WI 61.4
4. New York–Newark–Jersey City, NY–NJ–PA 61.2
5. Washington–Arlington–Alexandria, DC–VA–MD–WV 62.8
6. Minneapolis–St. Paul–Bloomington, MN–WI 63.0
7. Seattle–Tacoma–Bellevue, WA 61.1
8. Portland–Vancouver–Hillsboro, OR–WA 61.7
9. Miami–Fort Lauderdale–West Palm Beach, FL 62.7
10. Baltimore–Columbia–Towson, MD 60.8

Cities that scored the lowest include Fort Wayne, Ind., Oklahoma City, Indianapolis–Carmel–Anderson, Ind., and Durham–Chapel Hill, N.C.

## Library Love

Maybe you love your local library and feel like it gives you programs that are valuable and enhance your life. Or maybe you feel that your library is falling short and could do more to make it relevant to your life and community.

Either way, talk to your librarian about what you envision and ways to make your library programs more engaging and valuable to members of your age group.

Also, point him or her to The Creative Aging Toolkit for Public Libraries (<http://creativeagingtoolkit.org/about>).

The free online resource offers libraries the resources needed for designing and implementing programming for aged 50-plus patrons.

Those can be anything from hands-on art classes and lectures, to financial planning seminars, playwriting workshops, art exhibits, and book discussion groups.

Among other things, the toolkit provides advice and resources on surveying the community about what they want; planning tools, like developing a budget and funding programs and hiring teachers; and strategies for promoting and evaluating programs.

It also includes checklists, sample surveys, flyers, and patron surveys to help librarians get a program off the ground.

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