

Surviving as a Senior Citizen



This free ebook is distributed free from Jack Kerfoot, candidate for Portland City Commissioner – Position #2. You may not alter the content, but you may copy and send/share this .pdf to friends. We hope you will be able to use some of the information. Getting older is never easy and sometimes it seems like it's darn near impossible. We wish you the best.

Here is just a little information about Jack Kerfoot:

Jack is an energy executive and environmental leader that can get Portland to actually live up to the tough-sounding environmentalist rhetoric of our

politicians. He's also the candidate with a real plan for how we address our homelessness crisis. But more importantly, Jack is determined to listen to all of Portland and get our city working together and back on track. Jack is out every day, meeting with all our neighborhood associations, our unions, our nonprofit leaders, and with everyday Portlanders in every neighborhood. - <https://www.jackkerfoot2020.com/>

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What Are Some Tips For Locating Senior Citizen Employment?

By Raymond Angus

Are you a senior, and is senior citizen employment your immediate goal?

Why? Why do you want a job? Is your social security, and maybe your pension, shrinking to such levels versus costs of living that you are forced to redefine your necessities, and qualities of life?

Is worrying about the vulnerability of Medicare and overall healthcare cutting into your sleep?

Is this is your motivation? Does senior citizen employment appear to be your best option?

Then why not toss another painful spike into your personal quiz grilling. What in the world do you think you have to offer some business employer?

What do you have of value that would make him, or her, give you a paycheck on a regular basis for chunks of your time?

Come on now, fess up! Is not this last question what you keep pounding yourself with?

I am here to tell you my friend, that you have something of such value that empires have been lost for the lack of it.

Wars have been fought because it was never in evidence, and lives have been lost because it was not taken into account in the planning of actions taken.

What do you have in such abundance that it gushes out of your ears? Try this on for size! You are a repository of insightful experience.

You were probably aware of this to some extent already. But do you have any idea of its value in the workplace?

Consider a business that was forced to shift gears in production of an in house designed product.

What if it lacked employees capable of understanding and adapting to necessary changes of activities on almost a moments notice.

Do you think you can handle that because something just like that happened in your past experience?

What if a large store deemed it was necessary to stay profitable by shifting its sales focus onto a brand new line of goods.

But what if it did not have personnel on staff having the experience vital to changing presentations and knowledgeable usage of the new product?

Could you help because something like that came up in your past one day and you took care of it?

Did you hear about the small sales office that found itself suddenly in the wonderful position of gaining a massive increase of business?

Their staff was inundated and their outdated techniques and computer equipment became virtually useless overnight.

A resident in a nearby retirement home called the president of the sales company and offered to show him a way out.

The senior retiree and several of his buddies at the retirement home, men and women, had spent their business lives in sales and office procedures.

They helped the company design a new computer program and system. The sales company hired them on the spot.

The manager created jobs for them and kept them on to teach their present employees the new system, and help design their business future.

Do you realize those are not long shot events. They happen somewhere every day in this massive and varied economy we are part of.

Decide what type of job you want. Write down some of your work experiences on a sheet of paper. Keep an eye open on what is transpiring in businesses around you.

When you see something that seems ready made for your experience. Go for it! A major league baseball player only has to get a safe hit three times out of ten, and then he is a star.

Believe in your real value, and become your own star!

Raymond Angus is the author of <http://www.TheSeniorsLife.com>. He writes about how fellow seniors find work in today's economy. Do you want to know where most seniors' jobs are and how to get one? Go to <http://www.TheSeniorsLife.com> and click on employment/jobs/seniors.

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Senior Marketing: How Seniors Can Make Money Online?

By Irene Slade

Seniors becoming involved in internet marketing are no longer a rarity. A number of factors are responsible for this phenomenon of senior marketing.

A very important driving force is the need to earn money. Many over 60's rely on a pension, more fortunate retirees are self-funded and some may still have employment or business interests. However, with the Global Financial Crisis and its aftermath, a lot of pressure has been put on the finances of even the most fortunate senior or retiree. Lower interest rates have meant much lower returns for self-funded retirees, and with the collapse of many businesses, investments have been lost.

For the over 60 or even the over 40, employment opportunities are greatly reduced. In addition, with the advance of age comes the advance of illness and physical limitations, which adds to the reduction of opportunities. Therefore, utilising the resources of the internet becomes an attractive proposition.

Internet marketing gives seniors and retirees the chance to work from home to earn money. This means that the business can be built around the lifestyle and at a pace, to suit the senior or retiree.

Many seniors have grasped the computer/technical era with both hands. They have the time, they have the interest and are willing to learn. They have taken advantage of community courses or have become self-taught.

One of the many benefits of the new learning is to keep the brain active, which, we know, is a huge plus in keeping that old Alzheimer at bay.

Many seniors entering the internet marketing arena will bring with them a multitude of skills from a lifetime of work. They need to capitalise on these skills when planning the direction of their senior internet marketing.

But where to begin?

First of all it is important not to rush out and buy different programmes, systems etc that are advertised. All this will do is create confusion, cost money and create much frustration trying to work through the different systems. With all that comes the biggest problem for newcomers, information overload.

Instead of immediately purchasing any of the make money instantly style of systems, research the free information that is available. Come to sites like this, EzineArticles or go to the Warrior Forum where there is plenty of good quality, free information. Sure there will be certain systems that will need to be purchased, but do the basic research first to learn and then to find out what system or programme to take on board. It's all about developing an internet marketing strategy.

Affiliate marketing is probably the most popular form of internet marketing, but it is not the only way to make money online. Buying and selling physical products as well as digital products, surveys, buying and selling web sites and domain names and providing freelance services, are just some of the many avenues.

To become a senior marketer on the internet, first write down the strengths and weaknesses based on a lifetime of employment. Then, after doing the internet research into the many internet marketing options, decide which avenue is the one that suits best. Check out the programmes and opportunities that the research has highlighted.

Select one and start on the path to senior marketing and increased financial stability.

Seniors and internet marketing are not mutually exclusive!

It is a path of many frustrations and many rewards, and to all seniors, retirees, and over 60's, take with both hands and go forth and make money.

Senior Marketing written by Irene Slade

[<http://www.theseniormarketer.com>]

[<http://www.jobsfor12.com>]

Senior Marketing has been written from personal experience. As a senior who has embraced internet marketing, this article and my web site are designed to help other seniors and retirees avoid the pitfalls that I have fallen into. Although many of the pitfalls are not unique to seniors, sometimes, it is easier to relate to somebody in the same age group who has 'been there, done that'. I am happy to answer any questions, either through the contact form on my web site or through my Ezine address.

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Seniors Work at Home - Five Easy Steps on How to Get Started

By Deanna Richland

Thanks to the continuous progress of the Internet, different work at home jobs are made available for people living in different situations, from professionals who want to earn extra income to students who desire to increase their weekly allowance to mothers who want to be financially productive while taking care of the household and most of all to seniors who would like to go back to the exciting and energetic zone of working every once in a while. This writing outlines five easy steps on how to get started searching different professional, student, and seniors work at home jobs.

1. Sign up in employment and freelancing job websites. While employment websites mostly offer full-time jobs, a number of employers also post part-time, work at home positions every now and then. Freelancing websites offer almost all kinds of jobs good for telecommuting.

2. Make a website or blog. This is advised especially for people who are offering professional services. A website or blog that discusses one's skills, expertise, experience, and sample works can be very highly attractive to prospective employers.

3. Update that portfolio. Since employers usually don't require a live, face-to-face interview with candidates for work-at-home employment, they sole basis for hiring is a very interesting compilation of one's sample works.

4. Avail of different accounts for online payment. Work at home jobs are being paid through wireless transfer methods like PayPal, Xoom, and the like. Candidates who already have these kinds of accounts earn an advantage.

5. Join employment forums. Employment forums are spaces wherein free instructional materials on specific kinds of online careers are shared. These are also where job seekers and online professionals gather and discuss different online job opportunities and industry issues.

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Finding Senior Work Might Include Interview Nightmares

By Jessie Penn

Why would or should seniors be looking for employment once you're obviously over the hill? You've got to be kidding!

Unfortunately, this is not a joke to the many senior citizens that do not have enough income to survive. Employment is not necessarily a choice. For many, senior citizen job seeking and interviews turn into a lonely, disappointing, and stressful journey.

Although, a lot of seniors come to the interview table with much experience and many skills to offer, the young, energetic, and perky applicants vying for employment opportunities usually win. Unfair? Yes!

Many senior citizens find themselves forced to seek a job because the bread-winner might have incurred a physical disability, or because of family illness or financial loss. Divorce is not out of the question. Marriages fail no matter how long the union existed. Or, perhaps you find yourself responsible to raise grandchildren. Maybe your spouse has died and left no savings, property, or retirement income. Whatever the reason, the needs are real and pose exhausting physical and mental demands.

However, many older people seeking jobs may not possess skills, and are forced to settle for minimum wage (or below minimum wage) jobs, unsafe environments, and undesirable work schedules. Often times senior work can require more physical labor than they are able to endure. Sometimes, seniors have no choice but to accept and endure low paying janitorial,

kitchen, maid jobs that can be subservient and physically demanding, or difficult, and embarrassing.

Imagine for a moment, that you are an intelligent and educated person that enjoyed continuous employment and career growth throughout most of your adult life. Then, suddenly, you find yourself divorced, laid-off and out of work. And, you are 60 years old! Or, perhaps, you worked most of your adult life, but did not have smooth sailing. Maybe you had several divorces, didn't get a fair or any settlement, or was left waist-deep in debt. Suddenly, you were forced to survive living paycheck to paycheck. Living expenses, like mortgages, transportation, food, family responsibilities, or medical problems ate up what savings and reserves you tried to build.

So, now when you should be reaping the benefits of serving others your entire life, you find yourself spending your days in a restroom cleaning toilets, emptying trash, wiping sinks, mopping floors, and accepting tips from restroom users to survive? This may not be typical, but it is real, and many elderly people are faced with this scenario day after day.

In today's society, no matter what careers or positions you have, at any moment, for millions of reasons, you could suddenly be faced with no income, inadequate health insurance, depleted retirement funds, and no job!

Can't happen to you, you say? You are entering the Golden Years, you say? If you have invested and saved wisely, and can be sure of reaping a continued income at or above the level you received while employed - kiss your lucky stars!

Substantial monetary reserves and upscale lifestyles are not the normal situations for the everyday person in the United States. Oh, but you'll have

social security, you say? Most likely, social security will provide less than half of the income you once earned. Ah, yes, the Golden Years are staring you in the face with evil, threatening yellow eyes.

Okay, so maybe you won't have the luxurious carefree lifestyle you 'thought' you'd have once you begin that downward path to life's end. Now you find you must supplement

your income and work, maybe for the rest of your life. But, hey, no problem, you have skills, you're educated, and you might even possess a college degree (or two)!

Okay, let's just apply for one or two positions, because employers will probably snatch you up in a heartbeat. Employers will probably be more than happy to have you join them, perhaps they're chomping at the bit just to get hold of you. Yes, that's right, you with all your aspirations and qualifications! Look out job markets - here you come!

The first few weeks have go by and not you had just one interview. Apparently, the outcome was not in your favor, because you have not received a call or declination letter. But, no problem, you were probably over-qualified for that job anyway.

Two months go by, and no interview invitations or potential offers. What's the problem? Oh, it's probably just that there abundant applicants with your qualifications. It'll just take a bit more time.

It's been four months since your senior work venture began. Self-doubts start to creep into your subconscious, but it can't possibly be your age! You have numerous abilities and certificates to back up your qualifications, and you numerous awards to your credit. Maybe the job market slowed down, or maybe your salary requirement is too high. Too high? You were earning considerably more when you were employed previously! And, your

standard of living and related expenses demand a substantial income. You'll get the next one for sure!

Six months have elapsed. You're applying for jobs in person, by snail-mail and email, Diligently waiting by your phone and checking your computer email for a favorable response. Boy, this senior work hunting is tough, but you'll get the next one for sure!

Eight months, and finally you get an interview opportunity. You rehearse specific words in preparation to have all the right responses to the interviewer's questions. You pick out your interview apparel days ahead, making sure the suit is clean and pressed, and shoes are shined. You may even purchase new makeup (can't hurt to look your best). You take a dry-run to check the travel time needed so you arrive precisely on time. Gathering your documentation and carefully placing it in your briefcase; you're ready!

You arrive for the job interview as planned. You walk through the door, and proceed to the receptionist station and introduce yourself. A disinterested and impersonal greeting is returned, and you're directed to take a seat over there.

As you sit on the hard-backed uncomfortable chair, you look around and notice the employees are wearing jeans, sneakers, low-cut tee-shirts, and sandals! What? Most everyone has a blue-flashing light coming from the side of their heads - oh, but, of course, everyone has a cell phone attached to their body in today's world. Maybe you're at the wrong address! Nope, you've got the right address - you're just in the wrong generation! You were taught about business apparel and professional appearances; who changed the game? The young female receptionist is showing more cleavage than most magazines! Not one wrinkle or line in sight on that

flawless, made-up, young face. Her bare legs in sandals with no less than four-inch killer high-heels, and she's chewing and popping her bubble gum!

A girl (probably no more than 14 years old), wearing a sheer lace blouse and sporting a push-up bra, five-inched platform heels, a skirt hardly more than two inches below her butt, and exploiting a tattoo around her ankle and on her thigh, walks up to you and tells you to follow her. She escorts you to a conference room where you will meet your perspective employer. You walk in, sit down and as you look at unfamiliar faces, you realize you could be parent or grandparent to any of these individuals!

Each one in the room extends their hand, dutifully, and introduces themselves with just their first name. The leader of this young pack of heifers asks you to tell them about yourself. What should you tell them; should you tell them you were at Woodstock, or that you watched the first astronaut step onto the moon's surface, or maybe how fast you once typed on a manual typewriter? Or, how about telling them about the first television set, or about soda that came in glass bottles, the initiation of the U.S. Interstate highways, or telephone party lines?

Of course, not, they are interested in bits, megabits, software, hardware (not Ace), components, spreadsheets, data feeds, RSS, and such. They have no clue or care about half the things you could report, and they have no interest in times past. These are "now" individuals!

As your mind struggles to offer something of interest and importance within the realm of their lifespan, you realize your career story is ancient history. But, here you are, and you press on and try condense your career, and focus on position requirements and your glowing abilities.

Then, one of them has the audacity to ask how long you plan to work, and what are your goals for the next 10 years! What! In ten years, you'll be seventy years old, just how many years do I want to work and how many life attaining goals could I be planning? Okay, mostly, I'm planning to work until I die at my desk, and my goal is to wake up the next morning!

The interview takes all of 15 minutes, and just as quickly as it began, you find yourself walking down the hallway and out the entrance door. As you walk to your car, a feeling of despair chills your spine. Perhaps they felt threatened by your glowing job history, and past successes. That must be why the interview ended so quick. Or, could the job be targeted for a young, bouncy, busty, and hormone-exploding-volcano of a female? Or, to one of the boss' friends or relatives? After all, you don't have any control whether the company is run by egotistic idiots or not, right?

As you catch a glimpse of yourself in the rear view mirror, you notice that compared to the young faces you've just witnessed, you are an old and wretched creature! As you remove your suit jacket and place it over the passenger seat, the crepe-like skin covering your bones comes into view. The mirror dares you to take another look, and the age lines and drooping jaw stand out like neon lights.

This kind of thinking will get you nowhere. Still you wonder what happened? Wasn't it just yesterday that you had all the time in the world? You were beautiful, self assured, energetic. You possessed knowledge and expertise that made you a valuable asset to employers.

You've just had a tough reality check!

Get free information and learn how you can regain your sexual performance and stamina. Go to
[<http://naturalmaleenhancementproducts.walkinsarewelcome.com>]

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Ways Seniors Can Increase Their Retirement Income

By Mathieu Fugere

Today, many seniors are considering alternative sources of income like the purchase of a reverse mortgage program because they find it hard to get by on social security and personal savings alone. With the stock-market meltdown of 2008, some seniors lost a large portion of their savings. With diminished nest eggs, many seniors have been left feeling vulnerable and in need of creative ways to increase their retirement income. A reverse mortgage for seniors 55 and older is just one of many creative ways to improve your monthly retirement income.

Many seniors live on a reduced income and are looking for ways to increase their monthly income so that they can pay for their daily expenses, medication, gifts, travel and just increase their overall lifestyle. In addition to reverse mortgages for seniors, there are other options for increasing your retirement income. Part time work is an effective way to improve monthly income and is also a great way to get daily social interaction within the community. However, for many seniors working during retirement is looked at as a last resort. Reducing monthly expenses is a more obvious piece of advice for seniors to help them get by and balance their budget. However, most seniors already live on a very tight budget and may not be able to make further reductions.

Although you will be taxed, drawing on your retirement accounts will boost the monthly income you receive already from any pensions or social programs that you currently receive. Of course, it is risky to draw on your nest egg too early. In addition to your retirement accounts, a reverse mortgage for seniors program is a creative way to draw on equity from your home in order to boost your monthly income. Take a close look at reverse mortgage information however, as there may be set up fees involved in this

type of home equity loan in Canada. Reverse mortgage loans for a senior citizen are good options when applying for a regular home equity loan is not possible due to insufficient income or other barriers. Look for reverse mortgages online as many companies will provide a complimentary reverse mortgage quote. However, make sure that before you purchase a reverse mortgage you discuss the pros and cons with the lenders and make sure you read and understand all the fine print before signing anything.

If you are a senior who needs to increase your income then consider investing in dividends. Maximizing dividends and interest is a good way to help increase your retirement income for a number of reasons. Dividend paying stocks or bonds will provide an ongoing source of income in your retirement. Since dividends tend to grow with time, they help to reduce the impact of inflation on your savings. For those seniors who can afford it, annuities can be a good investment. An annuity is a financial product sold by insurance companies that promise guaranteed income for life. However, there can be catches to annuities. The payout is dependent on your life expectancy, price of annuity and the interest rate so do your research before deciding that this is the best choice for you. It is also good advice to compare annuity interest rates with home equity loan rates.

Seniors with the cash to support additional properties can consider real estate as an additional source of income. Real estate is a good way to plan for inflation and rental properties will provide an ongoing cash flow as well as potential tax benefits. For some seniors, however the cost, maintenance and overall responsibility of owning property may be too much. If you are a Canadian who owns property and needs to boost your monthly income then consider looking into home equity loan rates in Canada.

No matter your situation, keep in mind that with a little research you can find a good option for you. Seniors who need to increase their monthly

income do have a number of options including part time work, investment, home equity loans, a reverse mortgage for seniors, rental property and annuities. Consider each scenario and choose one that is best for your situation.

Mathieu Fugere is a certified Canadian Mortgage Broker with ReverseYourMortgage, a division of Mortgage Edge. Mathieu has expertise with reverse mortgages for seniors [<http://www.reverseyourmortgage.ca/what-is-a-reverse-mortgage>] and has specific experience helping retirees make important financial decisions about financial products like home equity loan rates [<http://www.reverseyourmortgage.ca/what-is-a-reverse-mortgage>].

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