Elderly life doesn't have to be lonely Ms. Hollenshuad says. "Perhaps they have a special talent or skill that night translate well into an important volunteer capacity. Private non-profit agencies, political parties and candidates, hospitals, libraries, churches and cultural organizations all have need for a wide variety of volunteer services. "Older people have much to teach as well as learn. In many communities, retired women are teaching traditional crafts such as quilting, needlework and bobbin lace making. Some schools have enlisted the help of retired persons as tutors. And the rising interest in genealogy has a wakened, a new respect for the elderly in some quar-

"Women have a longer life expectancy than fien," says Carol S. Hollenshead. "But this means they are also far more likely to be widowed during their later years, and they have fewer options for remarrying." says Ms. Holenshead, development coordinator of the Instituce of Gerontology at the University of Gerontology of Gerontology and the Institute of Gerontology of Ger

"AND FINALLY, don't withdraw from activities or people. Develop new interests and share them with young sew like so propie. Develop new interests and share them with young as well as old friends." If their husbands are covered by a persion fund, they should investigate whether they are included under survivors' benefits. An effort should be made to pay off large bills before retirement, and to practice living on a reduced budget. The produced budget and "in addition to an adequate income." TO ENSURE their independence, women should look into what their incomes will be from social security, persions, insurance policies and the like, says Ms. Hollenshead. If their husbands are covered by a persion fund, they should investigate whether they are included under survivors' benefits. An effort should made to pay off large bills before retirement, and to practice living on a reduced budget.

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the most important prerequisite to an enjoyable retirement is good health, 'she notes. 'Many diseases and dishittles common in old age can be checked if they are caught early enough; others can be controlled and compensated for.' It is as essential maintain good mental health as physical health, Ms. Hollenshead notes. Quoting U-M grontologist Woodrow Hunter, she advises retirees to "adapt to changing circumstances; compromise when

advises retirees to "adapt to changing circumstances: ornpromise when advises retirees to "adapt to changing circumstances: ornpromise when the changing circumstances and took forward to the future of the control of

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ters and a desire for preserving one's own heritage.
"In sum, today's generation of retiring women have far more going for them in terms of social outlets, medical care, learning opportunities and other resources than did their counterparts of a decade or two ago," Ms. Hollenshead says.
"And reflecting on what a woman in her 6th has experienced—four wars, the Depression", tremendous technological advances and the dramatic econorpic and social changes which have transpired with each decade—we would have to conclude that such a woman in extremely strong and adaptive."









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