

It's Never Too Early to Begin Planning for Your Retirement Years

No matter what your age, it's time to start planning your retirement if you want to look forward to happiness and security in your later years.

Piling up an estate big enough to let you live comfortably after you stop drawing a paycheck—without doing any more work than you want to do—takes long-range planning.

If you start planning early enough, you can avoid being hit by the pre-retirement panic that strikes many people in their 60's.

The warm climate there—an average of 71 degrees—may keep your health longer, doctors agree that sunshine is the only youth potion yet discovered.

PLEASANT MEDICINE

Living where you can swim and sail all year round may seem like a pretty pleasant way to take medicine—but that's just what it is!

Florida abounds with "special situations" for retired people. In a least one first-class Miami

Beach hotel, for example, guests have all the comforts of home—and then some—for about \$20 a week!

One hotel, which knows the needs of older people, offers entertainment and social activities in addition to such physical features as a salt water swimming pool, landscaped lawns, a recreation area and a nutrition-planing and meal schedule. The hotel accommodates about three hundred guests. Many move in on a permanent basis, while others

stay for weeks—or months—of inexpensive vacationing.

INCOME VITAL

What are you going to live on?

The average couple retiring today receives social security benefits of over \$100 a month—a pretty good start toward a comfortable income. Company pension plans generally provide another check in the \$20-\$50 range. The rest of your retirement income will come from your own savings—cash in the

bank, stocks or government bonds, annuities.

In addition to retirement income, say budgeting experts, you should have an untouchable emergency cash reserve equivalent to two years' income.

If you manage to save just \$500 a year between age 35 and 65, you'll accumulate \$15,000—without allowing a penny for interest or dividends—which, if re-invested, will shoot the total far higher.

Of course, you may very well

work—at least part time—after you're retired, and under today's social security laws, you can earn up to \$100 in any month without sacrificing that month's social security check. But you shouldn't have to work if you don't want to.

And that brings you to the third retirement question.

What are you going to do?

Opportunities for part-time work after retirement are often surprisingly convenient and close to home; at one retirement

hotel, for example, the guests often help pay their way—and fulfill their desire to be needed—by working a few hours a day in the office, on the elevators or in room housekeeping tasks.

OPEN BUSINESSES

Many senior citizens are pursuing new businesses or careers: everything from operating gift shops to running service stations.

The leisure activities that retired people are enjoying today would fill several encyclopedias.

and the commonest and most popular—fishing, golf, handicrafts, collecting, gardening—are just the beginning.

But you're not going to wake up the morning after your 65th birthday with interests and enthusiasms you've never had before. No matter how busy you are now, try to find a few evening and week-end hours to keep up your hobbies and outside interests—or to develop new ones.

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THREE QUESTIONS

The key to retirement-planning is answering three questions that, during your working years, are pretty much answered for you.

Where will you live?

What are you going to live on?

What are you going to do?

Moving to a new home for a fresh start in life may well be the biggest single step you can take toward making your retirement an adventure.

Try to spend a few vacations investigating retirement—living possibilities in Florida.

How to Aid Victims of Suffocation

When for any reason a person fails to get air into his lungs, he is suffocating. This form of accident occurs quite commonly in a variety of ways, and anyone who wants to know the essential things about first aid should know how to treat suffocation.

Work fast. The body has no reserve supply of oxygen and when breathing stops for any reason there is usually enough oxygen in the lungs and blood to sustain life for only three to five minutes. If the heart and brain are deprived of oxygen for much longer than that, they may be injured beyond repair.

SAME TREATMENT

Whatever the cause of the suffocation—electric shock, choking on a foreign object, near drowning, inhalation of poison gases, or others—the treatment is the same. It is to get air into the lungs and restore normal breathing.

If there is a foreign body like a large chunk of meat stuck in the back of the throat, this, of course, must first be removed either with the finger or by putting the head down and striking the patient on the back.

The means of restoring breathing is mouth-to-mouth respiration. This is done by breathing directly from your lungs into the lungs of the victim, making sure that the passage from his mouth to his lungs is kept open. You can get air into his lungs and force it into his chest rise and fall if he is getting the air from your lungs. The method is almost instinctive and has been used for a long time. It now is recognized as the best form of artificial respiration.

TILT HEAD BACK

Tilt the victim's head back, with him lying on his back, hold his head in position with one hand and pull the jaw forward with the other. Then place a seal with your mouth on the victim's and force air into his mouth about 20 times a minute—the normal breathing rate.

Take your mouth away from his after each breath and fill your own lungs with clear air again. Red Cross manuals and teaching films give detailed instructions in this method, and it would be well for everyone to know how it is done. It could mean saving the life of a loved one some time.

Keep up the artificial respiration until a doctor or a fireman with resuscitation machine arrives.

SEND FOR HELP

Send for help immediately when the accident occurs. Then start mouth-to-mouth breathing. Oxygen makes up about 21 per cent of the air we breathe and it is vital to life.

Remember to move fast when someone has suffocated, and get air into his lungs so that it can be sent through the body in the blood stream.

Don't get excited. Remember what you must do. Then act fast and keep up the mouth-to-mouth breathing until other help arrives.

It's Easy Now

Perhaps you've heard that vending of hot meals in automatic machines is coming soon. With a machine nearly perfected to heat one meal electronically in 10 seconds... while keeping the rest of the supply frozen... one large food company is developing a line of convenient meals especially for vending operations. These convenient foods include meats, vegetables, poultry, and sea foods. Employees are said to like vending machines because they offer fast, "no tie" meals close to their place of work. Management favors them because they eliminate the need for subsidies often required when catering service is brought in.

POST-ELECTION DAY SPECIALS!



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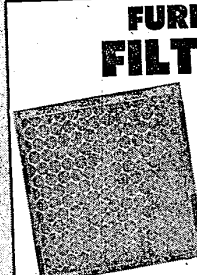
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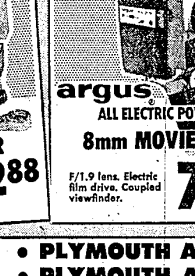
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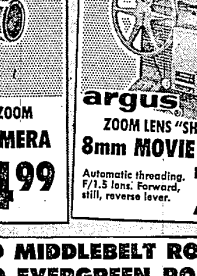
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