

# FULL-TIMER'S PRIMER

By JANET GROENE, F47166

## Togetherness Or Together Mess?

There's an old joke that goes, "I married you for better or worse, but not for lunch." Retirement is an important milestone for most people today. While it's a shining goal, it also sets up new financial and personal challenges. For many it signals the end of a cherished position, title, and/or a certain standard of living. Whether you look forward to retirement or dread it, it certainly will be filled with surprises when you add full-timing to the equation.

How can you handle retirement and full-timing all in the same year? The same decade? The same lifetime?

**Timing Is Everything.** "One of the biggest mistakes people can make in retirement is attempting too many changes too quickly," said Greg Daugherty, "Retirement Guy" columnist for the *Consumer Reports Money Adviser* newsletter. "Now, with so many two-career couples, we're seeing the reverse of the old story," he observed. Only a few generations ago, Dad retired and stayed home, where Mom had always been. Today the husband often retires first and eagerly awaits his wife's retirement so they can do things together. "That transition period, before both partners are retired . . . can put a lot of stress on a marriage," he warned.

"I think a lot depends on temperament. Some couples could get along in a mini submarine at the bottom of the sea and others would be at each other's throats in a sprawling mansion," Mr. Daugherty continued. "Most couples have a good idea where they fall on that continuum, but even then, they may be in for surprises [when they retire and move into an RV]. One thing that seems to be increasingly popular is traveling with another couple. That

way, if you like to golf and your partner would rather check out the antiques stores, you each have somebody to pal around with."

**Get Your Health Together.** "When you put together a traveling medical record it means obtaining copies from every provider you see on the road," advised retired attorney, author, and senior rights advocate Brette McWhorter Sember. "Each state has laws about allowing doctors to charge fees for medical copying, [but the cost is] usually under \$1 a page. If your providers keep all records on computer, they can usually simply print them out for you at the end of the visit. However, if records have to be transcribed and mailed or faxed to you, an additional charge may be made. Make sure you ask that copies be sent to your primary care provider. There is no fee for this.

"If you have a DNR [do not resuscitate] or health care directive, it is important to carry a copy and, when entering a hospital or urgent care facility, let them know you have one with you. Keeping this document in a safety deposit box does no good, since you must provide it when you are receiving care, which may be unexpected. Note that requirements about health care directives differ in each state, so a health care directive that meets New York requirements may not be accepted in Florida.

"If you have a living will, file it with the U.S. Living Will Registry [[www.uslivingwillregistry.com](http://www.uslivingwillregistry.com)] so it can be accessed by you or your health care provider from anywhere," concluded Ms. Sember. She has two books that can provide guidance on these and other senior issues: *Seniors' Rights: Your Legal Guide to Living Life to the*

*Fullest* (\$19.95) and *The Complete Legal Guide to Senior Care* (\$21.95), both from Sphinx Publishing. They are available in bookstores and from online booksellers.

Here's an invaluable tip for full-timers from author Sarah Wernick, whose books include *Lung Cancer: Myths, Facts, Choices — and Hope* (\$16.95, W.W. Norton & Company), which she wrote with Dr. Claudia I. Henschke and Peggy McCarthy. Ms. Wernick recommends contacting Aging With Dignity, a nonprofit group that publishes *Five Wishes*. This inexpensive booklet walks readers through key questions that cover end-of-life care, which involves more decisions than just a "do not resuscitate" order. It can be used as a workbook for discussing relevant issues with loved ones and helps individuals to record their wishes for treatment should they fall ill and are unable to communicate. According to Ms. Wernick, most states accept it as a legal document. The cost is \$5 for one copy, postage paid, or \$1 each plus shipping in lots of 25. Call (888) 594-7437 or visit [www.agingwithdignity.org](http://www.agingwithdignity.org). You need one original book for each individual.

**The Money Puzzle.** "Another common mistake is to assume that your expenses will automatically decline in retirement," warned money expert Greg Daugherty. "Especially in the initial years, when you're traveling more and doing all those things you wanted to do but never had time for, your expenses could actually be higher than when you were still working."

Anne Hart is the author of more than 50 books, including *Cutting Expenses and Getting More for Less*.

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**41+ Ways to Earn an Income from Opportune Living** (\$15.95, ASJA Press). The book is packed with ideas for maximum living in minimum space. Before moving out of the big home where Ms. Hart and her husband raised their family, they got rid of everything that had not been used for two years. She revealed that she sold items including old recordings, audiobooks, fabrics, and unopened gifts for \$2,000 on eBay. Then she made a monthly budget not just for money but for *time*, a great suggestion for full-timers who have to juggle a schedule that includes travel, sight-seeing, coach maintenance, housekeeping, and a social life.

Ms. Hart saves money and space by making her own household cleaners, using common products such as baking soda, vinegar, and black tea. Recipes are included in her book. In addition, she sometimes works as a mystery shopper, in person or online, and receives free samples of products. Her book is available from online booksellers or from iUniverse by calling (800) 288-4677 or visiting [www.iuniverse.com](http://www.iuniverse.com).

**Time On Your Hands.** The truth is that time hangs heavy for many new full-timers after the first dash around to visit everyone and show off the new motorhome. Rule one is to travel slowly so you don't miss anything. Rule two is to have a hobby so satisfying you won't mind being grounded for weather, vehicle maintenance, or a sick spouse. One such hobby is cartoon drawing, thanks to the new "1-2-3 Draw" series of books from Peel Productions.

Perfect for people of any age and any level of artistic ability, these books provide step-by-step instructions for drawing cartoon figures. The series includes books that teach aspiring artists how to draw cartoon cars, pets and farm animals, people, dinosaurs, sea critters, and more. Other titles in the series focus on drawing noncartoon subjects. Priced at \$8.99 apiece, they are a gold mine of instruction and inspiration. With nothing more than a notebook, pencil, and one or more of these books, you can launch a new hobby and perhaps even a new career as a freelance illustrator or cartoonist. To order one or


more of these books, call (800) 345-6665 or visit [www.drawbooks.com](http://www.drawbooks.com).

What do you do when you're stuck inside the motorhome? Please share your favorite rainy day activities by e-mailing [janetgroene@yahoo.com](mailto:janetgroene@yahoo.com).

**Books for travelers.** Whether you're a seasoned sourdough or are planning your first trip to Alaska, an essential guide is *The Milepost*, which has been issued each year since 1949. According to the 2005 book, cell phone coverage is still sporadic throughout Alaska. The authors reported that they have placed calls in the middle of the Alaska range but sometimes have been unable to raise a signal just outside of Fairbanks and in parts of Anchorage. Things are getting better all the time, but much still depends on your provider's roaming agreements and blackout areas. The new edition of the guidebook, which adds more GPS information with each edition, is \$25.95. It can be found in bookstores or by visiting [www.milepost.com](http://www.milepost.com); (800) 726-4707.

Janet and Gordon Groene's books *Living Aboard Your RV*, Third Edition, (\$14.95) and the new *Cooking Aboard Your RV*, Second Edition (\$13.95), are available from Workamper by calling (800) 446-5627, Monday through Friday, 9:00 a.m. to 4:00 p.m. Central Time; or by visiting [www.workamper.com](http://www.workamper.com) and clicking on the "Books" link under the Bookstore heading. Prices do not include shipping. The books also can be ordered from the publisher, McGraw-Hill, at (800) 822-8158.


If you have a question or comment about full-timing that you'd like to share with Janet, e-mail her at [janetgroene@yahoo.com](mailto:janetgroene@yahoo.com); or write to Janet Groene, Family Motor Coaching, 8291 Clough Pike, Cincinnati, OH 45244.

For information about FMCA's Full Timers chapter, contact the Chapter Services Department at the FMCA national office, (800) 543-3622, e-mail: [chapters@fmca.com](mailto:chapters@fmca.com). 

### FAMILY MOTOR COACHING

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