

**ALL ABOUT  
BABY BOOMERS  
SELECTED TIPS - 97 PAGES!**

**All About Baby Boomers**



**97 Pages!**

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## Can You Avoid Aging?

Walk into any department store and you'll find hundreds of beauty products lining the shelves. Each one of those products has something else, something unique to offer. Most promise to hide the signs of aging. Some make claims of being able to erase the years and to have you looking 10, 20 or more years younger. But, in truth, there is no way to avoid aging, is there?

Consider some numbers for a moment.

In the late 1800's and early 1900's, the average life expectancy in the United States was that of just 42 years of age! Today, that number has nearly doubled its size and that's no short feat to accomplish. The fact is that people are living longer because of the benefits of modern medicine and the benefits that technology offer.

In fact, today, there are over 70,000 people in the United States alone that are at the age of 100 or more! That is an outstanding number.

What if we told you that it really had nothing to do with those products on the market, but that it had to do with the things that you are capable of making changes with today, right now?

But, before you get to those good tidbits, it's important for you to understand that you don't just want to look younger. You need to dig deeper into your lifestyle and feel younger.

## The Baby Boomers' Brain

Your brain is one of the most important things for you to take into consideration in any health regimen. For the Baby Boomer, it is even more vitally important to care for your brain.

Today, the number of Alzheimer's patients is quickly on the rise. There are numerous situations in which people are forced to realize that the years are slipping by and they no longer can keep a grasp on time.

There are a number of things you can do, actually, each of them offering their own benefit. Here are some.

Learning is one of the very best things you can do to your brain. As you age, many stop doing new things and looking for new areas of the world to explore. That is what starts the shut down of the brain. Because you aren't using it as much, especially for new things, you aren't making it function as much as it needs to.

When you keep your brain functioning, you encourage it to continue to be active. On the other hand, if you don't, you lose the necessary functions that you need.

Some ideas here include taking a new class, learning to do something that you enjoy such as a new hobby, and even learning history. You can take courses at your local community college or start a discussion group about the books that you are reading. Learn to play a new instrument. Learn to cook like a professional.

Keeping your brain active is very important to your overall well being. Without taking in these considerations, you put your brain at risk for becoming ill and functioning less optimally. As you can see, though, this is one of the most prosperous and easy parts of the Baby Boomer's lifestyle that can be changed for the better!

## Supplementing And Hormones

As a combination of the diet and exercise regimens of the Baby Boomer, it is also important to take into consideration supplementation and your body's hormones, both of which are critical at preserving the body's health and longevity.

You may ask why you need to add supplements to your diet when you have just started on a healthy diet that's been described here. The reason for this is really unfortunate for most.

Supplementation is needed for other reasons as well. Here are some examples of why you need to add the right nutrients to your diet now.

- Pesticides and herbicides are commonly used to help keep bugs off of the foods that are grown. While you think that this is a good thing, it still causes problems for the production of nutrients in the soil.
- The soil itself is often not even authentic soil! Some of the most modern farms are using synthetic types of soil which allow for faster and longer growing seasons that produce more products that's also good looking.
- With genetic mutation, scientists of have developed fruits and vegetables (not to mention virtually any other type of food that you eat) products that are genetically altered enough to produce the perfect specimen every time. The nutrients get left out.

When you don't get the right types and amounts of nutrients, your body will break down faster with the onset of degenerative diseases. In fact, some studies have shown that with the proper nutrients you can die early. As you know, we are working on keeping you healthy, longer and supplementation can take us there.

## The Baby Boomer's Diet

What did you eat this morning or today, for that matter? Did you eat a well balanced diet that's full of whole grains, lean proteins, vegetables and fruits? Or, was your breakfast a cup of coffee and maybe a bagel, loaded with cream cheese of course?

You are what you eat. The Standard American Diet is a term that's been coined to describe the fast food crazy, greasy, fatty and high sugared diet that most Americans eat. Even if you live on the other side of the planet, chances are good that you aren't eating a diet that's rich in the foods that are important to your aging process.

If you have a larger midsection to your body, then you have a high risk of having a heart attack due to heart disease. Just a few extra pounds are all it takes.

If you consume a diet that is rich in salt, you are destroying your kidneys as well as some of the other organs in your body.

If you are eating fatty foods, you're killing you heart by suffocating it under layers of cholesterol.

Diets that go from one extreme to the next are everywhere you look. Those that facing a diet that is high in protein are still putting their heart's at risk because of the increase cholesterol there. Those that are following a low fat diet are doing the opposite. They are not giving the body enough protein to build muscle mass, which actually helps you to burn fat faster.

Because diets are so extreme, they rarely work for people that are facing these conditions.

## Now Is The Time To Take Charge

Time is fleeting. It just doesn't last as long as we would like it to last. Although it may seem like just yesterday you were raising your children, those years have passed and now they are raising their own children. But, before you let any more time slip pass, start thinking of your future.

Although you may not be able to go back and adjust time, implementing the changes in your diet, your exercise, your mental health and in your financial health will allow you to find the necessary tools to excelling in your later years. If one thing is for sure it is that you can make a difference in the quality of the rest of your days if you take charge now, without wasting any more time.

There is good news, though. Most of the damage that you've done to your body can be reverse if you have done so in time and are dedicated to making that happen. With just a few minutes of care to your lifestyle each day, you can get back the time you may have possibly lost. Don't think that it has to be forever, because if you can change your mind, you can get it back.

You don't have to live a life that's super "clean" and yes, you can make mistakes, eat that fatty hamburger and still watch realty television if it makes you happy. But, the goal that should be realized is that these things should be done in moderation.

There are many things that you should take into consideration as being things to change. Here are a few of the most important considerations that you may have to make changes in.

You need to make changes in Your Diet, Your Brain, Your Finances, Your Physical Fitness, and Your Lifestyle.



## Retirement Places For Baby Boomers

Close to 78 million baby boomers were said to have contributed to the population crisis of sorts experienced in America between 1946 and 1964. Apart from the growing economical stability and increased financial prosperity enjoyed by the survivors, families to which baby boomers were born into were keen to give them the best of everything as they felt blessed to have the children and having survived the aftermath of war; thus, the baby boomer generation acquired privileges of better education, higher number of college degrees, more freedom to explore, learn and cultivate new political ideologies, question authority and be aware of their cultural and civil rights. This was the generation that fought up for the under-privileged lot of students who were discriminated against in colleges and professional institutions; the baby boomers shaped much of the America we see today and African-American people can thank them for paving a path for their progress in the US today.

**Music** – it was a changing as was the cultural norms that were frequently questioned by the baby boomers during their teenage and college years; even as young adults, they showed a keen affinity to copying the dressing style of their favorite rock-stars and musicians and blues jeans and tees became a uniform code for them, which still stands today. This soon gave way to Rhythm and Blues once Rock and Roll had firmly been established.

But, the large percentage of retirement-age baby boomers today (close to 29% of the American population) are more aware than the previous generation about saving and still enjoying for and after retirement, so are focusing more on taking care of health benefits, privately (through insurance) and aiming to raise the issue of government aided Medical and Social Security for them.

Once the sole contributors of the US government's high and sustained financial income, baby boomers who were high achievers in their chosen professions as well as business and military heads were responsible for empowering the United States with the kind of financial stability it required to also offer aid to European and other world communities; however, once they retire, there are bound to be lesser people in the US workforce and higher number of professional retirees. This may signify the US government having to finance the retirement options of baby boomers in part so they can accommodate the remaining generation of retirees later on, with better and more advanced healthcare and facilities.

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Various plots of land for retirement homes, colonies and societies have been marked off the US government as well as some private agencies who are making these available for the baby boomers reaching retirement-age; these retirees are equipped with added Social Security and Medicare programs so are better able to afford the best of town-houses with frills of cultural and social zones, much like resorts and retirement becomes a time of relaxation and rejuvenation for the baby boomers, then.

## Baby Boomers, What They Want And Expect In Today's Society

We look at this privileged generation that had its parents fulfilling their every need, right from giving them a sound education, higher college degrees, professional training, enabling them to focus on themselves and the freedom to make their own decisions that made the baby boomers an independent, entrepreneurial lot, filled with leadership skills, raring to go!

The baby boomer generation was very aware of the situation around them – be it political deadlocks, military drafting issues that they were not keen on, civil rights issues such as discrimination in education institutions on the basis of race and ethnicity – and they fought to bring in changes for a more equal, more American world. They also contributed in a big way to the industrial, academic and economic conditions of American and the US history is filled with tales of young, brave and free-thinking baby boomers that changed its course with their forward thinking, free-wheeling and highly unconventional ways to bring in and keep making money, all between 1946 and 1964!

The baby boomers grew up in times when civil rights were a big issue that affected everybody with their eyes open: protests, demonstrations, marches were in the face and soon they realized that more than the American Military regime it was the communists and socialists that were their enemies, so they grew more interested in learning to form their own political views and unafraid of airing them to educate the public about the ill-effects of the Cold War and impending Vietnam War issues.

Bill Clinton and President George W. Bush are 2 famous baby boomers with their distinct military and political views and even as one is a democrat and the other a republican, their views on empowering the military for retaining the US's status as a world power and matters of civil rights are pretty similar.

Coming to what the baby boomers want: in terms of this go-out-there-and-do-it-all generation, it would definitely mean better healthcare and medical aid facilities, now that many of them are facing retirement and post-retirement planning needs to be considered. Since life expectancy for the baby boomer generation has considerably increased thanks to advancements in science and medicine, it does mean that they need to be better prepared for living healthy, long lives

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and perhaps still contribute to the community around them with their creative energies – as many of them are keen to do.

With social security and medical healthcare taken care of, there's no reason why the baby boomers retiring today and cannot achieve all the retirement and health benefits they so deserve and travel, relax, rejuvenate and contribute to their community.

## **Baby Boomers Coping With Middle-Age Crisis**

It is a well known fact that children love to celebrate their birthdays and these are occasions for calling in friends, having party games, special food and snacks besides other highlights such as clowns, party animal-rides and of course, decorations, cakes and gifts! However, as one naturally ages birthday celebrations get toned down and even people's attitudes towards growing older does; thus, even turning a year older can give some of the baby boomers a bit of a chill – aging is not something particularly loved by this 'Me Generation' and approaching 40, the thought of middle age can be very off-putting for them.

For some happy go lucky creatures, the idea of life beginning at 40 may keep them going strong but for others, the fear of aging is very deliberating, so they need to get advise and tips from those who have been there, done it – so they, too, can lead meaningful, fulfilling and whole lives.

Middle age comes with its own changes and demands, just like youth did: from emotional to mental to financial and medical, there's a gamut of aspects that need the baby boomer's attention and for the best of them to deal with these issues, requires proper knowledge and will power besides focus. Two important issues that often build up to a mid-life crisis are morality and aging: which are natural human aspects but can cause a major upset in the baby boomer, an individual accustomed to being treated highly, being independent and self-focused. The realization that these issues can also affect their families is another thought that eats into them.

Mid-life is generally tagged as the period between 40 to 60 and many baby boomers who have so far only focused on themselves, their goals and needs, now come to the realization of looking at factors they have directly or indirectly influenced, such as family, friends, colleagues and neighbors besides the community at large; so, they begin to take a more serious, introspective look at themselves and how they can bring fruitful changes to better these things around them.

Baby boomers grew up obsessed with exercise and fitness, endorsing and not afraid to use medical science's advances for getting that collagen treatment to reverse aging or keeping to a tight workout regime like jogging to keep the tires off; but sooner or later, they have to wake up and smell the coffee: which brings with it physical reminders staring the baby boomers right in

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the face. The mirror tells its true story for the baby boomers so afraid of aging and loss of hair, youthful skin, wrinkles etc. can be scary aspects of heralding another birthday.

They need to accept aging as a natural part of life and understand that all the anti-aging products of the biggest brands cannot stop birthdays from piling up or eventually showing up on the baby boomers' faces and bodies: emotionally, it can be more of a trying time for marriage partners, both of whom have aging issues and even end up in divorce if emotions are not kept in check. Being loving, encouraging about the changes and allowing a person to grow naturally into what they are meant to be is the understanding needed to keep relationships going: acceptance is the key element to aging and taking it gracefully and baby boomers in relationships need to be aware of this.

Of course, middle age is likely to bring along some unpalatable truths about your mortality: you'll come face to face with the reality of sagging skins, sun-spots, bags under the eyes, graying or thinning hair, even balding – weight gain and family drying around you will be difficult to deal with all together, but with determinations, foresight and a will to change your life around, you can be as productive as before and face mid-life: head-on!!

## Independent Baby Boomers Are Now Travelers

For regular people, cost of travel and the time it calls for to be taken away from work can be two main hindrances to considering travel for themselves, what with competition and inflation setting in as well for them; however, with baby boomers – born into privileged, wealthy families that showered them with everything they needed and the greater freedom they enjoyed in exercising choices, there's no such obstacles.

This is because baby boomers are products of the population explosion after the Second World War (the period between 1946 and 1958, to be precise) when America and other parts of Europe witnessed a surge in childbirth rates, following the economical prosperity and stability enjoyed by the surviving families who could pass these on to their children.

Thus, baby boomers are actually the target audience of many exclusive and up-market tour operators who wait and plan their packages and schemes around the interests and needs of the baby boomers approaching retirement, who can jolly well afford to do so as they have already come from wealthy families; added to that they have held high income jobs, been high achievers and do not need to worry about these or looking after families that are well taken care of, so are free to travel.

They also have an independent streak in them that does not permit them to take the ways of the older generation when they faced retirement i.e. sulking at home or worrying over approaching old age since they have already considered how to fight aging (through exercise and fitness routines besides taking advantage of medical science treatments for collagen, knee and hip replacements etc.) so can concentrate on availing the benefits of a great travel deal they can easily afford.

The attention they enjoyed as kids has continued for the baby boomers through their adulthood and even till their retirement age as recently travel companies hoping to entice them with luxury travel options have further travel agencies luring this deep-pocketed lot with an exclusive website catering only to baby boomer travel needs, interests, amenities and customized travel plans requested. Just an email dropped in for enquiry will start the process of online booking of travel deals, checking and comparing options on other sites and many will do this till late at night

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since they are comfortable handling technology and gadgets that allow them to view, review, compare, scan and print essential documents –even tickets and guides off the Internet.

Thus, the true nature of baby boomers at retirement age is to opt for a relaxing and illuminating vacation at luxury resorts or hotels rather than the general touristy choice of a wayside hotel that is overcrowded; they feel they can splurge their hard earned dollars and they deserve to do so on themselves and a certain degree of comfort and frills. With the US home to 29% baby boomers, the travel industry there can look forward to hundreds of bookings provided they learn about specific interests, comfort levels, can pamper customers that are accustomed to being treated well and give them variety, fun and luxury travel plans.



## Events In The Year When Baby Boomers Are Born Shaped Their Lives

The 'Me Generation' or the Baby Boomers questioned existing political views, social stance and discriminatory laws in higher education besides channeling their creative energies towards boosting economic prosperity for the nation as they emerged successful in their chosen field through being over-achievers and leaders.

The year 1946 began with a bang for the baby boomers with some of the nation's biggest moments including Churchill's warnings about the 'iron curtain' of the Soviet controlling Eastern Europe; the UN's first general assembly, philanthropist, John D. Rockefeller donating his wealth to a New York-based UN headquarter and the Nuremburg war crimes being carried out, which resulted in 12 Nazis being sentenced to death.

Mahatma Gandhi, the charismatic Indian leader and advocate of peace and brotherhood was assassinated in 1948; communists in Czechoslovakian took over control of the land, the Marshall Plan was ratified, which approved of \$17 billion being used for the aid of Europeans and Israel gave shelter to over 200,000 European refugees.

The following year witnessed the rise of communist power in China and its nationalists fleeing to Taiwan, the NATO being established and Israel becoming part of UN; Apartheid was officially declared as the governmental policy of South African, which was a feat for the global community that chose equality over racial discrimination.

The 1950's lot of baby boomers saw North Korea invading South Korea, Chinese communist forces taking over Tibet and President Truman and Alger Hiss being condemned on charges of perjury. The next year, the American Congress passed its 22nd Amendment allowing 2<sup>nd</sup> terms for a President while Ethel and Julius Rosenberg were convicted for passing on US nuclear to Soviet Union and President Dwight Eisenhower was elected to power the year after; the same year (1952) Princess Elizabeth was crowned queen of Great Britain and the U.S constructed Nautilus, its first nuclear submarine. 1953 came with its fair share of political upsets and victories, like Nikita Khrushchev winning after the death of Josef Stalin in the Soviet Union and Josef Tito being elected as the new Yugoslavian President; of course the execution of convicted spies, Ethel and Julius Rosenberg made headlines too while a laudable new branch, the U.S. Health and Human Services was also created.

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1954 highlights included a Supreme Court verdict of racial discrimination in educational institutions being unconstitutional, Senator McCarthy conducting enquiries into the Army's communist infiltration and subsequently declaring it on national TV; '55 saw Martin Luther King, Jr., leading the 1<sup>st</sup> U.S. civil rights society and WW-II allies signing a treaty for restoring Austria's independence.

The re-election of President Eisenhower made news in 1956 as did Israel's invasion of Sinai Peninsula, Fidel Castro starting off the Cuba revolution; '57 was no less eventful: Eisenhower presented his 'Doctrine,' the Soviet Union brought in the space age via Sputnik and the last of the baby boomer years, 1958, recorded the US launching its first satellite, Explorer I while NASA was established and so was the United Arab Republic (with the coming together of Egypt, Sudan and U.S Marines intervention in Lebanon).

Thus, baby boomers sure grew up in interesting times.

## **Baby Boomers Retirement Communities, Continuing Active Lifestyle**

Having the advantage of prosperous parents meeting all their needs for higher education, better lifestyles and more freedom during developmental years meant baby boomers were equipped to face life on their own terms: flouting conventions, questioning established rules, bringing in new political thoughts and working towards radical change in the corporate community. This led to a sense of higher goal settings and ability to reach them too, since baby boomers were a privileged lot.

Subsequently, their desires were always more than that of their parents: so independent, dominant and powerful positions enjoyed by the baby boomer generation at work and the success that came with it naturally guided them towards finding ways to maintain use of their creative energies usefully, even post-retirement, which brings us to the topic of raising quality of life for baby boomers via community action and other such programs.

Trying to find ways to ensure an active lifestyle even after retirement became important for those professionals belonging to the baby boomers generation more because they followed a creed of shunning the aging process and finding ways to stay young, through a deliberate disciplining of their body – then be it exercise and fitness routines that nearly broke their hips or using advanced collagen treatments to reverse the aging process, this generation tried it all!

Baby boomers developed confidence, the need to question authority and the establishment, got all their needs met by affluent parents and thus emerged an aware, highly qualified and hip lot of adults that easily got accustomed to communities around them recognizing their worth as much as they themselves did. Bill Parks, a former architecture director of Del Webb Corporation, predicts that the future sees many developers retiring and leading active post-retirement lives to benefit the adult community, of which there are over 1,200 country-wide – and others on the anvil.

The advantages of these post-retirement adult communities for baby boomers includes giving them a place to rest, relax and rejuvenate and then empowering them some to fend off the after-effects of an empty nest syndrome by giving them luxurious lifestyles and quality healthcare even after their current lifestyles have always managed to combine location, atmosphere, enviable sizing and best facilities always.

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There are senior housing councils in the US that reveal mind-boggling figures like 207, 000 retired and qualified baby boomers availing the establishments in over 55 communities for about 1/5<sup>th</sup> of the 1.1 million purchases of new homes in 2003! Nearly \$51 billion in sales were generated by these new homes owned by the baby boomers, so their planning was definitely in place!

Places like Arizona, Florida and sunny California were favored by the baby boomers looking for adult communities that provided for active lifestyles post-retirement –and they could well afford the lush golf courses, pools and country club memberships with the work they'd all put in that generated surplus wealth for their golden years.

These retirement communities for the baby boomers and those enjoyed by their parents differ greatly in the facilities offered and expected: the earlier lot were not too keen on the existence of fitness villages but the baby boomers were obsessive about working out and staying fit (read reversing aging effectively), so didn't mind paying elite estate developers a fortune for near-resort like amenities and staying in close proximity of urban centers, such as the Sunbelt.

The current situation for retirement-age baby boomers is that the prohibitive price tag of living along the Sunbelt (\$150,000 at the start for a 2BHK town home) has taken them further from the sunny climes in exchange for better health care as opposed to simply means of entertainment offered by the retirement adult communities enjoyed by the older generation.

## **Baby Boomer Injuries At Windsor And Safety Measures To Avoid Them**

When the US soldiers came back home after the Second World War, the period between 1946 and 1964 witnessed a population boom and the high birth rates marked the emergence of the 'Baby Boomer' generation, which contributed to the growing economic prosperity and change in political thinking in America.

Not only was financial wealth increasing with the baby boomers coming of age but due to the sustained support of their parents (the survivors of WW-II) in education, social life, public life and other aspects, this group was ready for all types of challenges thank to freedom of thought and action and the professional qualifications they were all armed with.

Independence and harnessing of creative energies was possible for the American baby boomers much in part due to their easy availability of college education and degrees, so now their generation (ranging between 42-60 years) is regarded as a keen subject for various studies, including the famous Windsor, Ontario one on how focused on their needs for improvement are – especially for fitness.

A passion for exercising bordering on obsession may not be too out of line to describe the need of baby boomers to stay active and fit – and of course, an attempt to reverse the signs of ageing. There being such a things as 'too much of a good thing' not having occurred to many of the baby boomers lead to 'boomeritis,' a phrase coined to suggest the effect of existing too much on exercise.

The US Bureau of Labor Statistics studied efforts put in by health practitioners towards treating baby boomer injuries due to excessive stress on exercise and fitness and reports revealed an alarming 1million plus injuries recorded by their collectively putting in 488 million hours of labor for baby boomer patients in 2005 with an estimated \$19,000 spent on their health management!

The Windsor, Ontario study reveals that baby boomers past the age of 50 are still pushing (or punishing) their bodies to exercise, which has resulted in giving rise to complaints of tendonitis, knee-problems and hip arthritis besides bursitis and other stressful health conditions; these

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combined fitness-related ailments has resulted in baby boomers over-doing the wear and tear their bodies can hardly put up with.

A rise in the number of hip and knee replacement surgeries between '95 and 2000 in the Windsor, Ontario Canada region points to this pathetic condition of fitness obsessed baby boomers suffering too many injuries, too frequently and thus, local health departments keen on educating this independent generation of go-getters advocate certain precautionary measures for aging baby boomers who'd like to stick to an active lifestyle – sans the disadvantages of injuries.

These tips for baby boomers keen to maintain fitness levels, include choosing a form of exercise suited to individual health conditions, avoiding types of exercise that tire out their joints and learning to read body signals – meaning, easing off the regime when they experience pain.

In this manner, baby boomers high on the good effects of a regular exercise regime can hope to keep fit and healthy while also ensuring a balance between ways of producing healthy collagen levels (good for the cartilage) and eating a nutritious diet with plenty of Vitamin C and other healthy foods – but without compromising on the safety factor associated with sensible exercise. This requires proper warming up before entering into strenuous exercise routines, stretching for elasticity of muscles and using standard exercise gear and equipment for the work-out besides cooling down after the routine is over.

## **Baby Boomers And Drug Abuse, Hear From The Experts**

Kids born after the Second World War were blessed with greater economic prosperity enjoyed by their parents who met their every need, from clothing to superior education, better lifestyle standards and thus, in turn, better chances at succeeding in the professional world. This generation made good use of the enhanced facilities offered them and the freedom made them question established norms, flout conventions and experiment with new-age thinking and products, including drugs and other mood enhancing substances.

Baby boomers were here to stay – and they made it known to the older generation how much they meant to be different and forward thinking by popularizing the use of marijuana and other prohibited substances. Their followers in turn, paid equal attention to drug-use and since this was a growing, indomitable breed of new-thinkers and radicals, in just a few decades, drug-abuse was rampant throughout American states.

Experts like Joseph G. G. reveal that survey material collected by The Substance Abuse and Mental Health Services Administration in the US have studied a similarity in patterns and trends of drug abuse in previous and current generations i.e. baby boomers and the generation after them. Statistics gained by these survey readings record baby boomers between 50 and 59 years of age revealing 4.4 per cent of them have used illicit drugs and teens in modern times (2005) have brought down this percentage by almost 10 percent. Perhaps, credit for this goes to awareness about drug abuse education spread by the government in public schools and social healthcare programs to discourage use of prohibitive drugs among the people besides efforts by the Office of National Drug Control Policy to highlight the ill-effects of smoking, alcohol abuse and use of illicit drugs like cocaine and marijuana.

The Asst. Gen. surgeon, Eric B. Broderick, questioned the shift in fundamental theories of youngsters (the 18-25 age-group) succumbing to peer pressure and subsequently adding on the amount of emotional baggage they bring with them to maturity, having experienced and experimented with illicit drugs. Murray, from the Office of National Drug Control Policy, names these as gauntlets and believes them to have doggedly pursued the baby boomers till the late 70s, which was undesirable for sustained growth.

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Though many marijuana takers revealed they used illicit drugs by their own choice, others were supported in their quest for these substances through friends, dealers and relatives or even strangers sometimes.

According to John Walters of the National Drug Control Policy, baby boomers (nearly 78.2 million were born between 1946 and 1964) took drugs to such an extent that it became a part and parcel of their lifestyle, which was a hard habit to break. But, if Steve Hager, (Editor of High Times that advocates on marijuana), is to be believed, persons over 55 choose this substance over anti-depressants and sleep-inducing medication while those 5 years older still prefer to use drugs for pain and for treating glaucoma.

Smoking weed might have been the done thing when at Woodstock with many baby boomers admitting they are still hanging on to the habit till today, but Murray reveals a certain awareness about the ill-effects of drug abuse in the youth of today who do not want to make the mistakes their parents did and thus, are consciously avoiding the path of self-destruction that use of prohibited drugs can push them towards. Thus, the US government's health policies for future generations are sure to succeed with sensibilities changing and youth becoming more responsible towards their own future.



## **Baby Boomers: Who They Are And What's In Store For Them**

The US registers the highest number of baby boomers, also called the Me Generation due to their tendency to focus on themselves and their needs, met in full by their parents who survived and prospered both economically and politically after the Second World War (1946). The children born to WW-II survivors were an enigmatic and interesting lot: with so much more freedom, financial security, social license and political changes happening around them, they took it much as their right to rule over making radical and revolutionary changes in the fabric of the society they lived in.

Thus, these youngsters were responsible for new-age thought processes, highly cultural leanings, being politically aware of civil rights and related issues that fuelled growth and development of the already affluent American nation.

Thanks to the increased birth rates registered between 1946 and 1960, America witnessed the highest number of baby boomers – the generation that challenged established norms, flouted conventions, sought answers and rode against the wave to empower their national economy and assist other global ones that were flagging, especially European ones.

Peace-time products and materials made in America were then shipped to other countries (ally nations) to support flagging economies, resulting in boosting business in the US and securing its citizens higher income jobs as well that enabled them to lead luxurious lives even after retirement. As a result, the standard of education and the lifestyle followed by the US families also registered a change for the better with baby boomers being able to afford more, earlier. Getting college degrees was easy and affordable for the highly paid families most baby boomers came from and so the US had more professionally qualified people joining its work-force and naturally became a super-power.

On the flip-side, with protests against Vietnam setting in, many of the young generation dodged drafting for military duty or did not show up after drafting, which was their way of recognizing communists and socialists as the bad guys and a means to become politically active was subsequently sought by them –through ensuring higher income jobs, which they excelled at. The baby boomer generation has political big-wigs like George W Bush and Bill Clinton among

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its dominant names, both of whom advocated and succeeded in leading America to the top with radical views and policies for boosting funds to the military services.

Thus, with nearly 28% of the American population today comprising of baby boomers – the group defined as post WW-II babies who are now mature adults and retiring late, sustaining creative, business and personal energies for their further development, there is as much a boost to the government's decision making policies as much as there is concern over deciding changes for this generation's post-retirement health benefits planning.

Current changes on the anvil for the US government as far as baby boomers are concerned includes taking requisite steps for enhancing facilities for their healthcare budget and also for boosting their retirement benefits, 2 hitherto unexplored areas of progress for baby boomers and ensure national economic prosperity to be consistent.

## The Stories Behind The Years Of Australian Baby Boomer

There were 6 years in between 1945 and 1958 when due to conflicting political and economic issues, the baby boom had reduced considerably, but soon afterwards, childbirth rates in Australia continued to rise. Thus, essentially, the baby boomer years in Australia are officially tagged as being those between 1946 and 1961, which also witnessed a rise in the number of Europeans immigrants to the continent towards mid 20<sup>th</sup> century.

The '50's arrived with a bang for the baby boomers registered their presence everywhere in the business and educational world, having benefited from the booming economic prosperity of their parents who had survived the World War and additional advancements made towards medicine, science and technology fields.

Among the major changes recorded in the social fabric of Australia during the time of the baby boomers were LP audio recordings in vinyl disc format,; '55 saw Bill Haley crooning 'Rock Around the Clock,' rock and roll became a national rage throughout the continent with local bands forming to dish it out to keen audiences and names like Johnny O'Keefe and Cole Joye emerging to be icons of the times. Blue jeans and tees became regular youth uniforms and American movie stars like Brando and Dean were hot favorites with the Australian baby boomer generation while the comic book craze of the US reached the land down under as well as other favorite American pastimes like Hula-hoops twirling, etc. which were different to the casual and conservative standards of the previous generation.

Along came the time for 'Beatle Mania' to official set in, in Australia; the '60's marked the UK pop boy-band touring Australia amid frantic fan followings turning into mobs crazed about their music as R 'N' R became 'in' and square parents who didn't quite fit the groove, were 'out.' Music brought in a new wave of change for Australian baby boomers with 'The Seekers' becoming the first local band to achieve the 1million mark in sales of records and Jeann Shrimpton raised more than a few eyebrows with her entry at the Melbourne Cup –dressed in a mini-skirt, which soon became all the rage. Social change set in by 1963 with aborigine activist, Charles Perkins, protesting and winning against racial discrimination in schools and social joints and enabling the entry of his people to established New South Wales's public areas and hitherto un-entered domains.

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The '70s witnessed more socio-political changes post the Vietnam War and the protests against it: the Melbourne metropolitan was subsequently shut down following moratorium marches in opposition to it and brought in more power and awareness of self-growth for the baby boomers. Thus, with nearly 3million adult Australians during 1962-1972, the nation's conservative form of government had no choice but to give in the change first brought to life by Gough Whitlam, labor party leader and ideal Prime Ministerial candidate: some of his radical ideas included free education on a university, laws, an anti-discriminatory policy for Aborigines and calling back Australian soldiers from Vietnam. All of these were advocated and supported successfully by Australian new-age voters, who believed in freedom for all and utilizing creative energies for sustained development, in a peaceful environment.

The '80's saw these baby boomer radicals ageing but still in a position to enjoy the wealth and power accumulated over the years as even with their self-focus (the Me generation tag still sat heavy on the high income group), the Australian baby boomers continued to be prominent entities in the socio-economic and political fabric of the continent.

## **Baby Boomer Statistics On Birth, Retirement And Empty Nestling**

The term 'baby boomer' is the name given to the generation of people who were born right after the 2<sup>nd</sup> world war. That time of history saw over 70 million (70,000,000) Americans born to American citizens in the US. It really was a baby boom and the name stuck to anyone born during the baby boom years.

All those Americans born during the baby boom and are still living will now be in the age group of 42 to 60. This generation still plays a significant role in every political election in the country. And here in lies their power and importance, baby boomers plays a very important part in post-WW2 American history and have uplifted their generation to greater levels.

Economic statistics are proof that all baby boomers in their 50's earn approximately 2 trillion U.S. Dollars. That accounts for over 77% of all the financial assets in America. As if that was not enough of an achievement baby boomers have more than 50% discretionary authority in private organizations as well as in government.

What is of importance is that the baby boomer generation is now facing the issue of retirement since they are reaching superannuation. Financial constraints of retired life are the least of their worries, baby boomers are facing the emotional problem of dealing with the 'empty nest syndrome' – the feeling that takes over when their children grow up and go out to make a life of their own – on their own.

The empty nest syndrome sets in the same scenario when the baby boomer was newly married and setting out in life himself or herself. The difference is that this time round they have expended all energies and their youth is gone too. The baby boomer may deal with their emotions fairly well because they know they are looked up to and have to live up to their brand name – "The Independent Generation".

A poll that was conducted especially for baby boomers uncovered some very important points that are listed here:

1. The name of the baby boomer generation was drawn from the baby boom that followed the 2nd world war. All those born during the baby boom are called baby boomers.

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2. Baby boomers currently account for 28 percent of the American population.
3. By 1957 it is believed that Americans gave birth to 4,300,000 (4.3 million) babies. It was in this year that the most babies were ever born in the United States.
4. Baby boomers look at superannuation with a positive vision rather than a depressed view. Many of the baby boomers plan to set up some profession or business even after retiring. Self employment is the choice for a majority of baby boomers. Over 75% of the baby boomers want to also spend quality time with their families and mostly their grand children.
5. 50% of all the baby boomers are more than sure they will have adequate finances to enjoy a leisurely retired life, vacationing abroad is included.

## The Baby Boomer Generation Continues To 'Boom'

Teenagers are the best category of persons that can be studied as a representative of any generation as they reflect all the highs and lows associated with a time and experience of growing up in society's changing fabric. So it is with baby boomers also – known for their distinctive characteristics and marked disregard at times for the established patterns of society, cultural norms and flaunting of new-age thoughts, this post WW-II generation witnessed the surge of the economic growth and stability enjoyed by their parents, which translated into them being more aware of their 'boom factor' and being able to influence the rest of the world.

While close to 79 million baby boomers were born between 1946 and 1960, the one thing common among each one was the spirit of success and high education granted to them courtesy a prosperous and progressive family background that met their every need for development. As famous child specialist, Dr. Benjamin Spock mentions of this generation, they were a lot that was highly attuned to instinctive judgment and depending on themselves for furthering their cause, through reason and discipline.

The main reason for this generation of think-different people born after WW-II surviving in a competitive and fast changing world was attributed to their ability to reason for themselves, find a passion or cause to dedicate themselves to and the fact that they had the support of their parents to develop their personality with much more leniency than the generation before them. This did lead to a certain self-indulgence in the baby boomer generation, but this self-focus also resulted in them aiming higher and achieving more at education, work and play for themselves since they broke rules and established new ones – to succeed in every sphere of life.

Comprising nearly 29% of the population of the United States, the baby boomer generation is much like the bunch of revolutionary thinkers one reads about who can achieve breakthroughs in areas angels fear to tread: they drove the markets higher up than ever before with astute planning, deliberate and studied strategies and unconventional approach to winning besides of course, their love for challenging social norms to suit their ends.

So, the baby boomers continued to thrive amidst their freely declared love for free sex, experimenting, rock music, greater money consciousness and ability to think out of the box. They brought in many changes into the social fabric, such as it being all right to question current

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beliefs, wanting to stay young, working longer hours, retiring later than their parents did and generally wanting to hang on to their youth!

Thus, apart from redefining political and religious views, baby boomers wanting an elixir of life have actually got it thanks to modern medical science advancing to meet these demands and the boomers' ability to pay for high-end treatments to boost quality of life has resulted in them getting more out of life than the older generation had ever thought possible.

So, from politics, to education, to relationship-management and establishing new-age values for morals, business ethics, work culture, redefining gender values and carving new boundaries for self-growth besides how to raise children, the baby boomers have their own take on each aspect of life: this has resulted in their booming still, so many years since they first arrived on the scene!



## **Baby Boomer Defined And Their Impact In The Society**

Despite adequate measures of birth control taken by couples and the increased education about population control sent out to the public, the aftermath of the Second World War and the relief over having survived the worst of it, lead to many persons working harder at building their lives around the new times.

The result of this was definite and sustained economic growth and consequently, it was easier to have babies and take care of them due to the directionally proportional sense of confidence and prosperity enjoyed by the generation of young couples at the time.

Babies born after WW-II, specifically between '46 to '64 were thus, termed Baby Boomers (since population was booming in every corner of the world) and the United States was foremost in the strong economies of the world, thus helped boost that of other countries, which resulted in a greater than expected boost for different nations. This did slow down after 1958, but it had already done a world of good, literally, to the financial status of many nations.

Baby boomers were further defined by the increased opportunities that were given to them by way of having been born in a time that bespoke economic growth and sustained success for parents who could, in turn, pass these on to the children so education was never a matter of struggle. Most baby boomers, thus, hold college degrees – some even double degrees and these highly qualified people have the cream of jobs available to them. They are therefore able to raise their families better, keep them in comfort if not entirely in luxury and also tend to be go-getters, in the best sense of the term.

However, many baby boomers, due to the fact that they are over-achievers in a way, tend to be domineering and bossy individuals who overshadow (and like to do so, too) others around them, sometimes without being conscious they are doing so; this is largely because they got too much, too soon. But, for these kinds of baby boomers, there is also a large percentage of relatively peaceful, gracious and social beings in the world of business too.

A deeper look into the life of baby boomers will have us know there is still another category within this unique, highly successful and free-spirited generation i.e. that of shadow boomers – babies born between 1958 and 1963 (also known as echo boomers). Close to 79 million of baby

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boomers were born during this time and were generally known to exhibit certain ethnicity and political patterns in their outlook and behavior. This led most of them to being very hot-headed and argumentative and a newer generation followed them, tagged as Gen 'x'.

Hard to tag, difficult to handle and with set tastes in habits, holding strong opinions and exhibiting characteristic behavior patterns of leaders and winners, the baby boomer is a generation of the 60's that conflicted with parents on issues of fashion, politics, fine arts and drug use with their defiant stance of shunning accepted social norms.

It was this generation that popularized the phrase of not trusting anyone over 30 and threw light on a generation gap existing between them (the now generation) and the older lot (the old-timers). Rebels, revolutionaries and radicals all came under the baby boomer category that a common representative of the baby boomer generation would be the punk rock-star youngster, speaking of free love and power besides those flaunting established moral ideas as archaic.

On the whole, the term baby boomers applies to a generation that firmly believes in doing what they like, achieving what they want and being assertive about their needs – thanks to a high sense of prosperity and security.

## Career Change, Is It For A Baby Boomer?

Parents of baby boomers may have long provided for their emotional and basic needs, but there comes a time when this category of people needs to begin focusing on meeting these needs on their own, independently and intelligently. So is the case with their choosing to switch careers: initially, it may seem hard to take a decision, but no one says that changing professions needs to be a 'drop of the that' decision, so take your time and weigh the pros and cons of probable career options. Of course, a change in career is not always a good decision, especially for those baby boomers already having attained a level of success in their current job, but sometimes, one can naturally feel that their natural path lies elsewhere.

In such a situation, it is best to introspect and come up with possible career options based on talent, skills and aptitude for excelling at the new job instead of just going by the lure of big money, which many people get misguided by.

A bigger pay packet should not be the sole criterion for determining a job change as since jobs already pay well enough today to fulfill all major needs especially with easy financing available for extras or for kids care etc. However, if one is really fed up of working at the same job day in and day out, then a career change may be a good idea – for those who have no love left for their job.

Baby boomers are typically people who are already well-settled into their chosen professions by now, yet want to work harder and longer than others urged by the need to excel with many taking late retirement and still others switching careers, too; thus, this category comprises professional workforce that believes in contributing valuable expertise even after retirement – therefore the late hours put in.

Many baby boomer candidates have changed jobs thrice and still lacked the satisfaction that comes with an ideal job; others find the decision-making behind a job-change a formidable task. Whichever category you fit in, you need to look within for the answer and take the final step towards your reasons for considering a change of job.

What makes it hard for baby boomer generation to confront a change in career is the fact that they grew up in a well to do world where their needs were met for them, so in today's highly

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competitive marketplace, they are better equipped to compete with equally qualified people and should make an effort to do so – for their own sakes.

The simplest advice a career advisor would give baby boomers looking for a career change is to look out for something they love doing – and then stick to working at that, till retirement age!

Thus, while many people leave jobs, and still others are not cut out for certain jobs, and even more may be laid off, those that make job-change a calculated and conscious choice, such as baby boomers are capable of doing, should think over certain aspects of their life to make it a smart decision. Some of these elements involved in a job change decision for baby boomers include, assessing present skills and aptitude suitable for other jobs, defining your passion, being realistic about talents and sense of fulfillment in the job and considering taking on fresh training to gain new ground at the present place to increase scope of work productivity.

Experts advise baby boomers to overlook irrelevant factors such as age and gender; instead focus on qualifications and willingness to learn, experiment and grow by contributing in a worthy organization that one is interested in or naturally inclined towards.

Stress on the experience on the job you have and the necessary training you have undergone to bring value to the business and you will find that even though change is not possible overnight, it sure can be achieved with success once you plan and work towards making it all come true – of course, it pays to keep family in the know as well as your true talents before you, so you make the right choice.

## **Do You Ever Wonder Where The Baby Boomers Are Now?**

After the conflicts of being a battle-worn land were over, the US faced another crisis – that of bearing up to rising birth rates after WW-II ended: much of these higher childbirth rates were attributed to the economic affluence enjoyed by ally countries and America, which produced and marketed many products that kept the flow of money constant.

Baby boomers grew up amidst wealth and its trappings to lead luxurious, or at least comfortable lives, were entitled to the best education and even got more than one college degree, thus forging for themselves more of a professionally stable start than the previous generation would have dreamed of. With so much freedom at hand and so many privileges given them, was it any wonder that they'd be inclined beyond academics? No? Then, perhaps you can well understand the affinity of the baby boomers towards matters of political, social, civic, cultural and business interests that translated into their taking actively to life beyond arts and academics, which also they seemed to excel in.

Essentially, the baby boomers worked hard and played harder to combine the best that life had to offer; they flouted conventional, made their own rules, learned to be free-spirited, tried drugs, avoided marriage and having kids till much later and were aware of their civil rights and even by the late sixties, showed no signs of stopping.

Thus, we find that the baby boomers shaped much of the US as we know it today: now, closing to retirement age, most of the baby boomers are keen on still continuing to share their expertise and skills in a manner useful to society and the world community. Some are even daring enough to consider switching jobs at retirement age or with a few years left to go, which is a challenging but exciting task for those that have been excellent entrepreneurs and dare-devil executives – self-belief and focus keeps them going strong.

Using their experience, talents and creative energies towards reconstructing local communities around them, reinventing themselves after finding their true purpose in life and generally going about recharging their freedom to live life to the lees, is what is keeping the baby boomers from making headlines today.

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Currently, most of the baby boomers are reaching retirement age now and are more than likely considering various retirement home deals with up-market real state agents where they are assured they will be treated to a community life, amenities and medical healthcare options besides resort-like facilities for entertainment and productivity so they can lead fruitful lives – even 5 or 10 years down the line, when they leave the business world behind.

## Physical Fitness Tips For Baby Boomers

Baby boomers are getting old. But they are the most health-conscious generation that has ever lived. Some health tips for baby boomers...

The age of the baby boomers is believed to have begun in 1946, at the end of the Second World War. Most baby boomers are now in their sixties; a majority of them are just about to exit the American workforce.

Baby boomers, as a generation, are more health conscious and eager to keep at bay a number of age-related disorders. Many of them have a fitness plan that includes healthy eating and regular exercise, in addition to the regular intake of dietary supplements.

### **Benefits of Regular Exercises**

**Control Diabetes:** The most natural and safe way to control and manage diabetes is regular exercise. Exercises help to keep the blood sugar at a normal level.

Medical practitioners are of the opinion that if a diabetic exercises regularly, he or she will no longer require drugs to control diabetes. A number of diabetics have also agreed that their habit of exercising regularly made them feel so good that they no longer had the need for any medication to control diabetes.

**Raise triglyceride level:** Triglycerides, which are a combination of glycerol and fatty acids, can be found in the blood stream. An increased triglyceride level in blood is responsible for keeping at bay a number of disorders such as coronary disorders, strokes, and heart attacks.

The simplest way to increase the triglyceride level in the blood is to maintain a regular exercise and diet regime. Exercises increase a person's heart rate and energy level and this, in turn, will raise the level of triglycerides in the blood stream. At the same time, it also helps to maintain normal body weight.

### **Different Methods of Exercising**

**Join a sports club:** Regular exercises does not mean visiting the gym daily. Of course, you could visit the gym if you like. You can also get enough physical activity if you join an athletic club and participate in any sport of your choice.

Golf, in the category of outdoor sports, and badminton and bowling, in the category of indoor sports, give ample physical activity for those advanced in years because they require only a minimum expenditure of energy.

In the process of maintaining physical fitness, it also enables an aging baby boomer to have loads of fun.

**Take long walks:** Many people are of the opinion that walking is the best form of exercise. Senior baby boomers who do not have that much of stamina can keep themselves fit by taking a long brisk walk everyday.

Europeans are much better walkers than Americans. For example, Germans perform a walking exercise, called volksmarch, at the weekend. The volksmarch is a day-long walk through a countryside or a town. It is not just a physical activity, it is also a social activity. Whenever the walkers take a break, they spent some time sharing a meal or conversing with someone else who was with the walking party. It would be a great idea to start a baby boomer volksmarch in America too.

### **Most Health-conscious Generation**

Baby boomers are noted for their health consciousness. Their chief aim is to age as gracefully as possible, a quality worth emulating. This is proved by the number of baby boomers who participate in American marathon events. Most of them are above forty. Senior female baby boomers have their own ways to maintain their health. They take care of themselves by eating healthy and taking dietary supplements. While this scheme does not give them additional energy, it serves to keep them beautiful, healthy, and stress free. It also serves to keep them mentally sharp and agile.

Baby boomers have redefined aging and have developed their own ways to live a happy, healthy, and productive life.



## **Baby Boomers Hearing Loss**

Baby boomers are now in their old age, and since hearing disorder is one of the problems associated with old age, many baby boomers have some hearing disorder or the other.

Baby boomers are a happy and contented generation. They actively participate in various aspects of life, even politics. They are also the most health-conscious generation that ever lived. Studies have revealed that baby boomers pay more visits to their family doctors when compared to the previous generation.

### **Brief History of Baby Boomers**

The United States enjoyed a lot of economic prosperity after the Second World War. The war itself was a great factor responsible for this economic prosperity. A large number of cities were ruined in the war. The United States immediately converted factories that had produced wartime products into factories that produced peacetime products, and this move created a number of lucrative jobs for Americans. Unemployment was unheard of during this time, and jobs were plentiful for all people who were Caucasian, had the ability, and were willing to work hard. The United States exported a number of products and made huge profits.

The American government placed a lot of emphasis on education. It encouraged families all over America to create children. This resulted in a rapid rise in population, especially referred to as "baby boomer generation." The baby boomers were born between the end of the Second World War and just before the Vietnam war, from 1946 to 1964. In 1946, the United States saw the birth of more than three million babies, and the number continued to rise during the years to come.

Baby boomers were born and brought up in a comfortable world. When they entered their youth, the Vietnam War had begun and people were fighting for their civil rights all over America. The baby boomers participated actively in the causes of civil rights and freedom. They also fought against discrimination with regard to race, age, creed, and gender.

### **Baby Boomers and Hearing Loss**

Baby boomers have now entered into the last phases of their lives. Some of them are facing age-related disorders such as loss of hearing. Baby boomers enjoy leading active lives and would like to continue living actively till the end of their lives. Many baby boomers therefore consult audiologists for help in managing and controlling their condition.

John M. Burkey has authored a book titled Baby Boomers and Hearing Loss. It was written with the intention of helping people, especially baby boomers, to deal with hearing disorders. The book comprises advice and guidelines on how people with hearing disorders can manage their condition and continue to lead a healthy lifestyle.

Baby Boomers and Hearing Loss comprises in-depth information on preventing the worsening of hearing disorders. It explains the process of hearing and the various causes for the occurrence of hearing disorders--from loud noises to genetic factors. The book also presents information on the prevention of hearing disorders and how to deal with a pre-existing condition. Hearing disorder is related to the process of aging. The book also points out ways in which a person can improve his or her quality of life in spite of having a hearing disorder.

The reviews of baby boomers who have read this book reveal the fact the book is indeed very helpful. Readers even reported an improvement in the quality of their life after reading this book and following its advise. Baby boomers, who wish to live actively in spite of their hearing disorders, will be happy to read this book. So, if you feel that you have a hearing disorder, purchase a copy of Baby Boomers and Hearing Loss.

## Women Baby Boomers In Oakville

The plight of women baby boomers is not the same as that of men. This is because women have led a different sort of life. While some women baby boomers are in better conditions of life, some live below poverty line.

American, and also the countries surrounding it, comprise a vast population of baby boomers. Irrespective of their location, all baby boomers now face a common situation, old age and retirement. Like baby boomers in other parts of the world, those in Oakville, Ontario are also experiencing age-related problems.

Women baby boomers can be classified into two categories--those who hold jobs and a small minority that are not employed. Each category faces its own problems with life.

### **Women Boomers in Careers**

Employed women baby boomers are less likely to retire in spite of reaching the age of retirement. The jobs held by women baby boomers include short hours and lesser traveling hours. Some women have changed jobs often, and most of them take up a job that promises flexible hours. Women usually tend to take such jobs to get more time to manage their responsibilities at home. In addition, they also have duties toward friends, family, and other people. These women baby boomers hardly get any time for themselves.

Statistics have revealed that women live more than men. Due to this, they often run out of their life savings and resources. Since they are now close to the age of retirement, they seek more ways of securing their future by making a number of insurance and health plans.

### **Unemployed Boomer Women**

A minority of women baby boomers who are not employed anywhere will probably continue to live a life fraught with difficulties. Currently, they are struggling with life. Since they do not hold a job and have selflessly taken care of their families all their lives, they cannot retire and enjoy the benefits of retirement savings. They live below what is commonly termed as poverty line.

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Moreover, they suffer from poor health and poverty. Even the usual government aid will not be of much help to them in the years to come.

### **Biased Social Structure**

Due to social, political, cultural, demographic, and economic factors, many women baby boomers can't have a secure retired life. Most of the public and private sectors are male dominated, which means that most policies favor men. Women baby boomers, therefore, have no guarantee with regard to employment, healthcare, pension, housing benefits, and retirement benefits.

The country should understand the needs of women baby boomers. Public and private sector policies should be modified in recognition of the changing structure of the family and to meet the requirements of single parents. It is high time that workplaces eliminated discrimination on the basis of gender and age.

### **Nature of Boomer Women**

In spite of the fact that many women baby boomers suffer from age-related health disorders, they are also a happy-go-lucky people. They enjoy shopping and are also beauty and health conscious.

They pay special importance to their looks. Now that they are getting older, they would like to look younger. Many of them, therefore, color or dye their hair to hide the fact that their hair is turning gray. About seven percent of the baby boomers dye their hair to hide the presence of gray hair. Some of them do their beauty treatments at home while others prefer salons. Soon they realize the utter futility of hiding the aging process and learn to accept themselves as they are.

Here are some facts about women baby boomers:

They have discretionary incomes; however, they are more worried about their financial conditions.

They do not inherit any wealth; average women baby boomers receive only 25-50K.

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Several women baby boomers are members of AARP.

They do not really bother about brand names.

Older women baby boomers purchase more perfumes, jewelry, furnishings, computers, watches, and luxury cars.

Middle-aged baby boomers have more parents than children.

A number of baby boomers have become grandparents.

They believe that they can outsmart salespeople.

In spite of being old, women baby boomers still impact society in several ways. Their advent into the world was quite noticeable. Now that they are aging in large numbers, they are once again creating history. The generation of baby boomers is indeed unique in this sense.

## **Baby Boomer Music: Best Of All Times**

If you are an incorrigible music lover, listen to the music from the age of baby boomers. The best music was created during this time. In fact, modern music is greatly influenced by different genres of baby boomer music.

Everybody loves music; it pleases as well as relaxes. It helps you unwind and relax at the end of a long and stressful day at work. Listening to music gives you the rest and relaxation that you badly need. It also takes your mind off stressful thoughts and ideas.

No wonder that music is an inseparable aspect of the American culture. A number of people turn on the music in a bid to concentrate better on their work. Some enjoy exercising to the accompaniment of music. Some listen to their favorite tunes after a long and stressful day at work.

Why does music have such an effect on our minds and bodies? Studies have revealed that people who work as they listen to music or listen to music at the end of a tiring day exhibit more productivity at work. Experts suggest that people improve their power of concentration by listening to music. Music blocks the stressful elements in your immediate atmosphere. It also provides a sense of joy as you work and, therefore, makes you more productive.

The time of the baby boomers is marked by rich developments in classical music. If you are a fan of the Beatles, you are a fan of music from the era of the baby boomers. The songs of famous singers, such as John Lennon, based on the Vietnam war and longing for peace also spring from the baby boomer time.

What is commonly considered to be "hippie music" also belongs to the time of the baby boomers. Another genre than enjoyed great popularity during the times of the baby boomers is Rhythm and Blues. The most popular Rhythm and Blues baby boomer artists were Sounds of Philadelphia, Motown, Memphis, and so on.

Music really flourished during the times of the baby boomers. Acoustic music enjoyed great popularity during this time, and artists such as Boz Scaggs, Crosby, Nash and Young, Simon Garfunkel, Joni Mitchell, Stills, and many more enjoyed great fame and popularity.

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Modern music was born in the age of baby boomers. Great baby boomer artists have become musical legends of today. Modern music, be in Rhythm and Blues or Rock, is strongly influenced by baby boomer music.

If you are a fan of Rock and Roll or Motown Sounds, purchase a CD of baby boomer classical music. If you prefer classical music in the genre of Rock and Roll, go in for the music of Led Zeppelin, Ramones, and other hot stars of the baby boomer times. Are you a jazz lover? If you are, listen to baby boomer jazz artists such as George Benson, Dave Koz, Sade, Spyro Gyra, the Rippingtons, and many more.

You can purchase baby boomer music from your local stores; it is still available. Modern technology can convert your baby boomer LP vinyl disc into a digital format so that it could be burned into a CD. You can listen to your LP by converting it into a CD.

The timeless baby boomer musical classics are the best music you can get your hands on. It will not only relax you, but will also transport you to the times of these artists.

## Who Is A Baby Boomer?

A baby boomer is a person who belongs to a unique post Second World War generation. Here is some more information about the generation of baby boomers, who are now in their old age.

A baby boomer is a person who was born during the post Second World War years, an age marked by an unusually high number of births and a rise in economic prosperity. An estimated 79 million babies are believed to be baby boomers.

In the United States, the term "baby boomer" also refers to people whose date of birth comes prior to the Vietnam war and after the Second World War. Therefore, baby boomers in America might belong to one or more generation. "Baby boom" is a special term that embraces not just the population, but also the American culture.

### **Classifying Baby Boomers**

Baby boomers are classified in a number of ways. Steve Gallion, author of Boomer Nation, puts baby boomers into two categories: those born between 1945-1957 and "Shadow Boomers" born between 1958-1963.

Many people don't consider "Shadow Boomers" as an apt term to be used with reference to baby boomers. Instead, they prefer the term "Echo Boomers."

William Strauss and Neil Howe, authors of Generations, opine that those born between 1961 and 1964 impact political as well as cultural patterns, just like those born between 1955 and 1960.

The writers also mention a "thirteenth generation," called "Generation X" or the "generation of Cold War" referring to people born between 1961 and 1981.

Some are of the opinion that the generation of baby boomers originated during the Vietnam war. At the same time, many people believe that musical groups such as the Beatles, Hippies, and the Motown Sounds are characteristic of the age of the baby boomers.



### **Explaining the Baby Boomer Phenomenon**

The Great Depression and the Second World War created great fear and uncertainty. A number of unmarried people were forced to put off their marriages. On the other hand, married couples had to delay giving birth to a baby.

After the Second World War, the economy of the country improved. The period between 1950 and 1960, marked as it was by economic prosperity, was the right time for the birth of a number of babies, which led to a "Baby Boom." Baby boom is also simultaneous with a boom in the construction of buildings such as houses, schools, and shopping malls.

The rise in population and the growth of families prompted mass migration of people from cities to suburbs during the years that following the Second World War. National culture also received an outlet as reflected in the appearances of baby boomers when they entered into their youth. The culture of the nation was defined by the way they dressed, wore their hair, their political ideology, and even the type of music they preferred.

As the baby boomers grew older, their purchasing power grew, and a variety of companies could make large profits. When they reached the age of retirement, the resources of the public were almost depleted.

### **Baby Boomers in their Old Age**

We have an interesting assortment of highly educated, spoiled, lazy, immoral, hippie, and many more types of baby boomers. All of them are now aged fifty or above and can be considered as senior citizens. According to the ABC News report of January 10, baby boomers have succeeded in redefining the term "aging." Compared to the generation that preceded them, baby boomers are better educated and healthy and have a unique passion for life. They are expected to live to a ripe old age of 80 or even beyond it.

Undoubtedly, the age of the baby boomers that began with a raised birth rate and a heightened economy during the post Second World War period is remarkable.

## **Retiring Baby Boomers: Impacts On U. S. Economy**

Baby boomers, comprising a large section of the workforce are now retiring. How can this impact the U. S. economy?

The term "baby boomer" refers to a person who was born between 1946 and 1964. According to the U. S. census of 2000, there are around 83 million baby boomers. Now, the baby boomers are between the ages of 42 and 60, a fact indicating the exit of baby boomers from America's workforce.

The generation of baby boomers has sprung from a period of economic prosperity and the joy of the post Second World War years. Perhaps due to the times in which they were born, they have not just reshaped the culture of their country, but also redefined themselves.

Baby boomers have attracted a lot of attention due to their distinct features and outlook on life. They belong to an affluent generation that has had a major impact on the U. S. economy.

### **What Do Baby Boomers Feel about Retirement?**

A large number of surveys and studies have been conducted on baby boomers. The following facts were brought to light by a special investigation conducted to determine the baby boomers' views on retirement.

Baby boomers are looking forward to retirement because it will give them an opportunity to focus on family life and pursue their hobbies and interests. For many of them, retirement is a golden opportunity to pursue another career more suitable to their age and taste.

Baby boomers aim at both professional and personal fulfillment, due to which they focus a lot on preparing and planning for their future. Social security means a lot to them because they utilize to the full the benefits of life and health plans.

Baby boomers are optimistic with a conservative outlook on money and financial matters.

## All About Baby Boomers

Baby boomers became more successful at the financial level than their parents. Compared to their parents, they are more likely to work even during their leisure days.

### **Baby Boomer Impact on U. S. Economy**

U. S. economy soared when the baby boomers made their entry into the American workforce. They constituted the major source of labor. Their retirement from the workforce will naturally have a major impact on the country's economy.

The United States Bureau of Labor Statistics foretells an acute shortage of labor that has to be given immediate attention. This labor shortage is believed to have an adverse effect on the country's economy.

When baby boomers entered the workforce of American the economy grew at a rate faster than the growth of its population. When the baby boomers retire from the workforce, the growth of American labor force will be much slower, and it will be more difficult to maintain a flourishing economy.

### **Solutions to America's Labor Problem**

The only way for the United States to save its economy is to persuade its current workforce of baby boomers to continue working for a long time. To encourage baby boomers to retire late, companies and organizations can use the following methods:

Raise the retirement age of those who receive social security pension to 67. This will encourage baby boomers to continue working till the age of 66 so that they enjoy the full benefits of their social security pension.

Redefine pension benefits so that people who extend their stay in the workforce will receive more pay. This method will bear more fruit than just raising the age of retirement to 67. It will inspire baby boomers to hold on to their respective positions for longer years.

Baby boomers enjoy preparing for a financially secure retired life. Due to this, the above-mentioned offers will inspire and encourage them to hold their jobs for longer periods of time.

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Companies as well as baby boomers will enjoy equal benefits if baby boomers extend their stay in the workplace.

### **Long-term Solutions**

Companies are very much aware of the impact caused by retiring baby boomers on the country's economy. They have to prepare solutions to deal with the problems caused by a depleted work force. Organizations and companies that have hired baby boomers must modify their policies to accommodate their senior baby boomer employees. At the same time, they must seek lasting solutions to the problems caused the retirement of senior baby boomers. Learning about the views of baby boomers toward retirement is one of the ways of dealing with the situation.

The only solution to the problem of labor shortage would be the retention of senior workers, correction of gender imbalances at work, hiring of immigrants, and outsourcing work. Several American companies and organizations are planning to do this, and some have already begun to use these solutions.

## **Baby Boomer Grandparents In The Toy Market**

Surveys reveal the fact that more and more baby boomers are becoming grandparents and purchasing toys as gifts for their grandchildren. Baby boomer grandparents, therefore, are responsible for the large profits that the toy manufacturers make.

Aging baby boomers, who once spend a delightful childhood playing with their favorite toys, are now spending a lot on toys for their grandchildren. This tendency on the part of the baby boomers has helped toy manufacturers make colossal profits.

As per the predictions made by certain consultants, the following four years will see about 10 million grandparents. The number of grandparents increases every year. The largest number of grandparents are those who were born in 1957, a year noted by demographers for its largest number of births.

As per a survey, people above the age of 50 control around 70 percent of the wealth of America. Surveys have also shown that grandparents spend around 500 dollars per year on a single grandchild. The total amount of money that grandparents spend on their grandchildren is 30 million dollars every year. About 25 percent of the toys are, therefore, purchased by grandparents.

### **Activities of Companies to Attract Baby Boomer Grandparents**

According to Kevin Curran, the general manager and senior vice-president of Fisher-Price, the rise in the sale of its toys can be attributed only to the rising number of grandparents. This company manufactures and sells toys that are more old-fashioned than those manufactured by other companies. Toys such as "Little People," about forty-five years old, have broken sales records. Fisher-Price also publishes a magazine called "Loving Your Grandbaby," in a bid to attract aged buyers.

KB Toys has launched the Grandparents' Rewards Club, which aims at selling toys to grandparents at a 10 percent discount every Tuesday. This sales event is conducted in three venues in Houston--Baybrook, Almeda, and Willowbrook malls. KB toys developed this sales

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strategy because it was very much aware that a large segment of its consumers comprised baby boomer grandparents.

Sababa Toys aims at bringing back classic toys to the market in order to attract baby boomer grandparents. Sababa products include Grandparent's Treasure Chest Scrapbook, wood puzzles, and toys that promote learning such as Big Brain Academy and Brain Age.

### **How Do Boomer Grandparents Select Toys?**

Baby boomer grandparents prefer toys of a certain category. They are interested in toys that promote learning and creativity, especially in art and music, toys that evoke memories of the past such as Price's Telephone and Snoopy Sniffer, and also contemporary toys such as Kid-Tough Digital Camera, a technology-driven toy that enables grandchildren to send digital photographs via e-mail to their grandparents while they are on holiday. Baby boomer grandparents are more comfortable with modern technology than any other generation. They are at ease when they purchase modern, technology-driven gadgets.

Some baby boomer grandparents take special care in selecting the toys they want their grandchildren to have. They rightly realize that children appreciate gifts such as Internet games, iPods, and CDs. However, baby boomer grandparents are not that particular about purchasing these items because they know that the kids will get it anyhow. Baby boomer grandparents are more particular about their grandchildren experiencing the same type of childhood they once enjoyed--exploring the environment, playing social games, and riding bikes with family members.

### **Unique Nature of Baby Boomer Grandparents**

While parents give children toys in order to promote learning and creativity, baby boomer grandparents wish to promote learning in their grandchildren in unique ways. They want to instill in their grandchild a love of nature and an awareness of global issues. They want to give quality time to their grandchildren so that the kids would learn about the value of family. During the kids' birthdays or at Christmas, they prefer to purchase toys such as science project kits.

## All About Baby Boomers

The generation of baby boomers has a unique history. Since the parents of baby boomers had just survived the Second World War, they wanted to ensure a safe and happy life for their children. Now, the grandchildren and children of these baby boomers have the best that life can offer them. Baby boomer grandparents wish to gift toys to their grandchildren as a means of going back to their own childhood days.

The character of baby boomers is just as unique as their history. They desire their grandchildren to focus on achievements and education. Baby boomers went to college and got a college degree with a strong belief that anything is possible in life. They have taught the same attitude toward life to their grandchildren too.

The toy industry is now targeting baby boomer grandparents more and more. Their love for their grandchildren, their affluence, and the fact that they have spent their money more powerfully than any other generation in the history of America are reasons for this.

## **Baby Boomers Creating A Fortune Online With Retirement Funds**

The drama of the stock market can now be experienced online. Baby boomers can also control their finances online. Online trading can excite any number of baby boomers. However, baby boomers should exercise caution while trading online.

Trading stocks and shares online can be exciting. The drama in Wall Street never fails to excite millions of investors. Wall Street, after all, has created a number of millionaires in a day. Luckily, Wall Street is far away from most of us, and we would never dare to trade in such a complex atmosphere in spite of the fact that it promises plenty of action.

Baby boomers are characterized by a lot of self-confidence. They believe that anything is possible in the world. While this is an admirable idea to be applied to life, it is quite dangerous to apply it in the stock market. It could quite well wreck a baby boomer's financial condition.

The Internet has brought most transactions within the click of a mouse and has also created a new phenomenon called "online trading." Baby boomers can now sit in front of their computers in the cozy atmosphere of their houses and with a few clicks on their mouse convert their retirement money into a fortune, but it is important to remember that this is in theory only.

Online trading, with its promises of overnight fortune could be alluring indeed. The Internet has brought your financial world closer to you. This has a few advantages as follows:

You can view your bank balance and the state of your investments daily or every hourly. Updates regarding your financial conditions will be made available to you right on your desktop. Therefore, you feel closer to your own finances. This can be a boon because it makes you more aware of your investments and your financial condition; on the other hand, it could be a curse because you could try 'get rich quick' methods on the Internet to become rich overnight.

Thanks to online trading services, you can save the money you otherwise spend on your broker and invest the same in stocks, on your own. However, you lose the valuable inputs your broker could give you and, as a result, commit financial blunders.



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Due to the online tradition, you can manage your finances online. This can also make you quite obsessed with investing in dangerous shares rather than investing in a more reliable long-term financial plan and continuing safely with your life.

Online trading has gotten more and more people interested in the stock market. As a result, people now have a better knowledge of the stock market and know what is happening to their money. This is one of the best advantages of online trading.

However, it is important that you exercise caution while dealing with financial matters online. Don't get too obsessed with investing online. Baby boomers who have retired from the workforce will get some sort of retirement fund. They could easily get into the trap of online investing and lose a lot of money. On the other hand, they could also get successful with online investing and become rich in a short time.

In you are interested in online investment keep the following motto in mind: "Exercise prudence and keep yourself informed." You should get educated about the stock market and read a lot about it and about how it works in order to achieve success with online trading. Online trading is definitely not a "get rich quick" scheme because many people have gotten poorer by investing in stocks.

However, the intelligent baby boomer who researches the market well and knows what he or she is doing can achieve success with online trading. Hire the services of an investment analyst who understands the market. Online trading could be made a part of your financial plan. In addition, you could have fun as you enjoy the thrills and chills of online trading.

## Impact Of Baby Boomers On American Society

Society influenced baby boomers when they were in their youth. At the same time, baby boomers, with their different thought patterns, redefined and reshaped every aspect of American society.

Demographers defined "baby boom" as a rise in the number of births that began in 1946, just after the Second World War, reached a climax in 1957, and declined only in 1964. The enhanced economy is believed to be responsible for the rapid rise in the number of births during these years. Many people use the word "generation" with reference to this phenomenon, but demographers use the word "cohort," which means a group of people experiencing similar events within a specific time frame. The social changes of the times have a great impact on the lives of baby boomers.

Baby boomers are classified into two categories--early boomers who were born between 1946 and 1955 and late boomers who were born between 1956 and 1964. The last of the late boomers arrived when the Beatles were on their first tour in America and when the early boomers were around 18 years of age. Baby boomers are worth noting because of their large numbers. They literally filled educational institutions and labor markets.

### **Economic and Social Changes**

According to studies, societal impacts have played a great role in shaping the characters of baby boomers, which, in turn, have reshaped the society. Baby boomers think differently. Due to their large numbers, their thoughts and beliefs dominated almost everything in society.

There is a great difference in the economic status of early and late boomers. The energetic job market and rise in economy enjoyed by the early boomers gave rise to a need for economic adjustment on the part of late boomers. This was basically due to the rapid growth of service sectors, instability in employment opportunities for the middle classes, changes in locations for workers, and adjustments in the career market.

Many baby boomers felt that economic security was elusive. Studies on the baby boomer generation revealed several differences among the incomes of Hispanic, Asian, African-

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American, and white Americans. For example, the black baby boomers were considered to be inferior to the whites, although all the baby boomers did extremely well in school.

Baby boomers were impacted by the ways in which society changed after the post war years. Ideas about gender, family, and sexuality underwent a great change. Concepts such as parenthood, aging, retirement, labor, and so on were redefined. Even when they were old, baby boomers preferred to be active and involved. Many remained in the workforce to support their families.

### **Stereotype and Conservation Boomers**

Both stereotype as well as conservative baby boomers such as Seth Grossman created a number of changes in society. The stereotype baby boomers protested on the streets while the conservative baby boomers protested through leaflets, student magazines, and public forums. Their activities might not have attracted public attention; however they achieved great success when they brought into force a referendum that caused the Duke students to withdraw from the National Student Association.

Conservative baby boomers might not match the usual image of a baby boomer, yet they comprise a powerful force in society. They did not make it to the headlines of the newspapers because they quietly attended class when the rest of their classmates were participating in a boycott. But in 1968, they were the ones who supported conservatives such as George Wallace.

About a third of the baby boomers served in the Vietnam war. A number of other boomers achieved a lot of success in a variety of other fields. Joyce Johnson, an African-American stereotype baby boomer, was famous as an activist in her college days. In Duke School, she fought for the good of her race. She was very much involved in the activities on the Duke Campus in the sixties. Johnson and Grossman contributed a great change in the society.

It is very important to understand baby boomers, especially since they are now advanced in years. They have had a profound impact on the economy of the country. Baby boomers have not only reshaped society, but have also had an impact on a number of people beside themselves.

## Explaining Baby Boomers' Desire To Stay Young

The baby boomer's desire to look young could be dismissed as mere vanity. However, the desire means much more than that. It is not just the looks of youth, but also the ideals, enthusiasm, and optimism of youth that appeal to the baby boomers.

Thanks to the baby boomers' desire to look young and beautiful, the market is now flooded with beauty- and health-related services and products. The market has certainly exploited the average baby boomer's desire to look young to create huge profits. Baby boomers' desire to look young can be crudely dismissed as mere vanity; however, this desire is much more complex.

Research and analysis on baby boomers have revealed the fact that baby boomers set the foundation for their identity in the youth movements of the sixties and the seventies. The previous generations did not have a youth movement of such significance. In the sixties, the culture of the youth had a major influence on American as well as world culture. The world had to change for baby boomers, and so far, it has not succeeded in going back to its old position.

One of the major features of the culture of the time was the worship of youth. Anything to do with age or aging was dismissed and pushed into the background. Ironically, the very generation that once worshipped youth is now old and about to become the largest population of retired people.

The youth worship of the recent past was not triggered only by a desire to look good and a fear of growing old. Baby boomers love youth because of its enthusiasm, idealism, and commitment to causes. The youth culture of the sixties was unique because of its strong desire to improve the quality of the world and to make it a better place to live in. Since all these qualities are admirable, we cannot afford to be contemptuous of the baby boomers' desire to look young.

The desire to stay and look young has manifested in the rapid growth of the cosmetic industry and cosmetic methods to look young. Understanding this mind-set is not really that difficult. After all, who does not like to look young? However, youth does not mean only firm muscles and smooth skin. You can also think of it as a youthfulness that springs from within and gives you a

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fresh outlook on life, which coupled with an exercise and diet regime can keep anyone young-looking, mentally alert, and active throughout their lives.

Baby boomers often dismiss the age-old saying that you are as young as you feel. These words are often used by people who misunderstand them to justify immature behavior and the desire to mingle with younger crowds. Usually baby boomers combine the concept of the "inner youth" with the use of cosmetics in a bid to stay and look young. We cannot deny that they have achieved a lot of success in this. Which of us haven't met an senior man or woman so bubbling with life and enthusiasm that they made you feel older than them? Their curiosity, sparkling eyes, idealism, and optimism, traits normally associated with youth, are truly awe-inspiring, more so because they come from such senior citizens.

The generation of baby boomers have truly pioneered a genuine and admirable youth movement. Their desire for youthfulness goes deeper than dying their hair or using anti-wrinkle cream. It also includes a desire to be a role model to the youth of the future and to convey the message that dreams can always come true, and that the joy and excitement of living has nothing really to do with age. This is one of the greatest gifts that the generation of baby boomers has given to humankind, a gift that people can enjoy for generations to come.

## Baby Boomers' Retirement Plans

Baby boomers have redefined the concept of retirement. For them, retirement is the beginning of a second life, and they have a variety of plans for their retirements, all strongly influenced by certain external social and economic factors.

The old, traditional idea is that senior citizens do not have to work; they can sit back and enjoy the fruits of years of labor while the young take care of them. The generation of baby boomers created a long of change in the world. Now they are drawing closer to the age of retirement and soon will be retiring in large numbers. Is it possible to imagine them spending a leisurely life at home, doing nothing?

The generation of baby boomers is known for their uniqueness. They have redefined and reshaped several aspects of social culture. They made their presence felt in the past, and they will surely do so again in the future. Right from the beginning, baby boomers have thought differently and made different types of choices and decisions. Getting old has not changed them in any way.

Close to retirement, they are faced with making a big personal choice again. They have to either retire in the traditional way or continue in the workforce. Being a baby boomer, he or she will probably prefer to remain in the workforce as long as possible. In fact, about 76 percent of working baby boomers intend to extend their stay in the workforce although they have reached the age of retirement.

Most senior citizens consider retirement as the end. However, baby boomers consider it to be the most important phase of their lives. This does not mean that baby boomers want to continue working at a nine-to-five job till the end of their lives. Some of them would prefer to work part-time, and others want to pursue their dreams of starting an enterprise of their own. Some baby boomers want to take a break and enjoy a life of leisure after working for so many years; others would love to travel because, after all, they have made enough money to spend on travelling.

Several external factors have shaped these decisions made by baby boomers. For one, baby boomers comprise the largest section of the population. America's labor force will be greatly

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depleted if they retire in large numbers, and the state will find it extremely difficult to pay out so many retirement benefits. The other consequences of boomer retirements are:

Boomers are expected to live long because of the development made by technology and medical science. However, if boomers live longer, they have to spend more, and their retirement funds may not be enough to take care of all their requirements.

Companies that offer pension plans are planning to change their plans and lower retirement benefits to employees. Since boomers are already close to retirement, this leaves them with little time save for their life in the future.

Medical costs are soaring. Companies expect a ten percent annual increase of boomers seeking medical products or services where they can save or pay on medical costs or services.

These factors greatly influence a baby boomer's decision. They can't depend on their children because their children might have their own families to take care of. Baby boomer retirement, therefore, is a cause for concern not only for baby boomers, but also for the state.

Baby boomers impact the country's economy in a large way. They were responsible for the rapid rise of American economy when they were working and spending powerfully back in the nineties. When they quit the workforce in large numbers, the country's economy is bound to suffer. The United States and other countries are now faced with this powerful challenge. And companies and organization have already come up with some solutions.

Baby boomers are more interested in self-welfare than in anything else. A boomer does not really take the other into consideration while he or she makes a decision. If baby boomers decide to extend their stay in the workforce or quit and start businesses of their own, no force on earth can convince them to change their mind.

## Baby Boomers' View of Retirement

People view retirement in a number of ways. For some, it is time to sit back and enjoy a life of leisure. For others, it is time to start another career. Here is what baby boomers think.

Baby boomers have led such active and eventful lives that they feel retirement is quite absurd. Yet retirement has become a reality, more so now that the baby boomers are in their fifties and sixties. Now it is time to seriously think about retirement and its significance for us.

Traditionally, people consider retirement with relief and joy. Most people look forward to living the rest of their lives comfortably and peacefully. The vision of sleeping late, participating in sports such as golf or fishing, taking up hobbies that they had put off for a long time, and living a leisurely life is alluring indeed.

Retirement can also bring a lot of fear and anxiety. If a baby boomer is drawing close to the age of retirement and has not yet done anything to prepare himself or herself financially for retirement or has still not reached his or her career goals, retiring is not a pleasant idea.

We have seen two extreme visions of retirement. Both have been fed by equal doses of reality and myth. Baby boomers, however, are quite adept at redefining myths as well as reality. Now that they are moving closer to retirement, baby boomers are about to redefine the very concept of retirement.

Baby boomers like to be prepared for everything; they hate being caught unawares. They did not have the privilege of working under employers who were loyal to them and wanted to keep them employed for long years. Naturally, they cannot expect a hefty retirement packet from their employers. But, thanks to their nature of preparing themselves for everything, they have prepared well for their retirement.

Many of them are members of the AARP, which offers a number of opportunities and resources to enable baby boomers to create a more financially secure future for themselves. The fact that they received absolutely no benefits from previous employers, therefore, does not make much of a difference. For baby boomers, however, becoming financially secure is not the be-all and end-all of life.



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A popular myth that surrounds retirement is that it marks the end of a person's productive life. The idea of living leisurely, allowing younger people to provide for us, is neither appealing nor healthy. People are happiest when they are creative, productive, useful, and when they are trying to achieve a goal. It has been observed that if a senior citizen retires and ceases to participate in life, his or her will to live declines. Their life, therefore, ends sooner than it is intended to end.

Many baby boomers are still financial set back, which might require them to work well beyond their retirement age. This could actually be a blessing in disguise. It will give baby boomers an extension on life and enable them to live a longer, healthier, and more productive life. Baby boomers who actually retire have dreams of a second career more suited to their taste and age. Besides, a second career would also bring in a steady stream of revenue.

If you are a retired baby boomer, you could revive your interest in a cause that you have felt strongly about. Throughout their lives, baby boomers have fought for one cause or the other. The best way for most of them to spend their retirement years is to become activists and work toward creating a better world. After all, they had done the same in their youth, when they were pursuing their college degrees.

Baby boomers will make the world a wonderful place to live in only if they remain active and productive all their lives.

## Skin Care For Baby Boomers

The skin is usually the most neglected part of the human body, yet it is of vital importance. Baby boomers, because they desire to look young, have to take special care of their skin. Here are some skin care tips.

Baby boomers, who are now in their middle age, have developed a passion for looking young. This is reflected in commercials, especially those that target women, which maintain that it is possible to maintain a youthful skin irrespective of your age.

Vanity could be the reason for a baby boomers passion for youthful skin; however, it cannot be denied that baby boomers consider working toward a youthful skin worthy of their time, energy, and money. Another goal of baby boomers is to maintain physical fitness. They want to be fit and beautiful because they are traits of youth.

Just as baby boomers have enhanced their awareness of coronary disorders, cancers, and other medical disorders that come with age, they should also inform themselves of the changes in lifestyle that can make their skin remain in a healthy condition and serve them well throughout their life.

Usually, we don't bother about our skin. We take it for granted simply because it can take care of itself and heal itself of minor ailments. Not many of us ever bother to think that the skin is the largest, most vital organ of our bodies and that it deserves our care and love just as much as the other parts of our body do.

Of all the organs of the body, the skin receives the toughest treatment. But tough though the skin may be, it can become wrinkled, dry, and susceptible to a number of skin disorders. Here are some skin care tips for baby boomers:

Protect your skin from extremes of temperature. Extreme heat or cold can dry the skin and can age the skin faster.

Be cautious about exposing your skin to the sun. Getting a tan will make you look beautiful for a short time; however, the long-term results are not that great.

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Don't use a harsh soap to clean your skin, and don't scrub your skin too hard. You must maintain cleanliness; at the same time, you must bear in mind the fact that being too aggressive with skin can destroy it utterly by stripping it of its natural lubrication and the natural cleaning agents that it releases.

Quit smoking because it destroys your skin. Just observe the skin of a person who has been smoking throughout his or her life. The wrinkles and the damage suffered by the skin should be enough to make you decide to toss your cigarettes out of the window.

Skin care is just as important as tooth care or the care of any other part of your body. To take adequate care of your skin, you need a dose of common sense and good habits. If you brush your teeth, you will damage them; similarly, if you wash and clean your skin too much, you will damage it. Taking care of the skin is a lifestyle issue; in other words, it should be incorporated into your life.

Use coconut oil every night because it will make your skin smooth and healthy. Moreover, massaging your skin with coconut oil can be a very pleasing experience. Take a diet rich with vitamin A. Include plenty of carrot juice, fruits, and vegetables into your diet.

If you follow these simple tips, you can enjoy a healthy, beautiful, and youthful skin throughout life. Baby boomers can reap the benefits of a lifetime of regular skin care as they move into the evening of their lives.

## Life With Baby Boomer Grandparents

Parents are very important in the life of a child, yet grandparents are more special than parents can ever be. The most cherished memories of an adult are of those times spent in the charming companies of grandparents.

Baby boomers seem to be ever youthful. They also have a great passion for living. They seem to have arrived on earth with a vision and a mission of creating a different type of society. Baby boomers have exhibited immense initiative in all aspects of life, and their activities have had a great impact on American society, so much so that the America of today does not even remotely resemble the America of the fifties or sixties.

Life has challenged baby boomers in a number of ways. Baby boomer parents created a different type of bond with their children. They participated in the lives of their kids more than any generation of the past. Baby boomer parents tried to be not only a parent, but also best friends to their children. Though the results of this are not completely positive, children did value family life and emulate the qualities of their parents much more than the younger generations of the past did. For baby boomers, parenting was a great mission.

When baby boomers became grandparents, they understood the meaning of having grandchildren. This generation, which had resisted the onset of adulthood itself, must have found it difficult indeed to accept the realities of aging. However, they quickly accepted the roles of wise and kind grandparents. They played a great role not only in the lives of their grandchildren, but also in the lives of their children by offering their insight and guidance on various matters related to life.

Children view grandparents differently. They love grandparents and enjoy any opportunity to visit them even if it is for the simple reason that grandmother had baked a fresh batch of cookies. Sitting on grandfather's lap and listening to his stories or simply enjoying his company is a part of childhood that all children enjoy and cherish in their memories when they grow up. Even baby boomer grandparents enjoy these moments of intimacy with their grandchildren.

Somebody had once written a book titled *If I Knew Being a Grandparent Was This Much Fun, I Would Have Done it First*. In many ways, being a grandparent is a much more fulfilling

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experience than being a parent. Children enjoy listening to the wise words of their grandparents. Life with grandparents also makes them feel secure, something that life with parents doesn't. On the laps of grandparents, grandchildren learn that it is possible to achieve success in life and that the fun does not cease even when you are old and a grandparent. Children intuitively know that there a number of life values and lessons to be learnt on the laps of grandparents. Throughout their lives, they nurture the lessons thus learned from an elderly person.

Baby boomers enjoy this new role just as they enjoyed their role as parents. They accepted the challenge of parenthood with a passion that almost redefined the concept of parenting. They have brought that same passion to their role as grandparents. Baby boomers can transmit their passion for life, their love and commitment for family life to their children and grandchildren. Thus they become the greatest gift a child can ever have, a wise grandpa and grandma who not only love them, but are also great fun to be with.

As baby boomer grandparents, the time you spend with your grandchildren is a wonderful time to pass on the wisdom of half a century to the younger generation. Children need their parent's guidance and knowledge; simultaneously, parents also tend to be teachers and strict disciplinarians. Relationship with grandparents is much easier and stress free, and children can really open themselves to their grandparents. No wonder they view grandparents as sources of love and wisdom.

## ADEA And Baby Boomers - Knowing Your Rights

As baby boomers close in on retirement, many are finding themselves without a job based on their age. If this is the case, there are ways to fight age discrimination.

Baby boomers are facing an increasing problem as the years go on. Besides worrying about social security and where they will go once they retire, baby boomers are having a difficult time maintaining jobs. This isn't because of credentials or qualifications. It has to do with their age.

Baby boomers were born post World War II and before the Vietnam War when there was a massive increase in the number of children that were born in the United States. This a large group of people and companies are having a harder time maintaining them. The problems arise because the baby boomer generation is making a ton of money. Companies fire the older person, who is in their 50s and hire a young person out of college for half the salary. There is a way to fight this and that's with the Age Discrimination in Employment Act (ADEA).

Everyone is protected from discrimination based simply on their age. The Equal Employment Commission has been inundated with age discrimination complaints over the past few years. There was an increase of 41 percent between 1999 and 2002 and keeps going up.

Baby boomers don't have to worry about their job security when they know they have the EEOC working for them. If a problem does happen at work consider all the reasons. If you know you were doing a great job and there was no other reason for your firing, talk to the EEOC and see if someone can help you. Unfortunately, during these times of inflation, companies are making less money. They are looking at ways to save and will either layoff workers or buy them out. The oldest and highest paid are usually the first ones to go.

The ADEA isn't a new concept. Discriminating in the workplace based on age has been illegal since 1967 when a law was passed that said no one is allowed to be discriminated based on any reason such as religion, race, sex, gender and age. For baby boomers, growing up during the civil rights movement could make you want to fight if you are fired. If you have right to, just take the proper steps to ensure you are getting everything you need.

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Today's baby boomers tend to have a stigma of being unhappy or jaded. If you look at everything they have to deal with, it's easy to understand. Baby boomers not only have to be concerned with their job safety, but what will happen once they finish working. Social security is a mess and estimates say there won't be enough to pay everyone. Healthcare is on the rise and with more baby boomers hitting the Medicare age, it will cost even more for medical bills. The worry and concern over these issues is valid. So, the last thing anyone of the baby boomer generation wants to worry about is whether they are being discriminated based on age at their workplace.

If you have felt discriminated based on age, call your local EOCC chapter. Speak with a representative and explain what has happened in your situation. They will explain to you the steps you need to take and where to go. You can even retain a lawyer if you feel you have a strong enough case. Find one that specializes in these types of cases. Getting someone with experience will be able to help you and show you all the exact steps that you will need to take. You don't have to take it lying down. If you feel strongly that you have been discriminated against based on age, fight for your job and livelihood back.

## Baby Boomers And Aversion To War

The baby boomer generation made some drastic changes when they took charge and changed the way the United States handles its military. They have an aversion to war and this has been a trend that has happened since.

Baby boomers have had a huge say in how war has been conducted in the United States. This generation of people fought hard against the Vietnam War and instilled such a desire to avoid needless conflicts that it caused the way the military is used to handle conflicts. The problems of the Vietnam War have been so engrained into the psyche of the country that baby boomers even vote on the government officials based on their military opinions.

These ideals are different than the way the generation before thought. Wars fought before the baby boomers always had a clear-cut bad guy. During World War II, the German and their allies were a huge problem. They had an idea of world domination while killing innocent people. The Nazis were defeated and that war helped shaped the world in seeing the military as a great, powerful and honorable way to live. Many found that representing their country was what they wanted to do.

Everything about Vietnam was the opposite of that vision. Vietnam turned into a pointless war, losing too many Americans. The military plan was foggy and didn't have a way to win quickly. The war was dragged out and the longer it went on, the baby boomer generation became more jaded. The United States' resources depleted and money ran low. This led the baby boomers to want to avert wars when possible.

Baby boomers watched their brothers, cousins and friends die in this way. They watched certain business and industries benefit from the war. Once the war was over, no one forgot what it did to the country. The repercussions from the war are still felt to this day. Discussions on modern conflicts still use the Vietnam War as an example of how not to continue a war.

Despite the protests and the violence that occurred, there were benefits that came out of the war. These weren't seen right away as much of the time was spent dealing with the veterans of the war. Many of them were changed, but with the change came a different attitude of the



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people. The military is used in a strategic way rather than simply as a war machine. The military has been used in helping victims of disasters and protecting citizens when situations go array.

When it comes to war, the United States military never goes in blindly without a distinct plan. Decisive plans are given and the United States has only recently entered conflicts that are quick and decisive. There haven't been as many issues where the citizens of this country haven't felt what the military has done were needed (present conflict excluded). The military has been used wisely and with intelligence that baby boomers hoped for during the Vietnam War.

An aversion to war has created more pleasant lives to a growing generation. Before 9/11 and the second Gulf War a whole generation went by without having to live life in fear. There was a time when war was an afterthought, the way baby boomers liked to have it. They helped create an era where people didn't have to worry about getting drafted and children didn't have to think about their parents never coming home.

The recent conflicts in Afghanistan and Iraq have brought back some of those feelings in baby boomers. They have had resentment toward the way the recent conflict has been handled. It has reminded them of everything they worked for during the Vietnam War.

The baby boomer's dedication to changing the way the military is handled has shown other generations they have the power to change.

## The Baby Boomer 6 Commandments - Rules That Define A Generation

The baby boomers are a unique generation and have created a different culture. There are six rules that most baby boomers are defined by.

The baby boom generation marks a group of nearly 20 years where the birth rate rose dramatically and over 77 million babies were born. Since then, the birth rate has returned to normal, but the influx of people into society was astronomical. The baby boom generation has been an important part of the American culture. They have defined many of the current beliefs, became law makers and politicians and have served this country.

However those born between 1946 and 1967 haven't always been given the best monikers. They have been considered self-righteous and self-indulgent being the complete opposites of their parents who sacrificed to make their way in the world.

Baby boomers have fought against the negative stereotypes. Baby boomers lived through a time that was vastly different than any other. They saw pointless wars being fought, destroying lives and family. They fought to relieve their families of poverty while trying to gain education to create a better lifestyle.

The ideals of this generation created The Boomer's Six Commandment. These "rules" defined what the baby boomer generation was about and how they lived. Most of those born during this era followed these ideals, but not all. Every generation is defined by the circumstances and experiences they have to deal with. Think about everything that happened in those years: Vietnam War, Civil Right Movement and the Energy Crisis.

1. ***Be trendy and hip.*** Some think a major problem with the baby boomers is not being able to grow up. This is seen in a variety of ways. There are those who try to reverse the aging problem, which will never put plastic surgeons out of business. Baby boomers sometimes get frozen in their own era, dressing and acting like they have for 20 years. However, there are other baby boomers that move on with the fashion times, wearing and exemplifying what it means to be cool.

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2. ***Being relevant is important, so accept the changes.*** Everything moves on and even the baby boomers couldn't keep the culture stagnant. They learned wisely that it is more important to accept the culture that is changing around them rather than fight it. This can be seen through many different ideals of the baby boomers.
3. ***Be an individual.*** There were so many children born in that time period that it is easy to lump everyone into one category. However, the baby boomers won't allow that. Being an individual is just as important as supporting the greater good. The baby boomers lived through a time of enormous change and have created radical movements that have transformed this country.
4. ***Create a new history.*** What happened in the past doesn't seem to matter to baby boomers. Everything they did was done for the first time, at least that is what they all want you to believe. Baby boomers view their generation as a milestone creator leaving no room for any previous generation to have a significant importance. Occasions that happened in the past are just that – history – and have no place their lives.
5. ***Don't be a sell out.*** If you become a sell out, you will lose your baby boomer card. Just because they are living the American dream as white, middle-class folks doesn't mean that is what they feel deep down in their heart. They will always be revolutionaries who are willing to change a generation at the drop of a hat.
6. ***Always question authority.*** Baby boomers had a difficult time of trusting anyone older than them. It meant they wouldn't listen to cops, priests or their parents. This was the care-free generation who couldn't trust anyone, just each other. Baby boomers didn't follow the rules, they made the rules. They weren't going to be told how to live their lives.

## Defining The Two Subcategories Of Baby Boomers

Baby boomers played an integral role in American history, but there is more to baby boomers than being born in a time of high birth rate.

Baby boomers is a time in American history that has been defined by the rise in the birth rate. It's a culture of people that have had so much to do with change and the way the United States currently is that the generation will always be remembered in American history.

Baby boomers are usually defined as anyone born between 1946 and 1964, but it is so much more than that. There was a spike in the birth rate for all of those years until it finally leveled out and went back to normal. But there they were 77 million new people in the world. Look what happened before that time. World War II was considered the modern war. Battles were fought on so many fronts and people were dying who weren't even close to the battle field.

There was famine and diseases. There was lack of healthcare because doctors and nurses had to give out their care elsewhere. Once the war was over, so much changed. Technology erupted, the healthcare system got better and families were together. The aftermath of WW2 in many countries created a marketplace for foreign companies. Countries that were ravished by the war needed to be rebuilt. They needed food, services and goods for their people.

The American economy grew for the next decade because of the amount of work that needed to be done. There were jobs for people and better money for families. More money allowed families to consider growing, and looking at the numbers that is exactly what they did.

Although baby boomers are a huge category, they are two subcategories for baby boomers. The first categorizes those born between 1946 to 1955. These people were greatly affected by the Vietnam War because anyone born after 1955 was not subject to the draft. This group is defined as free-spirited and indulgent. They are regarded for their individualism and wanting to help social causes.

The other group are those that were born after this time and is called Generation X. The memorable events of this group wasn't so much Vietnam War, but Watergate, the Cold War and gasoline shortages. This is the group with the mistrust of government. This is the generation

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that voted for radical change and are generally cynics. However, both of these groups grew up knowing their enemies as communists.

There is a difference in the two groups, which is why it is unfair to define a 20-year period. Even though the birth rate was high during these years, both were affected by different events and have been characterized in different ways.

The current political and social culture of the United States is dominated by baby boomers. Presidents Bill Clinton and George W. Bush were the first two presidents born in this generation, both were born in 1946. Many of their beliefs are those of the baby boomer generation. Some were just more deeply characterized in others. It believed that the baby boomer generation will hold Congress until 2015 and the White House until 2021. They will continue to have a say in the advancement of the country for several more years.

Many cultural icons are also part of this generation. They have created movies, music and other entertainment with ideas of the baby boomers. Steve Spielberg created movies with apparent Cold War undertones in his movies and directed movies that showed the horrors and pitfalls of war. He brought about movies that served as more than entertainment but a message of his generation.

Baby boomers are just one generation in American history that have made a difference in the country. They helped gain rights for many different group such as civil rights, women's right and gay rights.

## **Baby Boomers Retirement And The American Economy**

Baby boomers have never been one to follow a crowd, so you can't expect them to retire and live out their days doing nothing. Baby boomers are creating a new retirement where they plan on working through their late sixties.

Baby boomers did so much for the United States and changed so much in the culture that many didn't start thinking about the effects of their retirement until it was too late. The baby boomers are beginning to retire. Those born in the earliest part of the baby boom phase are getting extremely close to the required age that there is more talk about what the government is going to do to help out this generation.

When the baby boomers retire they are going to need Medicare and Social Security. However, there are those concerned that there isn't going to be enough money to cover all of the baby boomers. There are few important facts about the baby boomer generation that they have to realize before retiring.

- They need more money than previous generations to live comfortably.
- Baby boomers are more self indulgent, which means the type of things are they are going to want come retirement will differ than their parents.
- They are going to healthier and live longer.

Because of these reasons many boomers feel they are going to work into their retirement age, some part time. Many feel they want to work until retirement age, but then join a new field or career come 64. This plays into the idea of baby boomers being indulgent. They will take the money they worked for in the first job and do the thing they always dreamed about in their second job. The normal idea of retirement won't happen for many baby boomers until their late 60's. This is being called the new retirement.

Luckily, there are some who have saved money over the years and created retirement accounts. This type of behavior has to do with what many of the baby boomers saw growing up. There were gas shortages and an energy crisis. They saw what not having money to pay bills and not having enough of a certain need could do to a family. They didn't want to allow that to happen to themselves.

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This generation is one of the most prosperous in American history. They have worked in jobs that have paid well and helped stimulate the economy. Many are going to be happy when they retire because they will be getting pensions and retirement accounts. They aren't going to rely too much on the government to help them out.

But what about the people who didn't save enough? What about the people who don't have enough money in the bank to last through retirement? These are the people that are going to rely on the government for assistance. The only problem is no one knows if the government is going to be there for everyone when the time comes because the baby boomers represent 28 percent of the current population.

Starting in 2008, the first of the baby boomers will start collecting retirement. This is going to be a time of great uncertainty because there is no way of knowing how the economy and government is going to hold up over the next 20 years. The government's social security could take a huge financial hit or it could run smoothly.

The key for baby boomers is to have a plan once they retire. Don't think that once you retire you are going to spend your days relaxing on a beach for the rest of your life. Many retirees don't take into account the psychological aspects of retiring. This is what baby boomers have to think about. It isn't just about having enough money for retirement, though this is important, you have to know what you want to do once that day comes.

## **Baby Boomer Dental Hygiene - As Providers And Beneficiaries**

Baby Boomers had a huge effect on the dental market because of the amount of practices they opened up. However, as retirement nears there are going to be less offices and more patients.

The baby boomer generation were a massive group of people seeking professional jobs. They created an influx in many businesses including dentistry. Many of them went to medical school and entered the dentistry field. This changed the way people found dentists because of the amount of new practices opening.

The dentistry world became competitive through advertising and discounted offers on dental care. In addition, the number of clinics that were opening up increased, which gave local community members options when it came to finding a dentist. The rise of the baby boom population gave dental hygiene a boost and forced insurance companies to take notice and offer care. However, the baby boom generation is coming close to retirement age and there aren't enough new dentists to replace the baby boomers.

The number of people who graduate from dentistry schools decline every year. In a few years when all of the baby boom generation is collecting social security, more and more dentist offices will be closing. This will cause an influx in some offices where clients have limited choices on where to go. Unfortunately, this doesn't mean the best care is going to be a choice when it comes to finding a dentist. A main criterion for choosing a dentist will be based on location. Without competition from other local dentists, the price of dental care could skyrocket. A dentist with no one else to worry about could start charging any price they want because there is no one to tell him that he can't.

If you think this is the old problem that is the result of the baby boomer generation getting older, you're wrong. Dentists' offices are going to be inundated with patients.

However, the baby boomer generation has an ever bigger effect on the dentistry market. They are clients as well. As they get older, their needs are going to change. The baby boomer generation has different problems. They are going to go from needing cleanings and basic dentistry to more severe problems that inflict many older people such as gum disease, dentures and other dental problems.



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The truth is that half of the people that visits a doctor's office are over the age of 45. This means that the older generation care as much about their health as anyone else. They are going taking a huge percentage of the dentist's time and create a massive demand in the market. But more dentists aren't going to pop up because of the lack of students interested in the field.

As people get older, their teeth tend to fall out. This is due to a number of issues such as lack of care or improper hygiene. However, the root also gets weaker for a number of reasons.

Medications can cause the root to weaken because of the decrease of the flow of saliva in one's mouth. Different medications can cause these problems. Speak to your doctor or dentist about any side effects the medications can cause.

Missing teeth can either be replaced individually or a person can opt for dentures. Either way it's a costly and timely procedure. Baby boomers are going to need these procedures done. If there aren't enough dentists, an office could become extremely busy to the point where it will take weeks, if not months, to get an appointment.

The baby boomer dentists are creating a double fold problem. However, it's not their fault. By retiring from their dentistry positions, they are creating less and less offices because there are fewer people in dental school. Even as they get older, they are going to need care as well as causing a demand for dentists.

## 4 Tips To Help Baby Boomers Retire Comfortably

Baby Boomers are getting closer to retirement and some aren't prepared for it. Here are four tips to make the transition into retirement easier.

Retirement age is getting closer for baby boomers. The first generation of baby boomers have already hit that mark, but there are still another 15 years left of that generation of people who will be retiring. Thinking about the day when you finally leave your job and move on could be daunting, especially if you are ill prepared for retirement life.

Baby boomers can't rely on Social Security because the government is unsure if they will be able to meet their needs. Many can't rely on their employers because retirement packages aren't what they used to be. So much of how you will live when you retire will come down to you, the baby boomer. The choices you make are going to reflect on your retirement.

There is still time left before you retire and there are ways to ensure it won't be a shock to your system. Follow these simple tips to make the transition easier.

- **Simplify your lifestyle:** As you get older, you may learn that are things you need less. The children have graduated college and live on their own and now your three-bedroom house doesn't get the use it once did. You and your family may feel a bit nostalgic about the old house, but you could be wasting money by just sitting on it. Selling it and getting something smaller and easier to maintain is a quick way to boost your savings.
  
- **Make a plan:** Figuring out what you want to do when you retire is just as important as figuring out what you wanted to do when you graduated college. If you go into retirement blindly, you may feel lost and unsure. Look at your options. Maybe there is a career you always wanted to pursue as a part time business. Perhaps there are trips or plans you always wanted to make, but never had the time. Create a plan for retirement so you are never left wondering what you have to do.
  
- **Start saving money now:** Save as much money as you can and create a budget now so that in 10 to 15 years, you aren't wondering where all of your money went. This is important for your retirement. Don't tap into your retirement funds until you are actually retired. You will

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find out that creating a budget now will benefit you when you are retired because you won't be lost. Talk to a counselor to point you in the right direction. There are many investment and retirement counselors out there to help you fit your needs and lifestyle.

- **Find ways to make money while retired:** Once you retire you don't have to sit around the house all day long wondering how to bide your time. There are many people, especially baby boomers, who aren't suited for this kind of lifestyle. Sure, the fishing trips and golfing outings are fun, but you can't do it everyday. There are ways to make money even while you are retired. There are some part time jobs you can consider and different investment accounts you can maintain. There are different after-retirement careers such as writing or Internet-based companies. Look into all of these options before moving into retirement. You will find more and more people are working even while they "retired."

Retirement is entirely what you make of it, but it will be easier if you have it planned out. Of course, no plan ever works out right down to the letter, but that's ok. In your retirement plan work in expenses and unexpected occurrences. This will help make any surprises that came your way easier to handle. If you choose to work after you retire, find something that is going to be relaxing. Don't make your retirement years more difficult than your working years.

## Helping Baby Boomers Quit Smoking Later In Life

Age doesn't matter when it comes to quitting smoking. There is always time to quit. There are some steps to help baby boomers on their way.

There was a time when society made smoking seem hip. Baby boomers grew up with Joe Camel and the Marlboro Man. There were cartoons and celebrities who made smoking seem cool. It made smoking seem like it was the thing to do. If baby boomers knew that smoking cigarettes accelerated the aging process, they probably would have never started.

Over the last decade, more has come out about the negative effects of smoking and the anti-smoking trend has taken a strong hold. A lot of that has to do with the baby boomers learning more and realizing that cigarettes aren't going to help them live forever. Cigarettes shorten life spans and are a detriment to one's health. Living a long life and staying young is something that is important to most baby boomers. Cigarettes have the adverse result.

Quality of life is also reduced by smoking cigarettes. Depending on certain medical conditions, you can be incapacitated and not be able to enjoy life. People who smoke can get cancer or emphysema. This makes the end part of life depressing and painful, if baby boomers even make it to retirement. Even more, food tastes different because smoking destroys taste buds.

Secondary smoke is a problem as well and dangers your loved ones and the people around you. This includes grandchildren, which baby boomers care about dearly. And, if all of this wasn't bad enough for baby boomers, smoking causes wrinkles and makes one ugly. For baby boomers, this is a crime.

All of these reasons should make a baby boomer want to quit, but they make think that they don't have enough time. They are already so old that it doesn't matter anymore. The truth is for baby boomers and everyone there is always time to quit. It's hard to beat an addiction, but there are ways to do it. Baby boomers need to quit smoking immediately. You can help reverse the effects and there are ways to make quitting easier.

Here are some steps you can follow:

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- **Find support.** Talk to family, friends and counselors who would be willing to help you quit. If you have someone who will be with you every step of the way, quitting will be easier.
- **Keep a journal of your smoking.** You might see a trend in how you are smoking. Perhaps there is a certain time of the day that you smoke more often than others or there is something that triggers you wanting to smoke.
- **Cut the amount of cigarettes you have down.** See how often you smoke and cut that down every couple of weeks. If you smoke 20 times a day, make it 19 the next week. Cut it to 18 the next until you eventually cut it to one. Try to allow yourself one or two times a day when you can smoke. Put it on a certain schedule so that it will be harder to cheat.
- **Every time you have a successful transition, celebrate with your family** – but not by smoking. Go out to dinner or buy something nice that you can afford now that you aren't buying cigarettes as often.
- **Eventually on that day when you are having that one cigarette, try not to have it.** This way you can eliminate smoking for good.

By using this method, you are cutting down your dependency slowly and allowing you body to get used to lack of nicotine. Cold turkey doesn't work for many people, but this is a good method. Having a people to support you is very important, so try to make those people who don't smoke and people who are reliable.

## For Baby Boomers, Rock And Roll Never Dies

Rock and roll isn't just music. It was a lifestyle for baby boomers. It's about living life to the fullest and never selling out.

When the music gets too loud there is a problem for baby boomers. Baby boomers were part of a generation in music that defined so much of what is heard now. There are covers done by bands and rappers that borrow hooks from songs from the 60s and 70s. Baby boomers don't need to cover their ears when they hear the music of today, but embrace what their generation did for modern music.

When baby boomers were growing up, music was an important part of society. Icons were first taking form such as The Beatles or The Rolling Stones. Music was about life and changes. Music had meaning and reached into the heart and soul of the baby boomers. Not much has changed in that respect. Baby boomer musicians are still creating songs about getting older. However, the music still stays the same. Baby boomers can rock out and enjoy the music now just as they did when they were younger.

The rock and roll lifestyle wasn't always glitz and glam. The 60s saw the demise of several rock icons. Janis Joplin, Jimi Hendrix and Freddie Mercury all succumbed to the lifestyle. Their deaths were just as much a part of the culture as any other thing that happened in that time. They went too far and took the rock and roll culture to a further point. Their music is still celebrated and looked upon as unique, trendy and still remains current to this day.

Baby boomers learned how to move on because it doesn't pay to wallow in sadness. Musicians from that time are still making music. The Rolling Stones recently went on a tour that was one of the most successful in the country. They made money while young and old rocked out to their music. Music of the baby boomer generation transcends different cultures. Take a look at Aerosmith or Bob Seger. These are all musicians that maintained over the years and continue to rock even into their later years. Just because you're old doesn't mean you aren't allowed to have fun. Baby boomers will argue they deserve it most because they have created a culture that won't soon be forgotten.

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Rock and roll isn't just about the music though. Rock and roll is about an attitude. It's a way of life. A life the baby boomers exemplify. They live life to the fullest, doing everything they can and never getting cheated. However, the ones that took this attitude too far are the ones that suffered. If you look at baby boomers and all they have done in life, you see this attitude. They have worked in the best jobs, enjoyed life by going on great vacations and have bought the best things life has to offer.

Rock and roll is about not selling out. That is why rockers have great contempt for anyone they have deemed a sell out. This doesn't change with age. Baby boomers still aim to have fun even though their lives have gotten busier and they have more responsibilities. The more work they have to do just means a bigger reward in the end.

For baby boomers who have forgotten that lifestyle, there is still time to get it back. Throw on an old record or put on the classic rock station. You can even check out your grandson's collection. There might be a band that reminds you of your youth. You will be able to listen to the bands and be reminded of the days that once were. Remember rock and roll is here to stay. You can always be a part of it.

## Finding Information About Baby Boomers On The Internet

Baby boomers have changed American society. They have had a huge hand in civil rights and space travel. Now, as retirement age gets closer for baby boomers, more studies have been done on the future of the baby boomers.

If there was one generation that has shaped the way this country is now that is the baby boomers. Just look at everything that is around you from the workplace to science. Baby boomers have had a huge role in just about everything that has happened in the modern United States. Without them and their ideals, this country could be a vastly different place.

First baby boomers need to be defined. While there are different variations of baby boomers, the group as a whole is considered the people born between 1946 and 1964. There was an increase of babies born after World War 2. With the economy becoming stable, families had the opportunity to grow and the birth rate increased. Baby boomers account for a huge part of the population now.

Look at everything that went on while the baby boomers were growing up. It's not hard to figure out why the baby boomers had such a huge effect and they turned out the way they did. Baby boomers grew up during a time of civil unrest. They dealt with the civil rights movement, the Vietnam War and the Cold War. They helped changed the workplace and fought for equality. Civil rights has always been an extremely important issue for baby boomers. Many baby boomers fought in Vietnam or knew many people that did. Because of all of these different political and social situations, baby boomers understood the difficulties facing this country.

The workplace is different than it once was. There is less discrimination and there were laws passed that dictated these changes. The equal opportunity employment has created a workplace environment that is great for everyone and limits problems. Companies are not allowed to discriminate for any reason such as sex, gender, sexual orientation and age. Much of this is due to the baby boomers.

Equality didn't come without a fight. Baby boomers recognized this and were growing up when the American military was massive and working toward a goal. You can see this influence in the baby boomer presidents – Bill Clinton and George W. Bush. They used the military to swiftly



## All About Baby Boomers

handle problems without prolonging issues. Most of the problems over the past several years were skirmishes rather than the bloodbath that the Vietnam War had become. The Vietnam War greatly influenced baby boomers because they didn't want to go through those problems once again.

One area that has received a great amount of attention from baby boomers has been space travel. The baby boomers grew up at the start of space exploration. NASA has received plenty of money and many have been deeply involved with the area.

Many studies have been done over the years on baby boomers that you can find on the Internet. The studies have been looking into the future of baby boomers. The huge amount of babies that entered the population wasn't thought about until the last decade or so. Now, that the baby boomers are entering retirement years, there is concern that there isn't going to be enough social security to cover all the baby boomers.

Private companies and the government are working at helping the baby boomers once they retire. The problem is once the baby boomers retire there will be less income because there will be less people working. Also there will be more people that are retired, which will put a drain on the economy. The baby boomers account for 22 percent of the country's population.

Baby boomers need help once they retire. They helped shape the way the country is now that it would only be fair to give back the way baby boomers did for the current generation.