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Preparing For Your Golden Years

By Henry Clark

Planning for your retirement is obviously a good idea. The phrase "the earlier, the better" describes what your policy should be for handling your transition from a harried work life to your relaxed golden years. At best, take twenty four to eighteen months to prepare for this significant change in your life.

* **Cleaning Up** - Try to pay off any outstanding debts or fiscal responsibilities before moving on, especially those that are hedged against your retirement plan. If you don't, you'll probably be paying them out of your pension/savings and that is an incredibly bad idea for a retired individual.

* **Doing the Paperwork** - A year before you retire would be a good time for you to start doing the necessary paperwork for your retirement. Birth certificates, passports and other identity papers should help smooth your transition to a senior citizen.

* **Health Care** - Always check with the employee benefits department six months to a year before retirement. Ask them how your health insurance will change once you're not a member of the company. Depending on the answer, you may have to look around for new or additional insurance for yourself. Also, take into consideration any continuing ailments that you may have. Covering them with health insurance is a good idea, since they may take out a significant part of your retirement income.

* **Budgeting For Yourself** - Check what your income sources will be after retirement. This can be from your employer - with the company's own pension plan, Social Security and your own personal savings. After that, make a budget that would fit your approaching financial situation. You really need to do this well in advance, so that you may be able to change it for any required adjustments such as paying for new medical insurance and other expenses that may pop up. A year should give you a large enough margin to prepare. If you're having trouble balancing it all, a financial advisor is a good investment. Try to find one that has a good solid reputation so as to avoid any problems.

* **Making a New Tax Payment Plan** - Switching from your salary to your retirement income is a big change but you still have to pay taxes for that change. After retiring, contact your tax advisor on what forms you'll have to submit and how to set up a good payment plan so that you'll be able to maximize what you can out of your payout from retiring.

Henry Clark can show you how to make the most of your retirement years. Visit his website and learn more <http://www.push-button-online-income.com/retirement>

California Gets Back On Track At The Expense Of Minnesota

By Sebastien Veilleux

The California Golden Bears had something to prove on Saturday. They were at home against the Minnesota Golden Gophers. Last week California was embarrassed and many started wondering why they were in the top 25 at all. They were dropped down to #22 in recent AP Top 25 poll—from 9. Questions on their character and ability were flying around this past week.

The first quarter of the game gave the California fans a little scare. Minnesota came out, went 71 yards down the field and scored a TD on a one yard run from Alex Daniels. Right away the Golden Bears of California were down 7-0. You could almost hear fans say, "here we go again." A few minutes later though the California Golden Bears put together an impressive 67 yard drive. They finished it off with a 24 yard TD pass from Nathan Longshore to Robert Jordan.

The second quarter was a good one for the Golden Bears. Their offense came alive. They scored three touchdowns. One of their drives was 96 yards long. Minnesota managed to score 10 points as well, but the game was fading from their grips. California led Minnesota 28-17 at the half. The California Golden Bears added a couple more TDs in the second half and put Minnesota away. Their 42-17 win over the Golden Gophers will help them build some confidence.

The California Golden Bears offense had a whopping 531 total yards. They had 300 yards in the air and 231 yards on the ground. Golden Bears QB Nathan Longshore was 22 of 31 for 300 yards. He threw four TDs and had a 9.7 passing average per attempt. His favorite TD target of the day was DeSean Jackson. Jackson had 114 yards over 7 catches and 3 TDs. Lavelle Hawkings had 9 catches for 125 yards. He had no TD catches. The other TD catch went to Robert Jordan.

On the ground, Marshawn Lynch was the workhorse. He carried the ball 27 times for 139 yards and two TDs. His longest run went for 15 yards and he had a 5.1 average per attempt. Minnesota QB Bryan Cupito was 21 of 33 for 243 yards, but he threw two critical interceptions and didn't throw a TD. California gets back on track with the 42-17 win and is now 1-1 on the season. The Golden Gophers are also 1-1.

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