

# PRIME TIMES

*For those who weren't born yesterday*



**INSIDE:**

**CARPE DIEM!**

Plan your second act  
Empty nesters bucket list  
Read a good book  
Time to downsize?

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## Considerations for your second act career

**M**any people see their careers as one of their defining characteristics. Children are often asked what they want to be when they grow up, and as adults they will likely be asked “What do you do for a living?” more times than they can remember. Work is undoubtedly a major component of life for most people from the time they leave school to the day when they retire. And a growing number of adults value work so much that they pivot to second careers.

A phenomenon known as “unretirement” occurs when people who have previously retired return to the workforce. A paper published in the *Journal of Human Resources* found nearly 50 percent of retirees followed a nontraditional retirement path that involved partial retirement or unretirement.

According to a recent Retirement Saving & Spending Study from T. Rowe Price, around 20 percent of retirees are working either full- or part-time, while 7 percent of study respondents are looking for employment. Some people return to work for financial reasons while others seek the social and emotional benefits employment can bring. But individuals mulling a return to work or those currently working but trying to determine a second act should not feel beholden to previous career paths. A second trip around the employment block can involve an entirely different line of work. The following are some things to look for in a second act.

**Flexibility:** Choose a career path that enables you to set your own schedule or possibly work part-time if that is your preference. This way you can still reap some of the benefits of retirement, including the flexibility to travel.

**Social interaction:** Adults may lose daily opportunities to be social when they retire, which can compound feelings of isolation common among retirees. Consider a second career that lets you interact with a number of people and continue to build relationships and a good network.

**Personal passions:** Reflect on what you might do for work if money were no object. This may help you narrow down new opportunities that are in line with your interests and passions. Find a job that utilizes your skills and experience and meshes with your interests. A former graphic artist, for example, may decide to teach design to young people.

**Nonprofit opportunities:** Many retirees spent years in high-stress corporate environments where bottom lines may be more important than the bigger picture. Shifting to a career in the nonprofit sector can be a personally fulfilling job that utilizes skills learned in the corporate world.

**Consulting or contract work:** If you're a retiree who loved your job, you might want to have a second career as a consultant or contractor in the same field.

A number of retirees ultimately explore second careers. Finding a match may be easier than one could have imagined. ♦

# Five activities for modern empty nesters

The rewards of parenting are bittersweet. Raising children successfully means they will one day leave home and embark on lives of their own. Once the proverbial chicks leave the nest, individuals may be left with a lot of empty home and a lot of time to fill.

According to the U.S. Census Bureau, there were 22.5 million empty nesters in the country in 2020, with most having become empty nesters between the ages of 40 and 60. Although some parents whose children have reached adulthood still provide financial assistance to their grown children due to high costs of living, many empty nesters in their fifties have greater financial resources and much more time to fill their days with activities unrelated to parenting. But how does one spend those hours when they had been filled with parenting-related obligations and activities for so long?

The following are five unique ways empty nesters can stay busy and socially engaged as they seek to avoid empty nest syndrome.

**Take care of yourself.** After all those years of putting children first, now is the time to make yourself the priority. Explore all of the ways to engage in self-care. Maybe you were thinking about signing up for a monthly massage package at a nearby wellness clinic



but procrastinated because of the added expense? Or you may have wanted to splurge on a facial or new hair treatment? Now is the time to make those appointments.

**Prioritize hobbies.** Identify rewarding hobbies that might have been pushed to the back burner for years. If you always wanted to learn a new language, why not immerse yourself in it and the associated culture by

spending a month or more in a country where that language is spoken? Now can be a great time to pick up new hobbies as well. Aim for activities that are social in nature, like the ever-popular pickleball.

**Travel far and wide.** Travel is a popular pastime among empty nesters and retirees. When you no longer have to coordinate travel around school schedules and holidays,

you can take advantage of great deals on off-peak travel and really see the country or even the world.

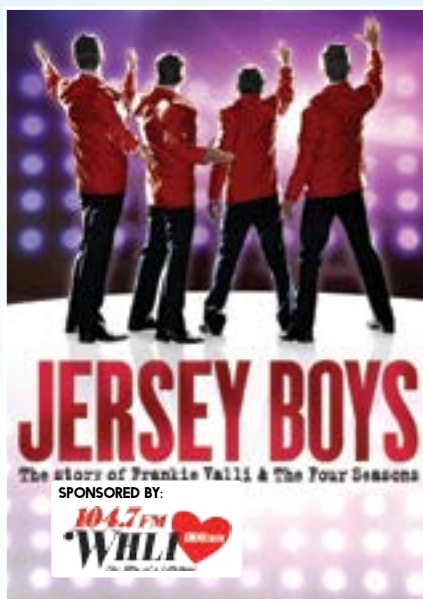
According to AARP, the top domestic trips in 2024 for older adults were Florida, California and Las Vegas. Abroad, Europe was the most sought-after travel destination with Italy, Spain, Great Britain and France topping the list. Latin America and Caribbean beach destinations (Mexico, the Bahamas and Aruba) were also popular. For the more adventurous, national parks in the U.S. (Yellowstone, Glacier National Park); Alaska and European river cruises; and Egypt to see the pyramids also made the list.

**Indulge your social life.** If parenting made it hard to attend certain social functions, now you'll have the time to engage with friends more regularly. You can reach out to old friends and start a weekly walking group, join a book club, sign up for a fitness class together, or even do a monthly wine and dine meet-up at new restaurants in the area.

**Adopt a pet.** When children were still at home you likely lavished attention on them each day. You can redirect some of that affection to a pet who needs a good home. Visit a nearby animal shelter and open your heart to a senior cat and/or dog. ♦

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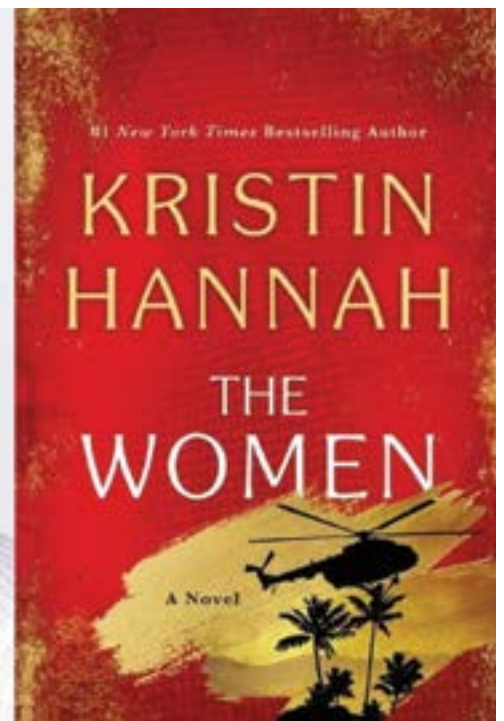
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Policy in-force for nine years
No Cash Surrender Value
Gross offer of \$115,000

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'The Women' by author Kristin Hannah was the top borrowed book among Suffolk County library patrons in 2024.

**Suffolk libraries reveal top 10 and total checkouts in 2024**

The Public Libraries of Suffolk County and the Suffolk Cooperative Library System recently revealed the top 10 most borrowed items of 2024, reflecting the diverse range of materials offered across all 56 public libraries.

"The top 10 books are a combination of print and digital reading. Readers in Suffolk are engaged with the stories in different formats, which can be challenging for our public libraries. However, with the support of our local communities, the public libraries in Suffolk are meeting the challenge," said Kevin Verbesey, Director of the Suffolk Cooperative Library System.

If there was one novel that dominated 2024, it was *The Women* by Kristin Hannah (author of *The Nightingale* and *The Four Winds*). The book debuted at No. 1 on the New York Times fiction bestseller list last February, and is still hanging out at No. 4 more than 50 weeks later. The story follows twenty-year-old nursing student Frances "Frankie" McGrath who in 1965 follows her brother to serve during the Vietnam War in the Army Nurse Corps. However the real battle lies in coming home to a changed and divided America, to angry protesters, and to a country that wants to forget Vietnam.

In 2024, Suffolk County Libraries experienced more growth in digital checkouts, surpassing the figures from the previous year by a margin of over 231,000 checkouts. This growth culminated in a year-

**The top 10 checkouts at Suffolk County Libraries in 2024 were:**

1. *The Women* by Kristin Hannah (25,018 checkouts)
2. *First Lie Wins* by Ashley Elston (15,302 checkouts)
3. *None of This Is True* by Lisa Jewell (12,045 checkouts)
4. *The Heaven & Earth Grocery Store* by James McBride (11,666 checkouts)
5. *Fourth Wing* by Rebecca Yarros (910,883 checkouts)
6. *Tom Lake* by Ann Patchett (10,283 checkouts)
7. *Funny Story* by Emily Henry (9,807 checkouts)
8. *Iron Flame* by Rebecca Yarros (9,481 checkouts)
9. *Remarkably Bright Creatures* by Shelby Van Pelt (9,206 checkouts)
10. *Lessons in Chemistry* by Bonnie Garmus (8,758 checkouts)

Did your favorite book make the list?

end total of 3.8 million digital checkouts and 3.6 million print checkouts, resulting in a combined total of over 7.4 million. ♦

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# The impact of reading on cognitive decline

Ageing and change go hand in hand. Although some may bemoan the gray hairs that start to arrive or stiffness in the knees that seems to sneak up on a person in middle age, such concerns are not necessarily enough to lose sleep over. However, many people 50 or older are nervous about the potential for cognitive issues like dementia as they grow older.

The Alzheimer's Association estimates that 6.7 million people have Alzheimer's disease in the United States. The Alzheimer Society of Canada estimates that there were 733,040 people living with dementia in the country as of January 1, 2024.

Alzheimer's disease and other dementias can rob people of their memories, personalities and abilities to live satisfying, independent lives. While it may not be impossible to prevent all cognitive issues completely, there is reason to believe that reading could be an ally in cognitive care.

The American Academy of Neurology says that reading stimulates the brain and has been shown to slow down cognitive decline in old age. Reading also may help



**The Alzheimer's Association estimates that 6.7 million people have Alzheimer's disease in the United States.**

slow down memory loss.

The powers of reading were noticed more than 10 years ago when a 2013 study from researchers at Emory University measured readers' MRI scans as they read books. They found the deeper readers

went into a story, the more areas of their brains were activated. This activity remained elevated for several days after participants finished their books. The more a person reads, the stronger complex networks in the brain become.

Additional evidence that reading can help the brain was noted by researchers at the Texas A&M School of Public Health. A 2024 study suggests that older people with mild cognitive impairment who engage in high levels of activities like reading, hobbies and word games have better memory, working memory, attention, and processing speed than those who do not take part in such endeavors. Furthermore, a 2021 study published in Neurology found that high levels of cognitive activity, like reading and writing letters, can delay the onset of Alzheimer's disease by five years among those age 80 and over.

Reading can keep brains functioning optimally and potentially delay age-related cognitive decline. ♦

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## Is it time to downsize?

The phrase “bigger is better” has endured for quite some time. Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances people may find that bigger is not better.

*Downsizing is an approach many individuals consider after turning 50.*

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that's a strategy millions of people have adopted over time, the decision is not always so simple.

Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

### MONTHLY HOUSING EXPENSES

Before downsizing their homes, individuals should determine just how much they're currently spending on housing. Individuals who have fixed rate mortgages likely know the amount of their monthly mortgage payment, but what about maintenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months' expenditures can give homeowners an idea of just how much they're spending to maintain their properties.

The number may be eye-opening, as Thumbtack's “Home Care Price Index” released in the third quarter of 2024 revealed that the average annual cost to maintain a single family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their retirement nest eggs, then it might be time to seek alternative housing.

### REAL ESTATE PRICES

Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners' association (HOA). Such communities typically charge HOA fees, which can be minimal or considerable.

In addition, the price of condominiums has risen in recent years, with the lender New American Funding reporting in early 2024 that the median sale price of a condo reached \$341,000 in the United States. Of course on Long Island, that price is much higher. In December 2024, the median sale price of a condo in Nassau County was \$847,000 while in Suffolk County, the median sale price of a condo was \$680,000. So homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

### EMOTIONAL ATTACHMENT

Downsizing may be considered with cost savings in mind, but it's important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.♦

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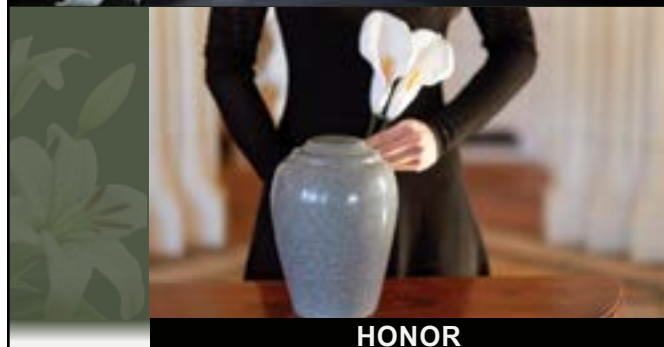




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