

Category:
Career

Title:
The Golden Years – Postponed?

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Women are lucky these days. We have so many careers to go into. It used to be that when asked what they wanted to do when they grew up, most girls said they wanted to be a teacher, a nurse or to get married and have a family. I never did know what I wanted to be. I still don't, even after having a twenty-five plus career working in libraries. That, of course, is one of the other things women could do in the old days, become a librarian. Salaries have risen for women and now there are no limits to careers. More and more women are opting to stay single these days, since they can live on their salaries alone.

Now, of course, with the slumping economy, we will all have to work longer than expected to build our retirement nest eggs back up, and contribute longer to Social Security; there may not be much time for the "golden years." I have not been as savings savvy as I should have been, since my father took care of most of these things and I have been coasting along with the idea that things will work out. I will be working long after age 65, unless something wonderful comes to pass. There's always winning the lottery, if I ever bought a ticket. And so I find myself paying more attention to our new president's plans for Social Security and Seniors, although I am not considered a senior citizen yet. Protecting Social Security to me seems to be extremely important, but then I am of a generation that grew up taking that program for granted. After this year, I along with many more aging people, will no longer be taking Social Security for granted. More and more of us are focusing on these issues.

If all of the president's plans to protect our nation's retirement savings come to fruition, more of us will have golden years. I concur with our new president that Social Security needs to be protected. I applaud his goal of eliminating taxes for middle to low income seniors. I also applaud more work pensions, and savings incentives to working families, even if there is only a family of one, like mine. I

positively applaud his desire to protect workers from corporate bankruptcies and I think we all will need more long term care options. Health care is another issue for employees, and that also in on our new president's agenda. Anything that can help keep health care costs down and keep health care coverage will be a godsend. I have been between jobs and needed temporary insurance. I have also needed major surgery and been denied insurance because the illness was considered a “previous condition.” As I face a second knee replacement, I am very happy to have insurance now. There is definitely room for improvement in the employee health insurance and coverage issue. I like the idea that employees who watch their weight and are proactive with their health should be rewarded somehow. Many companies are looking into this option.

I started late in saving up for retirement, and I did lose money in last year's downhill slide, but I have been assured that I will recoup my losses, as I hope millions of other workers will. And if that means I have to work past the age of 65, that's fine. I am paying more attention to prices, coupons and sales than ever before. I do believe that even though the economy is stagnant, our nation of aging “boomers” is learning, along with me, to save. I do believe that our nation will be stronger for this slump, stronger for our coming together to support our new president with purple hopes instead of blue or red states and that the future is beginning to look slightly more golden off in the horizon for aging late boomers like me.