

It's belt-tightening time for seniors who've been trying to live on the same retirement income for the past five or ten inflationary years. When I retired in 1991, I had a nice company pension, adequate Social Security and some investment savings, all together making for what I thought was a comfortable annual income to last me through my sunset years. Boy, was I wrong!

Since then, although my moderate lifestyle hasn't changed, the purchase power of my retirement income has fallen by at least 50 percent, and still dropping. I'm sure that's the same situation for most retirees on fixed incomes. Here are plans to cut way back on spending, and maybe suggestions on how you can make your retirement buck stretch a bit more.



1. With greedy big oil thieves jacking up prices again, you should drive less. For a start, reduce your car use by at least 25 percent. Carpool whenever and wherever possible. If you shop once a week, make it once every two or three weeks. Do more walking or ride a bike. If needed, get an electric cart. When you see how the savings add up, you'll have the great pleasure of flipping gas station owners the one-finger salute as you walk, bike, hike or jog by. Annual annual savings: \$1,500
2. Hold on to that old clunker for at least one more year. No, not your senior spouse, your old car. Then, when you do buy new, make it a greener, smaller and cheaper model. If you still have a gas-guzzling road hog SUV, Humvee or other big-butt car, unless you have to drive hundreds of miles a week over highways for business, get rid of it as soon as possible. Savings: \$2,200.
3. Are you still hooked on tobacco? Now that you're old, maybe finally getting more sense, and had always planned to quit anyhow, now's your chance to get off addiction. Give up cancer sticks, save hundreds annually, and no costs of coughing your burned-out lungs away in expensive hospital beds. Also, if you're hooked on other drugs, legal or otherwise, kick all the habits cold turkey. Annual savings: \$2,500.
4. Cut back on the booze. Frankly, if you've been a heavy smoker, boozer and/or dopehead all your life, why have you lived long enough to survive to old age? So, OK for a glass of wine once or so a week with that special dinner, but quit the hard stuff. Its only purpose is to get you drunk so you'll go out and total your overpriced, gas-guzzling car and make doctors, lawyers and undertakers richer. Give up booze, especially if your beer belly makes you look 11 months

preggy. Savings: \$1,500

5. Do you belong to a posh health club and show up once a week in your stylish leotards? Very impressive. But, at your age, and with the old bod not quite as tight as it once was, do you really care about impressing people? If you're too flabby, you don't need a room full of torture machines to work it off. Instead, do your exercises at home, especially the one where you push your oversized butt away from the dinner table after a low-calorie, single-helping meal.

If you need more exercise, you can get plenty, both physically and spiritually, when you volunteer to help repair houses for the poor with Habitat for Humanity, or work with the homeless at a Salvation Army shelter, or volunteer as an aide at a local hospital. And speaking of those fancy exercise outfits, make everything else in your wardrobe go at least another year before buying new. Savings: \$1,100

6. Cut back on dinners out. The prices are rising daily, so maybe those fancy restaurants will lower their prices when the tables are empty for a month or so. When you do dine out, take home doggy bags from every meal. If you're a buffet freak, eat all you can and make it the big meal of the day. Then, at home, have a very modest breakfast and third meal of a simple sandwich, soup and/or salad. Savings: \$1,300

7. When pennies are pinched, who needs overpriced supermarket meats, exotic fruits and organic veggies? However, from now on, we'll cut back or do without. Sorry, Farmer Jones and Rancher Robert, but you know what you can do with your buck-an-ear corn on the cob. Anyhow, at our age, we need only about half the calories we consumed in younger years, and we'll be slimmer and healthier.

Within the past several years, some food prices have doubled, and every mega-corporate-farmer's excuse is the rising cost of oil. Price rises are caused by fat-cat oil companies, and by gutless, crooked politicians who pretend they can't stop it. So we retirees have to look at cutbacks on expensive foods and all other options to make our pension bucks stretch further. For now, we're buying less and the cheapest. Savings: \$1,100

8. Let's not all go to the movies. Why drive downtown to pay for gas, parking and \$10 to \$15 a ticket to see a movie? Sign up for Netflix or other mail-in or online movie service and watch at home. There are thousands of titles available, and if you don't like the current crappy crop of movies, you can find all the much more enjoyable classics from earlier, saner times.

Then, you can all gather in front of your big-screen TV day or night, and pay a buck each or less per movie. Stop the movie at any time for snacks and potty breaks. Also, you won't have to pay \$5 each for a bag of popcorn, Coke or Clark bar. Savings: \$1,500.

9. Make at least one vacation this year in the back yard. When our kids were young, we often did it. Our son set up a tent, fireplace and plastic swimming pool. After campfire singing and burning hot dogs and marshmallows, he and his pals spent the night in the tent, while we parents sneaked back to the house. It cost nothing and we remember them as some of the most enjoyable moments of our family life.

Look for bargains in vacation flights and destinations. Resorts, cruise lines and hotels are hurting, so you'll find some real deals this year. If you want to give greedy gas companies some blood money, it's OK to hit the highway. Try carpooling on long driving trips with neighbors or family members. Or take advantage of some real deals on bus or train. Savings: \$3,000.

10. Find ways to avoid some backbreaking income taxes. Not illegally as grossly rich rock stars, politicians and pro jocks do, but in every way you're eligible. Sorry, Uncle Sam, I know you need billions to fight wars, bribe oil sheiks and fix toilets in space, but we seniors already support you with taxes up to here, and we'd rather use what's left of our own money for ourselves.

Give some dough to people more deserving than Uncle Sam. You can give up to \$11,000 a year to each of your kids and/or grandkids, and they pay no income tax on it. Check with a tax expert on current IRS rules for how to give your money away to avoid taxes. Annual savings: \$5,300

Would you believe it? Total annual savings: \$20,000! Of course, my figures are wild guesses and you don't need to follow my suggestions. However, until some sanity returns to our economy, and some fat cat oil executives, financial manipulators and their political pals are hanged on the nearest gas price signs, we should do whatever is necessary to stretch our pensions.