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Most people have some kind of lifestyle vision for retirement. Unfortunately, without proper planning their dreams won't always become a reality as they enter the encore time of their lives, says Michael Bivona, a certified public accountant who retired almost 20 years ago.

"I had a simple plan: When I stopped working I planned on living on my 42-foot Chris Craft cruiser with my wife, Barbara, which was a very pleasant pastime during my busy working years," he says. "But, after a few weeks, as we tried to make our dream a reality we found that we were bored out of our minds.

"Pre-retirees and retirees are rightly concerned about whether they can afford retirement. But not having enough to do is another kind of deficit that is frequently overlooked until it's too late," says Bivona, author of the book "Retiring? Beware!! Don't Run Out of Money and Don't Become Bored" (www.michaelbivonabooks.com).

He offers possible avenues to explore for a fulfilling retirement lifestyle.

- **Develop a social network with senior civic centers.** Civic centers, which usually have a department dedicated to the betterment of the senior citizens who live in their areas, can be found in almost every municipality in the United States. These centers offer a wide range of activities. Additionally, the following online search, "Fun Activities for Senior Citizens," offers a nice list of activities and associated details that can be explored prior to retiring.

- **Try on a pair of dancing shoes.** For some, the thought of dancing may elicit a

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can be maximized with “research, research, research, Bivona says. You might even parlay traveling with another interest, such as your family history. You may learn about your roots at www.Ancestry.com, and then visit areas based on your research. Or, you may be more interested in stretching your dollar. There are many cost effective deals to be had by researching your heart's desire on the internet.

- **Stay sharp and keep learning.** The mind is much like the body: If you don't use it you will accelerate the process of losing it. Building bridges to new adventures is the key to maintaining your mental acuity and increasing your vitality. There are an abundance of educational courses developed for seniors to keep them exercising their mental prowess. Remember, if you started working in your twenties and retire in your sixties, there's a good chance you'll spend as many years in retirement as you did working. So building bridges to what you want to do in a rational manner for your encore years is imperative if the last phase of your life is to be enjoyable for you and your love ones.

Michael Bivona, (www.michaelbivonabooks.com), a certified public accountant, retired from the accounting profession and the computer-enhancement industry. He is an award-winning author and the recipient of the prestigious Long Island University Distinguished Alumni Award, 2007. Among his books published are *Business Infrastructure in a Computer Environment* and *Traveling Around the World with Mike and Barbara Bivona-Part One*. He has been interviewed and quoted on Jim Cramer's *The Street*; *US News & World Reports*, *Fox Business News*; *Forbes* and many other internet news publications. He lives with his wife, Barbara, on Long Island, N.Y., and in Delray Beach, Fla.

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