

Keeping Marriage Going Strong Into Your Golden Years

Understanding just why The trend of long-married couples calling it quits these divorces are taking been growing. place and taking proactive However, there are some steps to alleviate some of steps couples can take to the divorce triggers can be a keep their relationships recipe for a happy marriage going strong. that continues throughout According to the AARP, a couple's golden years.

divorces among people * Increase accountability. over the age of 50 have Ours is a transient society doubled since 1990. where families no longer According to Susan Brown, bat an eyelash over moving great distances away from codirector of the National Center for Family & other family members. As a Marriage Research at result, Boomers may feel Bowling Green State like they are not connected University, one out of three to children or grandchil-Boomers will face their dren. With this in mind, golden years unmarried. they may feel less attached There are a number of to their marriage or their reasons why divorce rates responsibilities or believe have skyrocketed among that no one will get hurt by close and remaining in frequent contact can increase accountability and reduce the propensity for divorce.

* Get things out in the open. A major reason for a failed marriage is years of avoiding significant issues rather than addressing problems. Couples should make time to talk to each other about anything that might be bothering them rather than letting too many things slide. If these conversations turn into shouting matches, there is always the option of bringing in a third party to serve as a mediator.

* Spend time apart. After retirement, couples may find themselves spending hours upon hours in each other's company. While togetherness can be beneficial, too much time spent together may lead to feelings of suffocation and the perception that each member of the relationship is no longer his or her own person. Individuals can remedy this by doing more things on their own, whether spending time apart with friends or engaging in hobby time without your spouse. After all, absence makes the heart grow fonder. Brief periods of separation can make the time married couples do spend together feel more meaningful.

* Recommit to your



years, the vows you shared on your wedding may be a distant memory. Some people may have different views on the permanence of vows, putting personal happiness ahead of the happiness of the couple. Take stock of what you promised one another on your wedding day and stick to those words.

* Become a comedian. Laughter has a way of dissolving a tenuous situation. Focus energy on laughing at mistakes instead of pointing blame. Couples can make fun of themselves and resolve to not take things too seriously.

* Act like you're dating. Couples often become complacent after many years of marriage. They may forget about the little

details that made the relationship fun in the early years. The personal notes and cards and other surprises may fall by the wayside after being together for some time. Make an effort to go on dates, write love notes and think of what was appreciated by your partners when you were in the dating stage.

* Practice selflessness. Sometimes all that is needed to rekindle a relationship is a selfless act that shows how much you care for your partner.

Couples who are on the fence with regard to divorce can make an effort to improve the relationship rather than simply see divorce as the best option.

From Page 8B

smartphones that require data packages. Take inventory of the features you plan to use and see how the service plans for those features add up. Instead of spending \$100 for an all-inclusive plan, you may be able to buy it in piecemeal and save

over-50

some money. * Take inventory of how much you use. When browsing the Internet or exploring different apps, it can be difficult to keep track of just how many minutes, texts and megabytes you are using. But knowing what you use will help you determine the range in which you fall with regard to service. If you find you only send out \$7 worth of text messages, do not pay for an unlimited text package that costs \$15. Services like BillShrink.com can analyze

your cellphone usage and make recommendations to cut costs.

a divorce. Keeping families

* Reduce megabyte guzzlers. Certain features require more bandwidth than others and can take more time to download and more megabyte data usage. Applications like YouTube work better when viewed on a computer hooked up to a traditional modem. According to the Onavo, which measures how data is being used, a YouTube app for a phone accounts for 40 percent of data consumption. App downloads for Angry Birds or Words With Friends represent 13 percent of data usage. All of this congestion results in dropped signals, slow emails and delayed Web browsing. In turn, phone service companies have to invest in different and more expensive broadband networks to improve service. Those improvements cost money and are passed down to the consumer via expensive data plans.

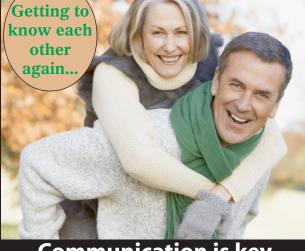
* Select the cheapest plans. You can compare plans to see which get the best ratings through Consumer Reports. The organization found that AT&T's unlimited Web addon is the cheapest, at \$15. Be sure you do your research in advance. You may incur hefty early-termination fees if you decide to switch your plans or companies before the contract is

* Unlimited is not always better. Again, figuring out how much data you use can help you scale down bills. You may be able to sign up for a limited data plan that's far less costly than the popular unlimited plan if you don't use that many megabytes per month.

* Check for discounts. Certain employees, lawenforcement officials or members of the military may qualify for a plan discount, depending on what the phone company offers. Inquire to see if there are any discounts based on where you work or your membership affiliations. Also, ask your employer if they subsidize mobile phone plans. If you are a business owner, the costs of a mobile phone may deductible.

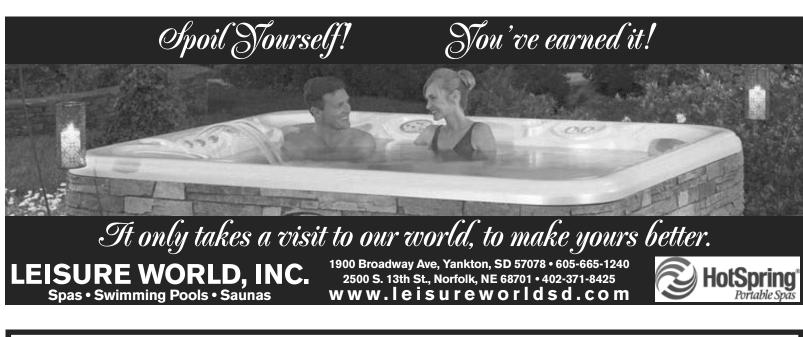
Mobile phones have become must-have commodities. Costs for the services associated with the phone can quickly add up, but there are several ways that users can reduce spending on phone data plans.

Retirement on the horizon? Getting to know each



Communication is key







HOW DOES LIFE INSURANCE WORK? WHAT'S THE DIFFERENCE **BETWEEN WHOLE LIFE AND TERM?**

Our agents can help make buying life insurance easy. Ask about our free, no obligation life insurance needs analysis This is one more tool available to help you make the right decision. We offer a variety of policies to help protect your dreams.



Eugene J Kocer, Agent 415 W. 15th, Yankton 605-665-4231 300 W. Main, Irene 605-263-8282

AMERICAN FAMILY

YOUR DREAM IS OUT THERE. Go get it. We'll protect it.

Home Office - Madison, WI 53783 2012 005627 - 1/12

Vascular Screening ARE YOU AT RISK?



Call for an appointment: Lewis & Clark Imaging

605.664.5300

Specialty Hospital 2601 Fox Run Parkway,

Yankton, SD 57078 www.lewisandclarkspecialty.com

Physician Owned

LEWIS & CLARK

\$40 FEE

80% of strokes can be prevented and vascular disease is often symptom free.

Stroke Aneurysm Leg Circulation (PAD)

Risk Factors...

Did you know...

This screening

evaluates...

•50 years+ •Family History of Vascular Disease

Smoking

•High Blood Pressure

& Cholesterol

Diabetic Lack of Exercise

Annual service provided. No physician referral necessary.