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# SENIORS



## Life on a fixed income has its limits

By Susan Nienow  
CONTRIBUTING WRITER

Most retirees end up living on a fixed income, but those at the bottom of the economic ladder don't have many choices to make — they live frugally because they have to. Every decision is made with the economic consequences in mind. And, even those with more resources

still find that they make spending decisions carefully.

Below are the stories of three Chesterfield seniors and how they cope with getting by on limited resources:

### Marlene Bailey

Like many seniors, 76-year-old Marlene Bailey struggles to cover even the most basic household expenses. She could save \$300 a month on her biggest expense — housing — if she could move to Rockwood Village, Chesterfield's only subsidized housing for seniors, but making the transition isn't as easy as packing up her belongings. There is nearly a yearlong waiting list to get in, and Bailey's apartment complex charges a penalty of two months' rent for breaking the lease. She can't afford to pay the penalty and has been trying to figure out how to make the move for several years.

Though two of her four children live in town, Bailey does not want to have move in with them. "They are busy and have their own families," she said.

With limited resources, it's also hard for Bailey to afford maintenance on her 11-year-old car. When she needed new brakes, her son stepped in and paid for the repairs.

Health care is another big expense. Bailey pays for supplemental medical insurance, but said that even with that and Medicare there is always more to pay.

She has enough for her normal expenses, but can't afford anything extra.

"I stopped giving Christmas gifts last year, but still like to give the [four] grandchildren \$10 on their birthdays."

She calls the Lifelong Learning Institute her lifesaver. Her daughter paid her membership fee, and Bailey's splurge once a month is to go to the luncheon that costs \$3.

### Mary Hollyday

Like Bailey, 83-year-old Mary Hollyday also lives frugally.

"I spend my money on what I want, but I try not to want much. I stay out of stores," she said.

Her house and car are paid for, but she dips into her capital when necessary.

To save money, she doesn't buy gifts, has one charge card, closes the blinds to block out the sun in the summer, and keeps the thermostat low in winter and wears a sweater.

"I don't decorate the house at Christmas because of the higher electric bills. I don't have a cell phone or make long distance phone calls," she added.

Hollyday doesn't go to movies or plays, but does attend free activities for seniors like the



Page Dowdy/Chesterfield Observer

Mary Hollyday saves money on her swimming hobby by buying bathing suits at the end of the season.

Senior Day put on by the county every May.

Ten years ago she started doing water aerobics after a heart attack and breast cancer. Now she swims five days a week at the Midlothian YMCA and has participated in the Virginia Senior Games for the last six years, qualifying three years. Last month, she went to the nationals in Louisville. She buys all of the bathing suits in her size at end of season sales in a local department store because she swims so often.

Hollyday has an optimistic outlook and said the best Christmas present ever was when she played Mrs. Santa Claus and visited shut-ins, nursing homes and an apartment complex.

### Louise Friend

Louise Friend, 92, lives in the house she and her husband shared. He died in 1988 and was a self-employed bricklayer. She has her own Social Security and receives payments from her reverse mortgage. Still, she receives less than \$1,000 a month to cover all of her expenses. She has always made do, but that's become even tougher since she broke her arm and wrist in a fall.

Food stamps provide her with an additional \$122 a month. Before she was injured, she still drove down the street to church and around the corner to the grocery store. "My insurance payment is worth more than the car," she joked.

Having enough to pay her electric bill and other expenses is a constant worry. She is alert and takes advantage of programs that help seniors. Her arm is in a sling, and she is on the mend. She misses being independent, but is grateful for the help with cooking and chores that will continue while she is incapacitated.

### 94TH CHESTERFIELD COUNTY FAIR

CHESTERFIELD COUNTY FAIRGROUNDS (COURTHOUSE & KRAUSE ROADS)

#### FINAL DATE — SAT., SEPT. 1

1 p.m. — Horse Ring Arena  
ARMA/AMSOIL Lawn Mower Racing

#### TWO GRANDSTAND SHOWS FEATURING STEVE BASSETT

8 p.m. — Bluegrass concert with  
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9:30 p.m. — Mystic Soul Bubbas Band

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Seniors and Children \$3



STEVE BASSETT

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[www.chesterfieldcountyfair.org](http://www.chesterfieldcountyfair.org)



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## Selected real estate sales

Subdivision Name	Property Address	BRM	BATH	1/2BATH	SQ FT	SOLD	ASSESSED
STONWOOD MANOR DR	20300 HICKORY BRANCH	3	2	1	2,142	\$263,540	\$212,400
3	2	0	1,092	\$167,500	\$128,400		
STONEY GLEN SOUTH	4600 TOOLEY DR	5	3	1	3,851	\$436,000	\$353,000
STURBRIDGE VILLAGE	812 ROEHAMPTON CT	4	3	1	1,372	\$161,995	\$123,500
SUGAR CREEK	1412 OLDE LYNNE CT	2	2	1	1,272	\$165,150	\$143,800
SUMMER LAKE	4301 NEVIL BEND TN	4	3	1	3,073	\$449,000	\$353,500
SUMMERFORD AREA	13600 PRINCE JAMES DR	5	3	0	3,755	\$379,900	\$70,000
SUMMIT POINT	3419 LUDGATE RD						

Subdivision Name	Property Address	BRM	BATH	1/2BATH	SQ FT	SOLD	ASSESSED
SUNNYBROOK	5007 ALBERTA MW	3	2	1	1,746	\$233,615	\$33,000
SURREYWOOD	1700 ELMART LN	4	2	1	2,804	\$130,950	\$261,900
SWIFT CREEK	5222 TERRACE ARBOR CR	3	2	1	2,522	\$78,000	\$288,800

This is a sample of residential properties sold in the county in recent weeks. For a complete listing of recent real estate transactions, visit [www.chesterfieldobserver.com](http://www.chesterfieldobserver.com) and click on "real estate."

Key: \* lot only. \*\* home/lot without additional information.