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Be Charitable And Tax Smart, Too

IT'S THAT TIME of year when holiday cheer abounds, and charities hope that the giving spirit will extend to their causes. With 2010 winding to a close, you'll need to act soon if you plan to make donations, and get a tax break, for this year.

You won't be alone in seeking last-minute tax deductions for your philanthropic efforts. About half of charitable giving occurs in the last part of the year, says Ken Berger, chief executive officer of Charity Navigator, which evaluates the performance of charities.

To get a tax deduction for 2010, you must make the donation by December 31. You can delay the actual payment by making a gift by credit card in December.

CHRIS SHARP

It will count as a 2010 gift, even if you don't pay the credit-card bill until January. Givers can meet the deadline by making their donation online.

A donor-advised fund is another option for the eleventh-hour gift giver. Such a fund is suitable for a donor who wants the tax deduction in 2010 but has not yet decided on the charities to support.

These accounts can be opened within two or three days before the end of the year, says Kim Wright-Violich, president of Schwab Charitable Fund, a donor-advised fund.

With a donor-advised fund, you can donate money or securities this year. Your contribution stays invested in the account, and you can later direct the money to your favorite charities. You can open an account at a donor-advised fund run by a financial-services firm, community foundation or charitable group. You will pay administrative and investment costs.

Retired foundation executive Suzanne Davis, 67, of New York City, opened a donor-advised fund account at the Schwab Charitable Fund four years ago. Over that period, she says she has donated a total of \$61,000, with about 40 charities a year benefiting from her fund's gifts, which generally range from \$100 to \$1,000. She uses online access to the account to direct

IN THIS ISSUE

MANAGING YOUR FINANCES

7 Year-End Roth Strategies

8 Tax-Efficient Investing

YOUR HEALTH

10 New Medicare Surcharges

11 Your Questions Answered

12 Information to Act On

INVESTING

14 Take a Close Look at ETFs

TAXES

15 Last-Minute Tax Tips

TRAVEL

16 Women-Only Tour Groups

RETIREMENT LIVING

18 Joining the Peace Corps

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TRAVEL

Overseas Tours for Women Travelers

FOR YEARS, Debbie Conrad, 57, wanted to travel to Italy. The Houston resident, a vice-president for an energy company, was enchanted by photos of the travertine stonework in picturesque Tuscan villages, and she was eager to try authentic pasta dishes.

Conrad and her husband talked about going together, but their busy work schedules and limited vacation time wouldn't allow them to take extended time off. So when she found a women-only tour company, Adventures in Good Company, that offered a two-week Tuscan hiking trip last spring, she went on the trip without him. "He told me to go ahead and do it," she says. "He said I deserved it."

Conrad and 13 other women hiked from one picture-perfect hillside town to the next, sampled truffles and pecorino cheese in outdoor cafes, and went to wine tastings in vineyards. "Every time we walked into town, it looked just like a postcard," she says.

Although she knew no one on her trip at the beginning, she became fast friends with her sister travelers, sharing stories, photos and laughs. Conrad suspects her husband would have loved the trip, but she enjoyed the independence. "I wanted a trip when I only worried about myself," she says.

Just as men have long carved out time to take fish-

ing, hunting or golfing trips with other men, many women are opting for women-only vacations that hew closely to their own travel desires, says Marybeth Bond, author of *Best Girlfriends Getaways Worldwide* (National Geographic, \$16). Many are single, but others are married women who have travel interests that their husbands don't share.

Overseas travel can be especially appealing for women 50 and older, who are far more likely than their younger counterparts to have the time and disposable income to head to distant locales. "For most of their adult lives, women have put something—or someone—ahead of themselves, whether it's a child, career or an aging parent," Bond says. "But there comes a time when women say, 'Now it's my turn.'" And if they've lost their traveling partner through divorce or death, many women find traveling with other women to be a comfortable and supportive environment.

From Culinary Tours to Jungle-River Rafting

Dozens of tour companies offer several women-only trips each year, while other organizations focus exclusively on women's travel. The best groups do more than just slap a women-only label on a generic tour—they tweak every aspect of the journey to fit the specific desires of women travelers.

Whether you're looking to relax, get active, enjoy fine dining and shopping, or explore the art and museums of another culture, there's likely a trip that will mesh with your interests. Many tours of a week or shorter can cost less than \$1,500, not including airfare. Luxury tours, where guests stay in five-star hotels and dine at top restaurants, can cost more than \$5,000.

At the Women's Travel Club (www.womenstravelclub.com), guides lead culturally themed tours to dozens of international destinations each year, including Paris, Rome and Cairo. According to founder Phyllis Stoller, the tours tend to budget more time for museums than might be expected for a trip for both men and women. "We might have the docent pick three pieces of art and talk for a half hour on each one," she says. "At the end, we'll hear women say, 'You know, I think I really learned something about art.'"

Eunice Stern, 62, a Chestnut Ridge, N.Y., resident, went on her first trip with the Women's Travel Club in 2005 to Mexico's Ixtapan de la Sal for a spa vacation. Stern, who is divorced, says she found a level of comfort traveling with only women that she's not sure she would have felt in a mixed group. "A camaraderie develops," she says. "Everyone is very inclusive, so even

though I was traveling alone, I wasn't alone."

Stern came away from that trip with more than just memories: She met two other women from New York, and they meet regularly. She's also gone on two other Women's Travel Club trips—one to China, and one to Dubai and Oman.

Lauren Birmingham Piscitelli, who leads culinary tours of Italy for women through Cooking Vacations (www.cooking-vacations.com), says she frequently sees intergenerational family groups of mothers, daughters and grandmothers who want travel experiences that they can all enjoy. Cooking and eating amazing food often fits the bill.

During the trip, women choose from activities that range from watercolor painting classes to guided shopping tours. "We also give everyone a handmade journal to write down her thoughts," says Piscitelli, which she says results in a more meaningful keepsake than a trinket from a souvenir store.

For many women, a trip is a chance to take on a challenge without the same competitiveness that might drive men. Marian Marbury, president of Adventures in Good Company (www.adventuresingoodcompany.com), has organized tours that have led groups of women on a moonlight ascent of Tanzania's Mount Kiliman-

jaro and rafting trips on the jungle river of Chagres in Panama. "Women tend to be naturally supportive of other women on these kinds of trips," she says. "They're not just concerned about getting to the top of the mountain. They also want to absorb every bit of the experience." That they can do so without feeling excluded by couples or worried about their safety adds to their enjoyment, says Marbury.

Because there are so many tours to choose from, Stoller says finding a company and a trip that will be the right fit requires more than just scouring the Web sites. "You want someone to walk you through the company. Ask who they are, how long they've been around, how they choose hotels and how they deal with problems when something goes wrong," she says.

Stoller adds that you should always look for real group photos on the company's Web site—not staged photos with models—to make sure you'll fit in with the other travelers. Ask for references from others who have gone on the tours.

Be sure that you understand how to stay safe on your travels when the trip starts. Some tours will begin the moment you step onto the plane. Others may require you to navigate your way to the first hotel on the itinerary.

For both safety and convenience, pack light, says Marcia Miller, president of You Go Girls (www.yougoirlstravel.com). "You're not going to have someone else to lift your bag up onto the train compartment, or pull the bag up subway stairs," she says.

Of course, you don't need a tour group to explore a country. While a tour is typically the easiest introduction to a foreign country—especially if you don't speak the language—going it alone or with a friend will allow you to tailor your itinerary to your specific desires. "Find those high-touch experiences—a volunteer opportunity, a cooking course, a samba class—that will allow you to come home with something new in your life," Bond says.

If traveling without a tour, you'll need to do much more research to learn about the country and its customs, and to understand safety precautions. Consider taking language classes beforehand, and find someone who has done a similar trip to get advice.

And practice makes perfect, says Stoller. "If you've never taken a trip alone, go out for a day and have breakfast, lunch and dinner by yourself," she says. "See if you can walk all day and if the shoes you bought are comfortable. A practice run may sound silly, but it works." **K** —ERIN PETERSON

Resources for the Road

Journeywoman www.journeywoman.com

Hundreds of articles on everything from packing tips to dining destinations.

Women Build www.habitat.org/wb/international

Habitat for Humanity hosts international women-only home-building volunteer trips.

Transitions Abroad www.transitionsabroad.com/listings/travel/women

Articles on solo and group travel, and links to Web sites of women-only travel companies.

Gutsy Women Travel www.gutsywomentravel.com

Features exotic destinations, including Kenya, Argentina and Morocco.

Gutsy Women: More Travel Tips and Wisdom for the Road (Travelers' Tales, \$13) by Marybeth Bond

Advice on packing, staying healthy, avoiding unwelcome advances and more.

A Journey of One's Own (Eighth Mountain Press, \$15) by Thalia Zepatos

Tips for women traveling alone or together.