

# Senior Living GUIDE



# Staying Safe

The winter months — with their inevitable snow, ice, and cold temperatures — can make life more difficult for people, especially for seniors.

Here are just a few tips for staying safe and healthy this winter so you can focus more on the fun and festive aspects of this time of year.

## AVOID ICE

A slippery sidewalk is one of the leading causes of injuries in seniors during the winter months. Winter is a great time to invest in new footwear because the new purchase allows you to get through the most dangerous months with footwear at their peak performance, especially before they are scuffed and their soles are worn through).

Be sure to wear shoes with good traction and non-skid soles. If you use a cane, replace the tip to make walking easier.

## DRESS IN LAYERS

If the temperature dips too low, there is a serious concern for hypothermia. This condition leads to the core temperature of the body dipping too low.

Dressing in layers allows you to be appropriately dressed for outdoor tempera-



tures and easily strip down to a comfortable layer once back inside. Proper outerwear also is key. Wear a heavy coat and a warm hat with gloves and a scarf.

## PREVENT SEASONAL DEPRESSION

Seasonal affective disorder, or seasonal depression, is a mood disorder that is characterized by depression that

begins and ends around the same time every year.

Feelings of depression can be especially bad for seniors in the winter months because it is harder to get around safely and participate socially. Plan visits during the day when it is safer to be out, or ask family and friends to come to you.

Don't forget to pick up the phone. A daily phone call

with a good friend can make a big difference.

## PREPARE FOR STORMS

Winter storms can lead to power outages, which are caused by heavy precipitation and ice buildup on power lines. The right preparation means the difference between weathering a storm with ease, and a life-and-death situation.

Before the winter weather comes in full force, be sure to get your car serviced, and prepare your home. Keep flashlights handy and a battery-powered radio on hand. It is also a good idea to stockpile heavy blankets if you don't have a generator. All of these things will make you infinitely more comfortable if you have to deal with a cold, dark home for a few days.

# Plan a Vacation

The chilly winter months are a perfect time to plan a vacation somewhere with sand and sunshine. Whether you like to plan ahead with a trusted travel agent or prefer the thrill of a last-minute deal, these sunny locales will make you forget all about the dreary weather back home and chase away those winter blues.

## STAYING CONTINENTAL

If flying isn't your cup of tea or you don't like the thought of a long flight, have no fear. Each of these sunny locations is situated within the continental United States:

### Palm Springs, Calif.

Think desert panoramic views, iconic architecture and pool-side cocktails. Palm Springs is a perfect marriage of flora and fauna — and surprisingly affordable.

### Miami, Fla.

Get your taste of mid-century architecture and your cravings satisfied with Miami's booming food scene. Relax by the ocean or poolside by day and enjoy the eclectic clubs and art scene by night.

### Scottsdale, Arizona

If golfing is your Saturday (or everyday) go-to, look no further than Scottsdale. Winter temps average in the low 70s, making it the perfect time of year to visit. Don't forget to check out the city's ardent art scene — brimming with local crafts, Native American jewelry and food markets.

## EXOTIC LOCALES

While you won't need a passport, each of these locations is outside the continental United States:

### Honolulu, Hawaii

Hawaii is the home of year-round sunshine. Honolulu, the state's capital, is the gateway to the island chain. There is a great shopping and nightlife scene in Waikiki, and if you have an interest in history visit the USS Arizona Memorial.

### U.S. Virgin Islands

White powder beaches and blue waters for miles, this is a perfect match for someone who wants to slow down and experience a little "island time." The three-island playground offers something for everyone — from romantic

luxury on St. John, historic charm on St. Croix and renowned shopping and dining on St. Thomas.

### Puerto Rico

Adventure and relaxation never got on so well together as in Puerto Rico. Stay in Old

San Juan to experience one of the Caribbean's most iconic colonial neighborhoods. Then day-trip over to El Yunque — a breath-taking and accessible rainforest — or go caving in Rio Camuy. Prepare to return home telling friends you have never felt so young.



# Consider Renting

**M**any seniors find they require significantly less space than they did when they were raising their families and building their careers.

If you are considering selling your home and downsizing to a smaller space, consider renting before settling in with another mortgage. There are many financial and social benefits to renting a home.

Here are just a few:

## **BEEF UP YOUR NEST EGG**

When you rent, you need no down payment and pay no separate real estate taxes. Going from owning a home to renting, you would liquidate your assets — freeing up that money for other purposes.

So sell your current place and use the profits to pay off remaining debts or beef up your nest egg; this is the time of your life when maybe having a bit of extra cash (whether to save or to play) could provide comfort.

## **NO MAINTENANCE**

When you rent a property, maintenance and repairs are a landlord's responsibility — relieving you of the pressure to climb ladders and sparing you the expense of a repairman.

If the roof needs replacing,



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a water pipe bursts, or the air-conditioner dies, you won't see the bill for the repairs.

## **AN EXCUSE TO DECLUTTER**

After living in the same space for several decades, it is easy to accumulate a lot of items.

Through the years, you likely have amassed a collection of things, some of which you may have even forgotten that you own.

Your “third act” is a great time in life to take stock and downsize to eliminate the burden on your life and create more time for doing the things you enjoy.

## **PLENTY OF AMENITIES AND BUILT-IN COMMUNITY**

Community pool. Tennis courts. Fully-equipped gym. These are just a few of the amenities that come fairly standard with most apartment complexes. These ame-

nities also offer built-in socialization.

By frequenting the community pool, you are likely to start conversations with other renters and get to know your neighbors. Renters are more likely to know their neighbors, participate in community events and make new friends through approaching people they don't know.

It also can be a lot easier to find someone willing to check up on your place when you go

on vacation.

## **CHOICE OF LOCATIONS**

Apartment complexes can be easily found near some of the best restaurants, bars and shopping, which can make it easier to get around and get out of the house.

Being a senior, you also have your choice of age-restricted complexes — if you prefer to avoid the college crowd or families with young children.

# New Relationships

**W**hat happens when you want to date, but you have adult children who are not thrilled with the idea? This situation is a common one among single seniors.

While having children is one of life's greatest joys and ideally grows into a friendship between equals, it can be hard on children to think of a parent with someone new.

Use the following steps as a guide to help you deal with your children and go on to find a loving and fulfilling relationship.

## UNDERSTAND THEIR POINT OF VIEW

To appropriately address the issue, you must first understand the root of your child's concern. If you are no longer with their mother or father, the thought of you in another relationship could feel hurtful to them.

Alternatively, your children could be fine with the thought of you with another person but feel overwhelming concern for your well-being and worry about you being taken advantage of. A serious heart-to-heart about their concerns often is a great first step.

## ASSUAGE THEIR FEAR

Now that you know why your children don't like the thought of you dating, you can better address their concerns. Oftentimes, the issues lie in a difference in life experiences.

A 35-year-old views life differently than a person who is 75 years old. Talk to your children about the different perspective that age brings.

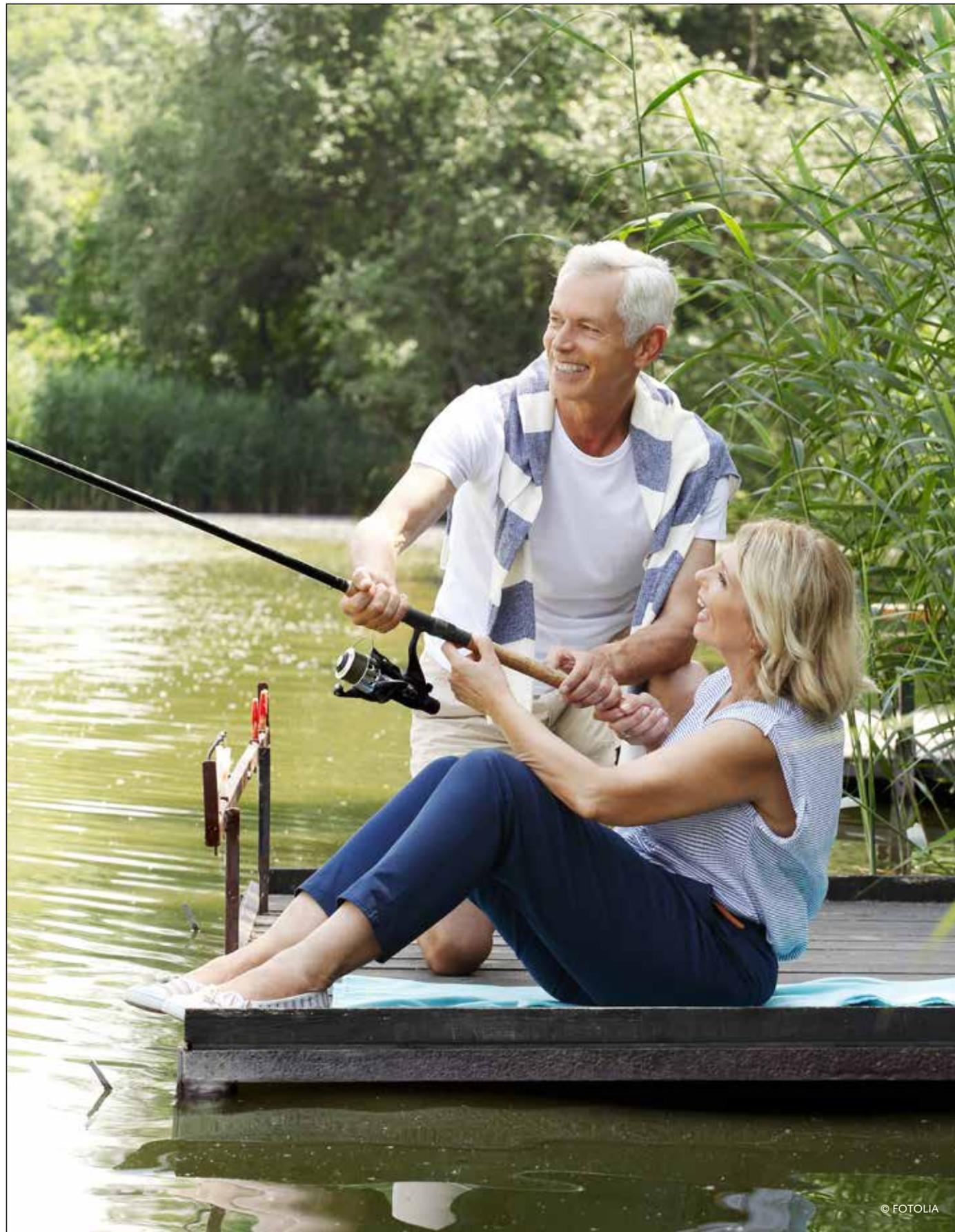
For example, if you are a widow or widower, your children could be terrified of you meeting and falling for someone who also might pass before you. This is a risk you might be willing to take for the inherent joy a new relationship would bring. If so, explain this clearly.

## STAND YOUR GROUND

While your children may have strong opinions about your love life, it is your love life. Many children have a hard time seeing their parents as people who desire love, companionship and romance.

There is a chance that your children will never accept your choice to date again — and you have to be OK with that. Whether they are overjoyed, begrudgingly accept the situation or completely disregard the idea, you are entitled to a love life.

Enjoy yourself and meet some interesting people. You never know what life has in store.



# Fitness Awareness

**F**itness is essential for seniors. However, staying fit can be more challenging in the winter months, when safety becomes a larger concern.

A great way to stay accountable to your fitness goals is by monitoring your nutrition and activity — and the newest technology is making this easier than ever: activity trackers.

Activity trackers are designed to track your activity all day, and many are accompanied by a mobile application that is designed to both complement the tracker with additional features and store each day's data.

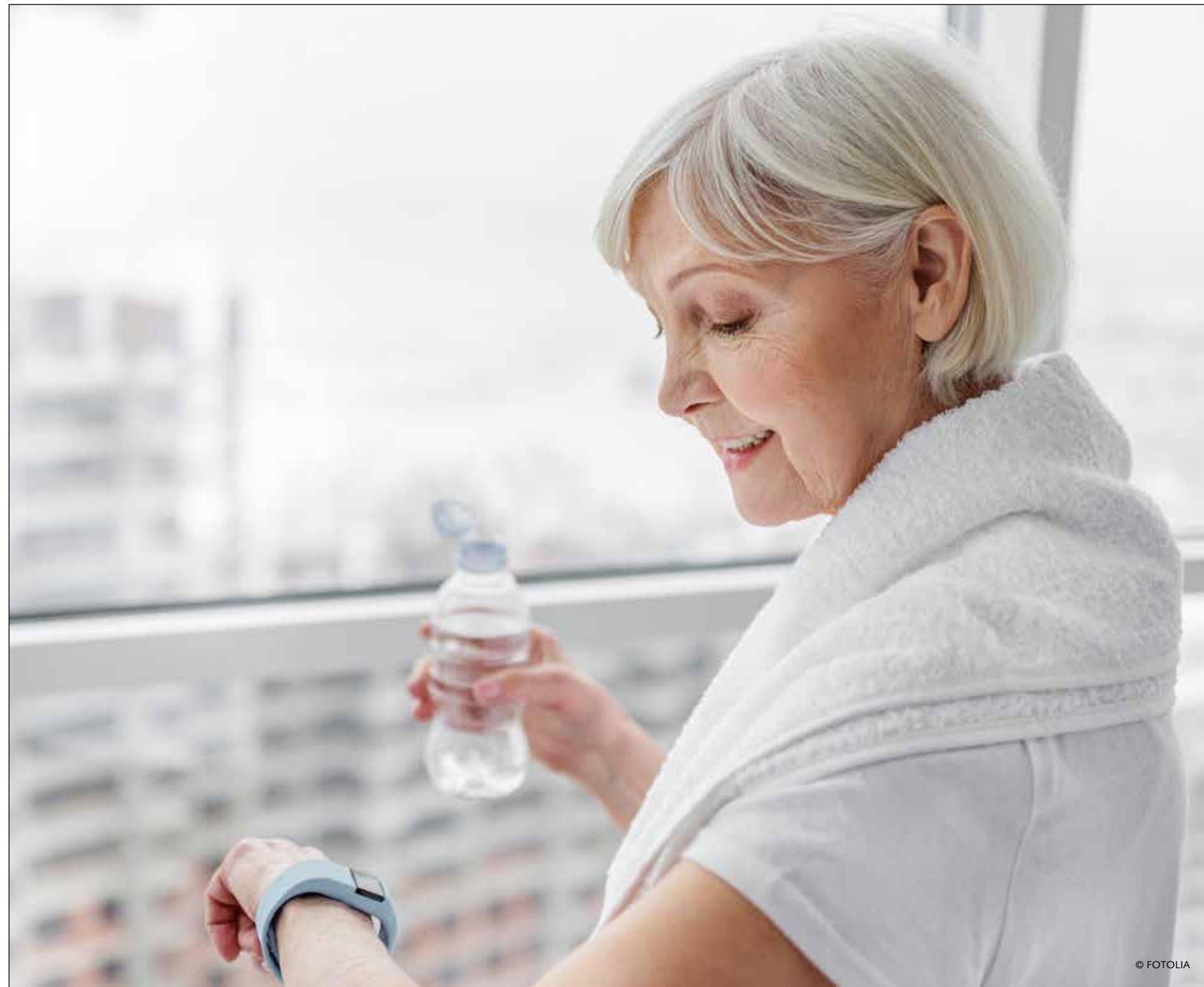
## KEY TRACKING FEATURES:

**Heart rate:** Continuous and automatic heart rate tracking, right from your wrist.

**All-day activity:** Track steps taken, distance traveled, calories burned and hourly activity (including “active” minutes versus stationary time).

**Activity smart track:** A feature that will automatically recognize when you change activities (like going for a jog) and records the minutes in the “exercise” section of the accompanying smartphone application.

**Sleep cycles:** Automatically tracks your sleep quality (including how many times



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you woke up and for how long) and stages of sleep.

**Reminders to move:** If you've been stationary for too long, some trackers will give you friendly reminders to get

up and go for a short walk by making the device vibrate. This ensures you don't remain sedentary all day.

**Fashionable accessories:** While maybe not the most

important feature of an activity tracker, many come with interchangeable accessories, so they remain a sleek and unnoticeable part of your style.

**Note:** Not all brands or mod-

els of activity trackers performs each of these features, so be sure to research thoroughly or talk to a sales person directly before choosing and purchasing your activity tracker.

# Brew Your Own Beer

**D**o you enjoy a good brew? Then consider making your own. While it can be intimidating, don't let the multi-step process scare you. Brewing beer can be a fun, long-term — not to mention tasty — hobby.

While it would be best to start out with a kit (which provides you with everything you will need) for your first batch, acquiring basic knowledge is also essential if this is a hobby you intend to turn into a lifestyle.

Perfect your craft, and you will quickly become the favorite neighborhood bar.

## FOUR BASIC INGREDIENTS

- **Water.** The base of beer.
- **Malt.** A grain that has been prepared for brewing. Malted barley is most common, but malted wheat is also popular.
- **Hops.** Hops provide the “spice” to beer — providing the bitterness to balance the sweet — and are added sparingly.
- **Yeast.** This is what changes unfermented brew into the beer we drink, converting the sugars into alcohol and carbon dioxide.

## BREWING STEPS

- **Malting.** First you must germinate the grain. The grain is then dried through heating, which allows the grain to be stored for long periods of time and develops the malty flavor.
- **Mashing.** To mash, the grain must be soaked in hot water. This is when the starch molecules are converted into sugars, which will later fuel the yeast during fermentation. This mixture is called wort.
- **Boiling:** Before the wort can be fermented, it must be boiled to sanitize it and make the finished beer more stable. It is during the boiling that hops is added and bitters are extracted.
- **Fermenting:** After boiling, the mixture is cooled so that yeast can be added. Fermentation can last anywhere from a few days to a week. For stronger, darker beers, you can ferment for months. The only steps left are to bottle and serve.



# Finding a Financial Advisor

The end of the year brings with it a level of reflection. Be productive and turn this reflection toward your finances.

How well are you managing your money? Even if the answer to this is not negative, there is always room for improvement.

If you don't have one already, consider hiring a financial advisor. An advisor can help you evaluate your current financial situation and help you create a plan to meet your financial goals. But where do you begin?

## THREE QUESTIONS TO ASK

While you will have many questions for your financial advisor, these three are essential when choosing someone to help manage your money.

- Are you a fiduciary? A fiduciary is a person who must place the interests of the client above his or her own interests. This is important. Fiduciaries must also disclose what their fees are and how they are compensated.

- What services do you provide? You, obviously, want someone who can fulfill your needs. Some firms offer only advisement while others specialize in comprehensive planning around retirement, insurance and estate.

- What types of clientele do you specialize in? Some advisors have a niche and some don't. If they do, make sure you fit into it, or they may be out of touch with

the general needs of your demographic.

## TYPES OF FINANCIAL ADVISORS

It goes without saying that you want to choose an advisor based upon your needs. Someone who is qualified, experienced, and has had proper training. But what are you looking for?

- Certified Financial Planner (CFP) — A fiduciary certified through a comprehensive 10-hour board exam and have many years of experience in financial planning.

- Chartered Financial Consultant (ChFC) — These advisors go through the CFP core curriculum but do not take the board examination.

- Registered Investment Advisor (RIA) — A fiduciary who may be required to register with the Securities and Exchange Commission, depending on how much money they manage.

- Chartered Financial Analyst — This person will offer the deepest financial analysis. Only 20 percent of applicants receive this designation from the CFA institute after passing three six-hour exams, two years of coursework and four years of professional work experience.

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