

Senior Living



Making Your Savings Last

Reaching retirement means more time to spend with family, to enjoy your hobbies, to travel and try new things.

But making your retirement savings last can be difficult, especially for those who have tied those funds to an ever-fluctuating stock market. If your plan is to live on your savings, while also perhaps leaving an inheritance as a legacy for your loved ones, you'll have to make every dollar count. Here's how to do it.

ANNUITIES

Annuities have become increasingly popular in retirement planning, since they provide a guaranteed stream of income no matter how the stock market is faring. That can be of particular comfort, considering how volatile Wall Street has been more recently. Annuities are basically insurance products, with variable and fixed options. You pay up front for the annuity, then earn a steady return on investment for a set period of time. The annuity is secure, as long as the company that issued it remains financially sound. There are a couple of notable downsides with annuities: Your money is locked away in this investment, and there are expensive fees if you try to access it.

SECOND CAREER

Ironically, retirement doesn't



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have to mean you stop working. Many people relish the chance to start a second career. These jobs, typically worked on a part-time basis, might be an offshoot of your previous professional experience, or perhaps in something new that you have always been interested in. Either way, extra earned income means you'll access

less of your savings in early retirement, while staying active and engaged. Both things can be very important in our golden years.

GET GOOD ADVICE

Whatever route you choose, one of the best ways to make your retirement savings last as long as you will is to seek

out professional advice on investing and money management. Ask friends and neighbors for recommendations on finding a financial advisor in your area, then make sure they have a solid local reputation and current certifications. The best advisors won't pressure you to purchase a specific product,

but will instead tailor their advice to your personal needs. If someone gives you a hard sell, look for another advisor. The right one will help you make the kind of money-management reevaluations needed for retirement, even if you've always done a good job of investing while still on a career track.

The Importance of Vitamins

Vitamin deficiencies are a growing problem for aging Americans.

As many as a third of elderly people were lacking some basic nutritional necessities, according to one study. There were particular issues with vitamins D and B.

In many cases, incorporating specific foods into your diet can address these deficiencies, while also offering important health benefits. Vitamin supplements might also be required, though you should consult your physician before increasing any dosages. Here's a deeper look at the importance of vitamins, and why we need them.

IN YOUR DIET

What we eat directly impacts how your body functions and how you feel. You won't have to worry with the right diet, because certain foods are known to contain the vitamins that are essential for our good health. Fruits and vegetables are loaded with vitamins, while whole grains are an important source of B vitamins. Try for a healthy balance of proteins, carbohydrates and health fats, which also support you body through needed vitamins.

CHANGING BODIES

Older people's stomachs produce less acid, reducing our ability to absorb nutrients like vitamins B12 and B6, and iron. That's why adults who are 50



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and over need to pay close attention to their levels. As we age, we also start to lose more of the mineral calcium than we absorb, leading to bones that break more easily — especially for post-menopausal women.

FIGHTING DISEASE

Beyond the obvious health benefits of a vitamin-filled diet,

eating right may lower your risk of developing diseases like Alzheimer's. Vitamin E, or a combination of vitamins E and C, vitamin B12 and folate are thought to be important preventative tools, according to the Alzheimer's Association. They urge a diet of cold-water fish, dark-skinned fruits, vegetables and nuts to help

increase your needed vitamin intake.

WHEN TO SUPPLEMENT

The Food and Nutrition Board of the National Academy of Sciences has set the recommended daily allowance for vitamins, which you regularly see on the labels of food products and supple-

ments. But seniors, and women in particular, may have specific needs not outlined in those general guidelines. Consult a nutritionist or health care professional about which levels are appropriate for you. They'll base these recommendations on your particular diet, weight, health condition and other factors.

Considering In-Home Care

Once upon a time, our only long-term care options for the elderly were nursing homes or assisted-living facilities, moves that can be both pricey and difficult since some of us don't want to lose our independence.

Today, in-home care is an increasingly popular option, because it addresses both issues. Seniors can continue life where they are most comfortable, rather than moving out. Care can also be calibrated so the caregiver is there only when needed. Thinking about in-home care? Here's a look at how it works.

TYPES OF CARE

In-home care is generally divided into three over-arching categories: Personal care, companionship and medical care. Personal care involves helping with every day help, including dietary needs, bathing and general chores.

Companionship is just what it sounds like, a person who can serve as a sounding board while helping patients stay physically and mentally fit. Finally, medical care varies widely, from simple reminder services to 24-hour round the clock nursing. Some also have what's called respite-care option, where someone steps by so that primary caregivers



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for aging family members or the disabled can run errands or pursue other activities.

CONVENIENCE AND COMFORT

Not every patient is wrestling with whether to enter a nursing home. Some of our aging neighbors simply have chronic illnesses that must be regularly addressed. In-home

care offers an opportunity to avoid the difficulty of traveling back and forth to a medical facility. Instead, trained professionals visit your home on a timely schedule. As in-home care options have proliferated, the cost has gone down and the specialization has gone up. Today, these caregivers can provide everything from daily medical help

to every-day housekeeping, depending on your level of need.

FINDING THE RIGHT OPTION

Begin your search for the right in-home care service by discussing it with a doctor. They'll be able to help you gauge the level of care you or a loved one will need on an

every-day basis. They'll also be intimately familiar with the local services in the area, so their recommendations will be more closely tailored to your specific needs. As you evaluate the individual plans, be sure these companies have all of the proper training, certificates and degrees in order to operate as an in-home care provider.

How to Become Tech Savvy

The caricature of a tech-averse older generation who can't even work the TV remote persists, despite their growing comfort with modern advancements.

More than half of older Americans use the internet, according to the Pew Research Center, and far more have mobile phones. Still, there are some who aren't as comfortable with all of this new gadgetry, and they may find social networking and web browsing difficult to understand. If you've been struggling, here's how to become tech savvy.

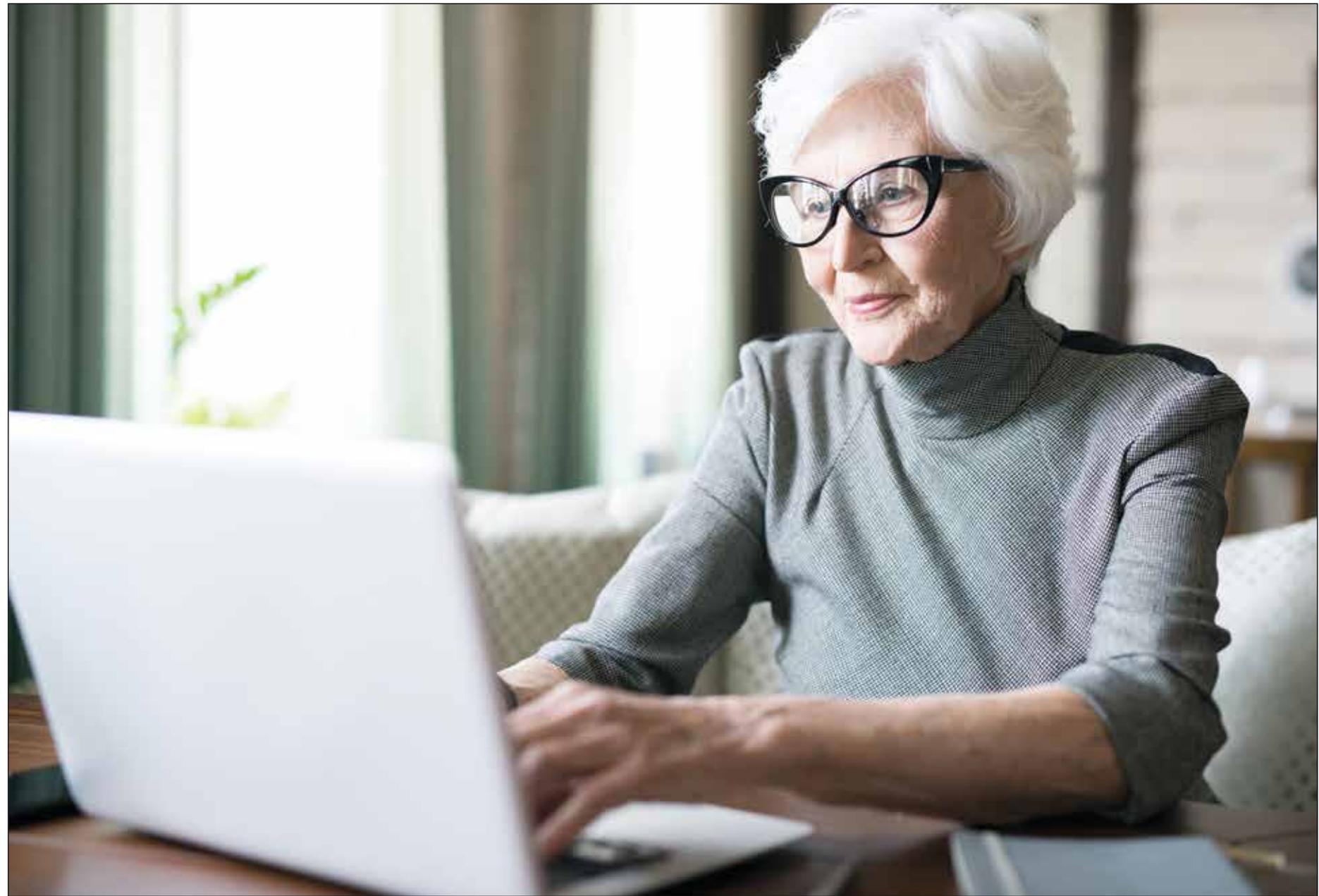
A LIBRARY AT HOME

Think of the internet as having a library right inside your home. The web provides a similarly free-ranging wealth of content, from medical and financial information and to the historical.

Streaming services even give you a chance to watch television shows, documentaries and movies, from yesteryear or today. This is a particularly useful education and entertainment resource for older shut ins, or those who are serving as caretakers for their aging spouses. You can see the world from your kitchen table.

SOCIAL NETWORKING

Social networking sites also



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give you a chance to reconnect with far-flung family members and old friends. Gone are the days when loved ones remained in their legacy homes, or even in their hometowns.

Sites like Facebook and Instagram give you a chance to keep up with their busy lives in between return visits, so you'll never miss the small, good things that happen along the way. This kind of

socialization also leads to better health outcomes. Once you log in, you'll find that most sites include a user guide to help understand their features.

OTHER USES

Desktop computers, tablets and smartphones also allow us to use email to stay in touch, manage our finances, participate in voice calls and video chats, play games, shop

online, listen to music and write letters.

INVOLVE FRIENDS AND FAMILY

Don't feel pressured to know more than you do. Talk to friends and family members, in particular younger ones who've never known a world without the internet. They'll help you get a handle on how all of it works, and can even set up handy shortcuts that will make

using the latest tech a breeze.

LEARNING MORE

If you don't have a circle of loved ones who can guide you through these adventures in technology, consider taking a course at a local community college or learning center. They offer classes for every level of computer expertise, generally in small-class settings in order to encourage questions and collaboration.

Stroke Risk and You

Our chances of suffering a life-threatening stroke unfortunately increase with age.

Some 70% of victims are 65 and older, according to one national estimate. Some factors are obviously beyond anyone's control, but a few important lifestyle changes can lessen your risk. Here's a look.

KNOW YOUR FAMILY HISTORY

Genetics may predispose you to a stroke, along with certain health conditions like heart disease and sickle-cell disease, according to the Centers for Disease Control and Prevention. Knowing your own family history and the issues they've dealt with can help you better understand your own risk of stroke. This information will play a vital role in how your doctor approaches any plan to maintain your health.

BE PROACTIVE

High blood pressure can lead directly to stroke, so the U.S. Department of Health and Human Services recommends keeping your blood pressure in normal range as a preventative measure. Quit smoking, or never start. Monitor your blood-sugar and cholesterol levels, and go in for regular checkups. Your doctor can perform routine tests and listen



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for arrhythmias, both of which can help determine your risk of stroke. If needed, a carotid ultrasound can identify cholesterol-fueled plaque buildups in the neck — a key area that can lead to strokes.

DIETARY ISSUES

Consume no more than 1,500-2,000 calories per day,

depending on how active you are and current body-mass index. Reduce salt to no more than half a teaspoon a day. Avoid saturated fats, while eating a daily allotment of 4-5 cups of fruits and veggies. Have no more than one glass of alcohol — preferably red wine, since it contains heart-healthy resveratrol — per day.

KNOW THE SIGNS

There are specific signs that indicate when you, friends or family are suffering a stroke. They include a sudden inability to coherently speak, numbness or weakness in the arm, leg or head (in particular on only one side); sudden vision problems in one or both eyes; or a severe headache that

occurs for unknown causes, according to the National Institutes on Aging. We should all become familiar with the symptoms and be prepared to immediately call 911. Timeliness is key. The faster we make this determination and get lifesaving help to the victim, the lesser the impacts of a stroke.

Choosing a Retirement Community

Active seniors aren't looking for sleepy retirement homes anymore.

Today's bustling retirement communities are meeting that demand, providing vibrant and active lifestyles where once there were only rocking chairs. Here's how to choose one that's right for you.

PRICE AND AMENITIES

Start with price and the facility's amenities. Maybe you're a big fan of tennis or horseshoes, and this particular community doesn't have a space for that. On-site or nearby hair salons, gardens, libraries, music rooms, exercise classes, and concierge and laundry services separate the great from the merely adequate options. But maybe it's a little bit out of your financial comfort zone. Keep moving, as there are typically plenty of other options in this growing sector of our economy.

COMMUNITY ACTIVITIES

Seniors are more health conscious than ever before, and that includes mental health. The best retirement communities sync up with a desire to remain part of a larger social circle with planned activities. Make sure they give residents plenty of opportunities to interact in a fun and open environment. Arts and crafts, dancing and board games help build new friendships. Ask if the community



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provides transportation for local trips to local points of interest. Who doesn't love a fun outing?

LIFESTYLE

Be aware that some community restrict visits, so closely examine these policies if you are expecting company on a regular basis. Does retirement mean an opportunity to

leave the kitchen for good? That could be a factor in deciding, so inquire about their dining services. Many seniors move into their retirement years with a treasured furry friend. Make sure any potential community allows pets before you consider moving in. Finally, safety is huge part of feeling comfortable. The facility should have secu-

rity cameras, emergency-response systems, ample lighting and a formal visitors check-in area.

PROXIMITY

You'll want to be near fun external activities like golf courses, retail and swimming pools. Churches, libraries and public transportation are important, too. Most critical,

however, is the community's proximity to needed health care. The building itself should be accessible to first responders, but also close to a hospital, preferred physicians and any other critical service providers. (Review their formal emergency plan, too.) At the same time, be aware of potential noise and traffic issues from nearby sports facilities and schools.

Depression in the Golden Years

Most people enter retirement with plenty of goals still to be accomplished, even if it's just to finally relax after decades spent building a career.

Fighting depression might have been the last thing you expected to see on that list. Still, statistics show that more than 6.5 million Americans who are 65 or older are impacted by depression, according to the National Alliance of Mental Illness. The good news is, there are proven ways to battle depression in your golden years. Here's how.

MAKE NEW FRIENDS

Loneliness often fuels depression in the senior population. Children grow up and move away, and friends and treasured family members might pass on. We can be left feeling isolated. The truth is, however, that we're surrounded by others who are on the same journey, and that camaraderie can help break the bonds of depression. They'll be understanding and empathetic, as you share stories of the previous lives you've led — and you'll be able to likewise provide support and advice. As you expand your social circle, you'll realize that there are few better ways to rebuild the feelings of self-esteem and value that may have



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been lost while suffering from depression.

EXERCISE

Get out there! Those with an active lifestyle enjoy numerous health benefits, and they're not all related to your heart, lungs and muscles. It's a great stress buster, and a depression buster too. Reluctant to join a fancy gym

and become a workout warrior? Don't worry: Even moderate exercise like walking can improve your health and happiness, according to the National Institute of Health.

DIETARY CHANGES

Our feelings can be directly linked to what we eat and drink. Of course, there is no dietary cure for depression,

but researches have still found that specific foods can boost mental health. Studies out of Spain and the U.K. confirmed that a diet plan that's high in vegetables, fish, fruits, whole grains, nuts and olive oil — the so-called "Mediterranean diet" — has been proven to lessen our risk of depression. On the other hand, fast food (and drugs and alcohol) can

have the opposite effect.

TREATMENT

More formal treatments for depression include counseling with a psychologist, psychiatrist, social worker or other mental health-care professional; taking medications that affect mood, like serotonin; and therapies involving electric currents and magnets.