



SENIOR LIVING

Benefits of Owning a Dog

We know that walking is great for your overall health. New research shows that walking the dog can be even better. Studies connect the ownership of a dog to more exercise among owners.

That's because if Fido needs to walk off his energy every day, the owner is likely to pick up some beneficial exercise in the process.

Researchers at the University of Missouri found that dog walking is associated with lower body mass index, fewer doctor visits, more frequent exercise and an increase in social benefits for seniors.

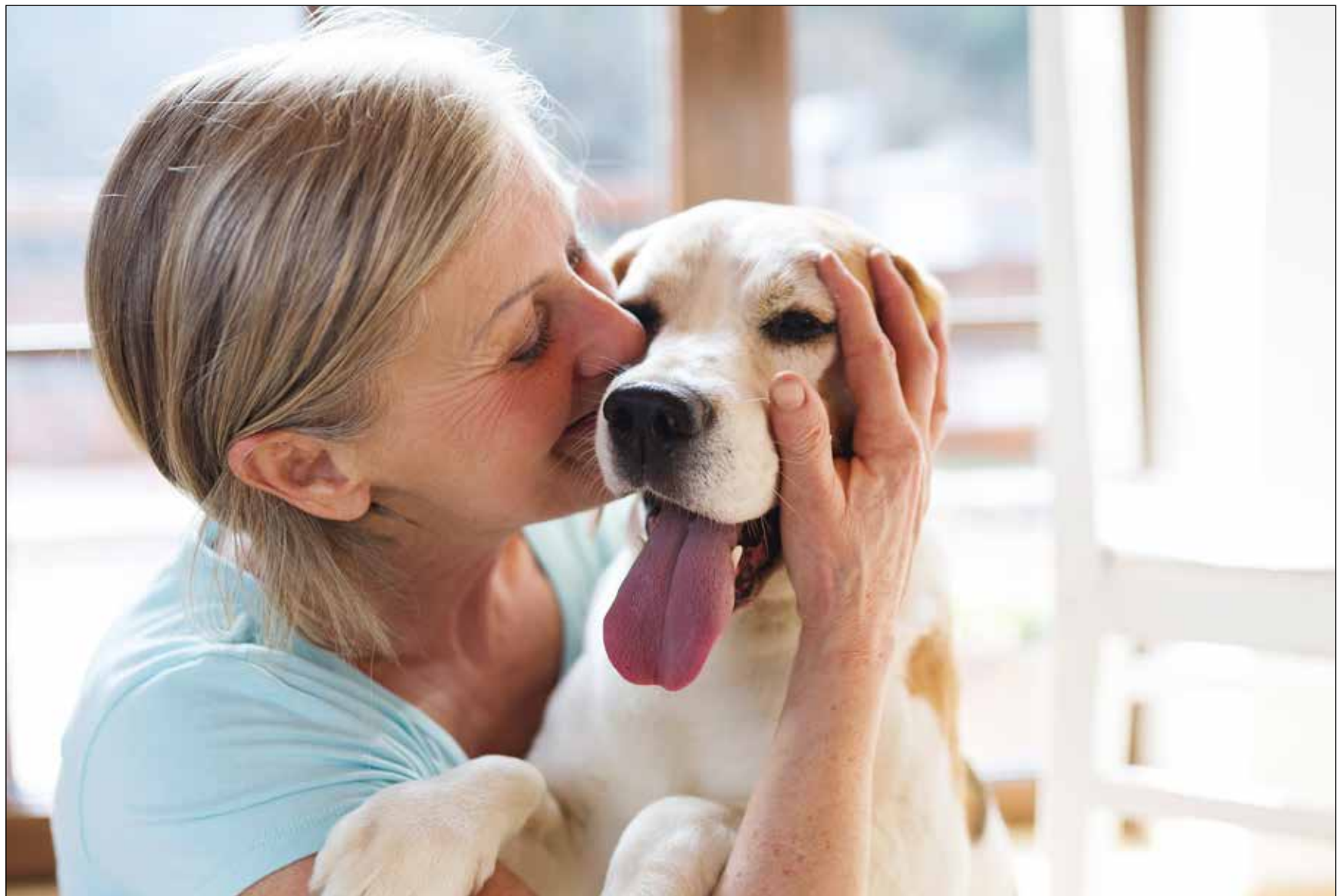
The next time you're looking for a way to improve your overall health, consider man's best friend as a solution.

THE LINK

Dog walking can be a critical part of a healthy exercise routine. The Centers for Disease Control and Prevention recommends that adults of all ages should engage in 150 or more minutes of moderate physical activity per week.

It also reported that among adults 60 years of age or more, walking is the most common form of leisure-time physical activity. It is less physically demanding than other forms of exercise such as jogging or biking, and can have the same positive impact on overall health in many cases.

Hence the link between owning a dog and more health benefits. Especially for dog breeds that require a lot of daily exercise for healthy joints and weight, owners may find themselves hitting the sidewalks two to three times per day. That's a lot of extra exercise compared to seniors who may be living more sedentary lifestyles.



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MORE ON THE STUDY

The University of Missouri researchers used data from the Health and Retirement study sponsored by the National Institute on Aging and the Social Security Administration.

Their overall findings supported the idea that dog ownership has a big

impact on human-animal bonding, physical activity, frequency of doctor visits and health outcomes of the participants.

Here are a couple of the major findings from the study:

- Dog ownership and walking were related to increases in physical health

among older adults.

- People with higher degrees of pet bonding were more likely to walk their dogs and to spend more time walking their dogs each time than those who reported weaker bonds.

- Pet walking offers a means to socialize with pet owners and others.

Financial Planning Tips

Money isn't everything, and it can't buy you happiness. You know the old adages. Some recent studies are proving otherwise, however, underscoring the importance of seniors making smart financial decisions.

According to a recent study by the Brookings Institution, the more money you retire with, the longer you live. Researchers tied the two together and offer plenty of solid numbers to back up their claims.

Here are some of the Brookings Institution's key findings:

- For a man born in 1950, life expectancy is age 73 if you are in the poorest 10 percent of wealth, but age 87 if you are in the richest 10 percent.
- For a woman born in 1950, life expectancy is age 75 if you are in the poorest 10 percent of wealth, but age 88 if you are in the richest 10 percent.
- The most dramatic upticks in life expectancy have come in the wealthy population.

What does this all mean? The better prepared you are with retirement savings and a plan for your financial stability, the less stress you will have and the longer life you can lead, according to the study.

HIRE A LOCAL ADVISOR

If you're intrigued by the aforementioned findings, it's time to take a look at your financial situation and how you have positioned yourself for the future. Your local financial advisor can help.

Check in with a wealth management firm in your area to see if they're taking new clients. Call around and take free consultative meetings before getting too deep into the process of sharing your financial details and goals.

This kind of due diligence can help you make the decision that is right for you. Once you find the professional you feel most comfortable with, start strategizing how you would like your savings and extra income to work for you.

Your advisor will have advice for different savings plans and investment opportunities. Be open-minded and make sure to do your research ahead of time so you can make the most well-informed decisions possible.



Kitchen Renovations

As life changes begin to occur, many seniors renovate their homes — whether a whole-house overhaul or a room-by-room approach. The kitchen is always a great place to start with cost-effective updates.

New technologies in tile, construction materials and design make renovation planning a fun experience, no matter how large your kitchen project.

WHY THE KITCHEN?

One of the rooms on which many seniors focus is the kitchen. That's because kitchen returns one of the highest percentages of your renovation investment. From the backsplash to the countertop, there are many areas of the kitchen that can be improved and enhanced with the addition of new materials such as tile, metal or wood.

Before planning your next kitchen project, first decide the amount of work that needs to be done. Will you execute a complete overhaul or are simply replace a countertop?

Make sure to budget correctly to avoid hidden costs. The cost difference between pulling off the renovation yourself and hiring a contractor can be quite vast. Consider if you're up to the challenge or if you prefer someone else to take care of the work for you.

WOOD-LOOK TILE?

If it's been a while since you last renovated your home, you may not know about a major breakthrough in the tile industry that has made it possible for homeowners to get the luxurious look of wood tile without the worry of damage caused by moisture.

Wood-look porcelain tile comes in a variety of colors and finishes while appearing just like classic hardwoods you may have in other parts of your home. The tile is durable and can stand up well in high-moisture areas such as the kitchen.

You also can add the wood-look tiles to your backsplash for a rustic look and pair it with metal accessory tiles to really make a statement. Look through design magazines and consult with your local interior designer to achieve the look for you.



Take an Art Class

Maybe you're looking to flex your creative muscles or simply seeking a fun indoor activity during the warm summer months. No matter the reason, starting a new art class could be the answer for you.

Many art associations and community colleges have discount programs available to senior citizens looking to pick up a paint brush or take up a hobby in pottery. Some senior centers and veteran's service organizations also offer art programs that provide many benefits to aging artists.

These can range from improved hand-eye coordination to the all-important socialization with peers. Relationship-building and overall cognitive impact also are major benefits of seniors participating in the arts.

With regular senior programs and highly qualified instructors, you may find that your local community is perfect for artists — both professional and aspiring.

THE BENEFITS

New research supports the idea that the arts offer the perfect mix of creativity and mental health benefits for the senior population. Creative activities such as painting, writing, pottery, drama, singing and storytelling raise self-esteem, increase enthusiasm for life and result in fewer doctor visits, according to studies by the George Washington University's Center on Aging, Health and Humanities.

One of the center's studies



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tracked 300 men and women across several arts programs around the country. Research found that arts participants with an average age of 80 scheduled fewer doctor appointments and used fewer medications than members of the control group who were

not involved in the arts. They also found fewer incidents of depression, higher morale and more involvement in outside activities.

FIND A FRIEND

Drawing, painting and creating by yourself can be enjoy-

able, but having someone to talk to during the creative process makes for a more engaging experience. With a friend, you can bounce ideas off each other and garner opinions on your artistic strategy for various projects.

Don't fret if you can't find any

friends or family members available to learn with you. Art classes are great places to build relationships with new people. Don't be afraid to ask other classmates about their artistic influences and interests. You may just learn something in the process.

Save on Contractor Services

For many of us, finding ways to affordably improve our living spaces is a daily activity. We want the comfort of a home that fits all our needs and is aesthetically appealing. We also want to achieve this at a low cost.

When it comes to hiring a home contractor for updates, renovations or new builds, there are things you can do to make sure you're partnering with the right professional. They all start with your friends and family members. The people in your network likely know of others who have had similar work done in their homes.

USE LOCAL RESOURCES

Many contracting companies use your local newspaper and other media outlets to advertise their services. Keep an eye out for special deals. You may be able to find reduced rates for wintertime work when business may slow for contractors.

You also might ask around at your local hardware store for information on contractors who likely frequent the store for materials and tools. Stay connected with your local contractor companies online and through social media to see photos and video of their work. All of these resources can help you make the best decision possible for your project.

QUALITY CHECKS

When it comes to hiring a contractor, confidence is everything. You want to feel that you're working with a highly qualified professional, which means they have licenses and certifications

for their craft.

You also can find complaints and litigation history by looking online at various online forums or the Better Business Bureau. These quality checks can make the difference in you making the decision to hire a specific contractor or looking elsewhere for alternatives.

NEGOTIATING YOUR RATE

By checking online for various contractors and obtaining their quotes for your specific project, you can quickly put together a list of professionals who are in your price range. Remember that a quote is just that, so don't be afraid to negotiate. Here's how:

- **Research:** Know what the services generally cost by calling around for multiple quotes. That way when it's decision time, you'll have a strong foundation of knowledge on what the final price should be.

- **Strategize:** Don't show your cards too early. If you have a budget in mind, wait for the contractor to give you his bid first. Then let the negotiations begin.

- **Wait:** If your home renovation isn't pressing, it can sometimes be best to wait a couple of weeks after your initial meeting with a contractor to approve the quote. The waiting game can lead to reduced costs or additional services.



Going Back to School

Maybe the need for further education hit you when you least expected, or maybe you're a lifelong learner just looking to continue your old ways even in retirement.

Starting a collegiate career late in life is becoming more prevalent among the age range of 55 to 64. And the benefits of doing so can make those traditionally low-key retirement days more fast-paced and exciting.

Many colleges offer senior citizen tuition waivers, and some government programs are set up to make college affordable for the senior population. Check in with your local college advisor to see what your options may be in terms of coursework, class load, tuition costs and schedules.

LEARN NEW THINGS

If you're attending college late in life, you may not necessarily need the credits to prepare you for future jobs. Instead, you may want to take specific coursework because it fascinates you or is something you've always wanted to learn about.

Browse through your local college's course list to find subjects that pique your interest. Classes such as sociology and history may teach you things you never knew about human behavior and past events, while astrology and physics may open your eyes to whole new worlds.

Your advisor will be able to walk you through the class-



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room requirements for each course so you know what you're getting into.

SOCIALIZE

Taking classes about interesting subjects is just the beginning of the college experience. There are many extracurricular activities happening on your campus, so don't be shy about getting involved. Many

universities work hard to book popular speakers, politicians and musicians to enhance the lives and learning of their students.

Participating in various school clubs also can complement your coursework nicely, so take the initiative to find activities that fit your interests and schedule.

FLEXIBLE SCHEDULES

If you're not under a time crunch to finish a degree for a certain career, taking college courses at your own pace is a great way to balance education with enjoyment. Many universities offer senior-specialized courses that will put you into a classroom with people your age, while you also can find plenty of open space for learn-

ing among traditional students if you prefer that route.

Whatever you choose, remember to consult with your advisor about the time requirements for each course. Factors such as homework or extra laboratory requirements for science classes may disrupt your daily routine more than you like, so it's important to do your research ahead of time.

Golf: Finding Your Senior Stroke

Golf is one of the greatest hobbies for seniors because it requires concentration and plenty of exercise — both physical and mental. But it's the results that really make it all worthwhile.

The sweet sound of a well-executed drive off the tee. The fresh air entering your lungs as you take in the sights and sounds of a beautifully manicured fairway. The satisfaction you feel as your 6-foot putt sinks into the hole. Golf is a beautiful sport.

Playing golf also has health benefits not only because of the exercise it provides, but because of the socialization and mental strategy involved. Playing with a small group of friends in a semi-competitive environment helps you keep your outside relationships strong. And plenty of research shows that the more we socialize, the better our mental health.

Even if you prefer to play alone, golf is a great sport for working out those brain muscles. You have to make shot decisions based on length, club size, wind and other factors. Computing all of this information into each shot keeps you focused and sharp as you try to card your best score ever.

Here are some tips that can help you achieve just that:

STRETCH AND PRACTICE

Working out the kinks becomes an important part of preparation when you are dealing with arthritis or old sports injuries. Proper stretching can reduce pain on the course and

improve endurance for a full 18 holes.

Create your own routine for doing so. It can look something like this:

- 10 minutes of stretching legs, hips, shoulders and arms.

- One large bucket of balls on the driving range.

- Plenty of water before you take to the heat.

MODIFY YOUR SHOT

Losing power and flexibility

are common issues for the senior golfer. With a little strategy in shot modification, you can eliminate the worry of coming up short on your drives and long irons.

Where you used to reach the

green on a short par 4, shift your focus now to hitting a shot that is straighter instead of longer. If you can follow up your drive with a short iron close to the hole, you're still looking at a birdie putt.

