

Senior Living



National Grandparents Day

This September, let the grandparents in your life know what they mean to you. National Grandparents Day is celebrated the Sunday after Labor Day each year. Obviously, you should show your appreciation all year long, but on this important day, you should do something extra special.

President Jimmy Carter signed the proclamation that officially recognized National Grandparents Day in 1978. According to the experts at The Legacy Project, there are three purposes for this special day.

- To honor grandparents;
- To give grandparents an opportunity to show love for their children's children; and
- To help children become aware of the strength, information and guidance older people can offer.

TIPS FOR GRANDPARENTS

To truly bond with your grandchildren, you should insist on sharing quality alone time. This means no parents allowed.

Plan a fun adventure for your grandchildren that will inspire them to ask questions and learn valuable lessons. Some great places that will enthuse children include parks, zoos and museums.

Providing answers to their questions lets them know that they can depend on you for solid support. This will be a great advantage when they develop problems they might be too embarrassed to discuss with their parents down the road.

FUN IN THE KITCHEN

Are you an expert in the kitchen? Why not teach your grandchildren a family recipe? Young children get great joy out of basic cooking tasks, such as mixing and pouring. Take this time to teach older children about why the dish is important to your family's history.



Tell them things like who created the recipe, how long it has been in your family and any alterations you might have made to the original recipe. Getting children interested in their heritage can inspire them to do their own research.

IDEAS FOR KIDS

This day is all about the bond between grandchild and grandparent. Urge children to create a homemade gift or dedicate the day to pampering.

A heartwarming gift your child can create is a personalized greeting card.

Grandparents will enjoy displaying this emotional gift all year round. Consider letting children surprise their grandparents with breakfast in bed or perform their daily chores. Grandma and grandpa will surely appreciate the thought and the break.

Retirement Planning

Being retired is a common goal for Americans. Before you can comfortably spend your days sleeping in, out on the lake or catching up taking time to yourself, you must have a retirement plan in order.

AARP (formerly the American Association of Retired Persons) urges Americans to hire a financial advisor to protect their savings. An advisor will give you solid advice on investing at the right times. With their help, you can watch your nest egg grow and relax without the stress of financial trouble.

FINDING AN ADVISOR

AARP recommends finding an advisor who identifies as a “fiduciary.” This means they are someone who puts your interests ahead of his or her own. They are considered the safest option when it comes to providing unbiased advice that may conflict with your own wishes.

Here are some other strategies AARP recommends when finding the right advisor for your situation.

- **Credential check:** It’s important to know that your potential advisor has his current credentials in good standing and doesn’t have any negative marks on his record. You can find more about individual advisors through The Commodity Futures Trading Commission.

- **How they’re paid:** You have the right to know how your advisor is being compensated. She will likely be paid

hourly, by commission or by a percentage of assets under management. If it is a percentage, the fees should generally be under 1 percent annually.

- **Talk to other clients:** Ask your potential advisor for contact information of other people they represent. This gives you a good chance to gauge

his success rate and commitment. If he refuses this information, it might be a red flag.

- **Get your plan in writing:** Having a written strategy about why an investment makes sense for you will make it easier to understand. You may ask for an investment policy statement to outline the details of how your advisor will

meet your goals.

TYPES OF ADVISORS

You already know to look for fiduciary standards when seeking an advisor. You likely will see other designations when you are on your search. Here are the other common terms and how they operate:

- Advisors who follow the

“suitability” standard can sell you products based on age or risk tolerance. These products may not be beneficial to your needs.

- Dually registered advisors bounce around from fiduciary to suitability standards. You might find them inconsistent when planning your retirement.



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Write Your Life Story

Create your own legacy by writing a memoir that your family can share with future generations. Life-story workshops are a challenging yet liberating way to share your greatest memories.

Perhaps, you never considered yourself a writer, but these unique classes might

surprise you with how satisfying it is to share your story.

Writing will not only allow you to surprise your family with fun anecdotes you might not have previously shared, but it also can enhance your mental and manual dexterity. Typing or writing notes are great ways to keep the joints in your hands strong.

If you suffer from a painful degenerative joint disease such as arthritis, you can still share your memorable stories by enlisting a partner to do the actual writing for you.

WHAT TO EXPECT AT THE WORKSHOP

While each workshop has a

different curriculum, you should expect a comfortable environment in which stories are shared among other seniors.

Your instructor might choose to perform one-on-one sessions during which he will explain in detail how your life experiences have shaped the person you have become. A qualified instructor also will encourage you to write stories that might not seem important to others but had a beneficial impact on you.

You might be asked to share your stories with other members in the workshop. This is a great way to inspire and encourage other writers to

participate.

WHAT TO INCLUDE

The stories you choose to include in your legacy don't have to be groundbreaking moments. Once you get started, you might surprise yourself with memories you had forgotten.

AARP has found through workshops that participants have shared early memories of schooldays and learning to ride bikes, and even revealed dark moments of their past. Writing about the memories of unhappy moments might give you an opportunity to cope in a different way.

Try to start your story from

the early memories that stand out. The trip down memory lane will likely bring you to moments in your life you'll love to relive.

FINDING A WORKSHOP

There are several ways you can find a workshop in your area. You might start by inquiring with local senior centers or searching online for groups. Some workshops are even available as online courses, though they might lack the intimacy you will feel when sharing your stories with people in the same room.

If you can't find a workshop, look into creating your own course in your community.

Yoga for Seniors

As you age, you might notice pain in your joints or muscles that wasn't always present. It is easy to use this soreness as an excuse to avoid physical activity. Participating in weight-bearing activities such as yoga stretches, however, promotes flexibility and overall health.

Before signing up for classes, be sure to schedule an appointment with your physician. Make sure you are in good enough health to introduce yoga into your regimen. Your local health professional might recommend you start out with a less strenuous exercise to prepare your body before fully jumping into yoga.

ELEMENTS OF YOGA

Yoga was designed to enhance the mind, body and spirit. It focuses on three important elements: exercise, breathing and meditation. Practicing yoga provides a calming effect and allows you a unique opportunity to take your mind off your busy routine and focus on yourself.

According to the American Senior Fitness Association, aging causes a loss of flexibility in our rib cages. This may sometimes cause spinal deformities that lessen room for lung expansion. Yoga helps seniors remember to fully inhale and exhale which helps to slow down heart rates to improve focus and concentration.

Asana is the other aspect of yoga. It is a Sanskrit term which translates to "pose" or "posture." Achieving asana means there is a balance between each side of the body. This means no organ, muscle,



joint or bone is under any excessive stress.

SENIOR HEALTH BENEFITS

Practicing yoga does much more than provide you with physical activity and enhance flexibility. Here are some other good reasons you should try it, per the SFA:

- **Sleep better:** A yoga rou-

tine helps seniors fall asleep faster and improves the overall quality of sleep.

- **Healthy sugar levels:**

Diabetes is a big contributor to senior illness. Studies show that practicing yoga for just 40 minutes a day significantly lowers blood sugar levels.

- **Eases pain:** Studies show that yoga can reduce chronic

pain levels and the reliability of pain medication.

BENEFITS FROM COMMON POSITIONS

AARP has laid out the names of some common positions you will be asked to perform. Here is how they help:

- **Tree pose:** Achieved by standing on one leg, it is great

for improving balance.

Plank: Performed by holding yourself up with your hands and feet. It builds upper-body strength and core stability.

Camel pose: Accomplished by standing on your knees and stretching backwards. It's a great way to stretch and open your chest.

Staying in Touch

Being unfamiliar with technological advances can be frustrating for seniors who are trying to catch up. When learning how to operate machines such as computers, tablets or smartphones, patience is key. Becoming efficient in technology will give you a sense of accomplishment and help you keep in touch with family and friends.

It might be hard to see the excitement of technology without witnessing firsthand the benefits. Social media, text messaging and video calls are quick ways to check in on the important people in your life without having to plan a face-to-face visit.

While visiting in person still holds important value, technology makes communicating easier and helps develop stronger bonds.

LEARNING SOCIAL MEDIA

It might be humbling to learn new skills from those who are younger, but they are likely more familiar with the workings of technology. Ask your children or even grandchildren which social media sites they frequent and inquire about a general way to utilize them. You don't have to be a computer whiz to quickly learn to communicate with technology.

Sit and absorb with a family member or friend as they post and reply to others on their social media accounts. Once you get a grip on how it operates, make an account yourself on popular social media sites. You'll be thrilled when you see how easy it is to reconnect with old friends. When making an account, be sure to log your username and password in a



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safe location. You may need it if your computer fails to save your information.

CELL PHONE BENEFITS

Cell phones don't only make it easy to communicate faster, they also are good tools to have

for emergencies. According to The National Council on Aging, falls are the leading cause of non-fatal injuries for American citizens.

Having a cell phone close by gives you the opportunity to reach help with the touch of a

button. Make sure you're familiar with how to add emergency service phone numbers to speed dial.

A smartphone also provides you with easy ways to keep in touch with loved ones. You might be surprised at how little

you actually talk on your phone. They make it simple to send and receive messages through text, which you can respond to at your convenience. You also can navigate your social media accounts in almost any setting.

Everyone needs a relaxing getaway from time to time. This year, plan the senior-friendly vacation of your dreams. America has many favorite senior-citizen destinations.



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Plan an Epic Vacation

You might find it much less stressful by getting help from a local travel planner. This can alleviate the headaches of booking hotels, flights and other arrangements. With help, you can focus on what is really important about vacation: relaxation.

Listed below are some favorite senior vacation destinations in America.

NIAGARA FALLS, NEW YORK

This beautiful waterfall separates

The United States and Canada. When viewing from the American side, expect a panoramic view of the big three waterfalls that are connected by the Niagara River. Breathtaking views, walking trails and a government-preserved park make this an incredible experience.

Don't forget to witness the Falls from the Canadian side. There, you can catch a better look at Horseshoe Falls. It is a stunning waterfall that pulls over 750,000 gallons of water over its edge every second.

GREEN VALLEY, ARIZONA

For seniors who love spending a day on the links, Green Valley offers a great golfing community. There are numerous golf courses with varying difficulties. You'll have no problem finding a course suitable for your skill level.

When you're done golfing, head out on a hike to see beautiful wildlife and a gorgeous environment. Green Valley was designed to be an attractive retirement village. Don't be surprised if you end up planning to spend several vacations here or even decide to relocate.

BIG ISLAND, HAWAII

The different sights to see on the Big Island vary in scenery but all create a jaw-dropping experience. You can find yourself getting wrapped up in utterly beautiful views on one of its amazing beaches.

After that, witness an active volcano in person. The Big Island features four active volcanoes.

Plan to spend several days on this amazing island, as you will want to take in every amazing experience it has to offer.

Find a New Hobby

Retirement is an exciting time for anyone who has spent their entire adult life dedicated to hard work and schedules. It is your time to relax and have the time to do whatever you wish. You might be surprised how quickly you get bored without the hustle and bustle of the life you were used to.

Now is the perfect time to master a new hobby and keep yourself from feeling the retirement blues.

Volunteer: Finding a cause you feel you can benefit by volunteering will give you a great sense of pride and enrich your overall life. After retirement, boost your sense of self-worth by offering your services to schools, hospitals or non-profit organizations.

Become artsy: Art is a great way for people to express themselves. Learn to tell a story with your imagination by taking on painting, sewing or woodworking projects. Making art is not only good for keeping your mind sharp, but you will feel good about gifting your creations to loved ones.

Clubs: Join or create a club in your local community. You can easily find nation-wide club chapters in your area through word of mouth. If these established clubs don't interest you, consider creating your own. Communicate with other seniors in your community to find out which clubs they would be interested in joining. Once you begin acquiring members, consider holding fundraisers to raise awareness of your club and a cause you feel is important.

Cook new dishes: Even if you already consider yourself



an avid chef, expand your boundaries and learn to cook new, exciting dishes. Attempting foods from different ethnic backgrounds is a great way to learn new things

and impress your dinner guests. You might be able to find classes in your area where you can learn in a hands-on kitchen environment.

Relax: You spent your whole life working. Now it's time to spoil yourself with your newly available free time. Find activities that create a sense of calm, such as

fishing, reading or catching up on your favorite shows. Retirement is the time to experience all the things you never thought you had time for during your "working life."