



# Senior Living

GUIDE

# Padding Your Retirement

If you are preparing to retire, you likely have thought about the state of your finances. Not only do you need to be sure your monthly expenses are covered, but you will want to indulge in other activities now that you have more time to enjoy them.

Below are a few points to consider as you assess your financial security. Be sure to talk them over with your local financial services representative to make sure they are applicable to your particular situation.

## DOWNSIZE YOUR LIVING SPACE

One of the quickest and most efficient ways to beef up your savings is to downsize your living space. This could mean selling your current home for a much smaller home or a home of similar size in a less expensive area.

You will be free to put any earnings from the sale into savings, or into your new home, reducing or eliminating your mortgage. According to the 2013 Moss National Money and Happiness Study, those happiest in retirement either did not have a mortgage or were within eight years of paying it off.

Less space also means less space to put things — which means you will be buying less, as well.

## ASK AN EXPERT

Finding a good financial advisor can make a world of difference in meeting your financial goals. You will want to choose someone who is qualified and experienced, and



© ADOBE STOCK

holds the proper certifications for your needs.

Be sure to shop around before committing to one. It is perfectly acceptable to simply take a meeting; do not feel pressured to make decisions in that first meeting. They should

be trying to learn as much about you as you are about them.

Take recommendations from other people with a grain of salt. Friends and family members' experiences might be a good indicator of how the pro-

fessional approaches client service, but often, your friends do not have your exact financial needs.

## CONSIDER A PART-TIME JOB

Securing a part-time job is a

great way to add structure to your days and meet new people — all while earning some extra spending money. Put your years of experience to good use and pursue a field with which you're familiar — or consider trying something new.

# Get Creative

Seniors thrive when they are actively engaged — especially in any activity that allows them to think and behave creatively. In fact, according to Today's Geriatric Medicine, creative art pursuits offer many benefits to older adults, including enhanced cognitive function and reduced feelings of depression and anxiety.

Many creative pursuits are particularly suited for seniors because they allow you to engage at your own pace. Find an activity that excites you and follow that passion.

## VISUAL ARTS

There is a lot encompassed in visual arts — everything from painting and drawing to sculpture, pottery and design. This means there is a lot of room for you to try several things and introduce yourself to new mediums.

Add a bottle of wine and a few friends, and you might have found your newest hobby.

## COOKING

Food is good for the soul, and cooking it is good for the mind — and stomach. Cooking can be as creative and experimental as you allow it to be.

Try new things on your own from books you own, or borrow from the public library, or join a class. One of the great things about cooking is that you can start at any age, at any level. Just want to learn the basics? There is a class for that. Always wanted to try your hand at Thai food? There is a cookbook for that.

Has it been your dream to test out delicate French pastries? There is no doubt a



© ADOBE STOCK

neighborhood full of willing test subjects to taste your creations.

## MUSIC AND THEATER

Whether you want to participate or listen, you can find composition to suit every

mood, and can engage with music all year round. Go to concerts or attend performances hosted by your local playhouse.

Music has been found to stimulate the brain and memory. According to a recent

study published in Hearing Journal, adults ages 60 to 85 without previous musical experience exhibited improved processing speed and memory after just three months of weekly 30-minute piano lessons.

Involvement in participatory arts has been shown to have a positive impact on mental and physical health of senior adults, regardless of skill level or past experience. So get out of your comfort zone and try something new.



# Benefits of Volunteering

**V**olunteering can be one of the most rewarding experiences for seniors. While monetary donations are always appreciated by organizations, often what is needed most is time.

© ADOBE STOCK

Not only is it enjoyable, but giving of one's time has many physical, mental and psychological advantages.

## **STRENGTHENS PHYSICAL HEALTH**

Physical activity and exercise are essential components in positive health. Many volunteer opportunities offer a physically active component to them — everything from stuffing envelopes to staffing

events.

Maintaining a healthy fitness level is essential especially for seniors to help keep your immune system strong and prevent diseases.

## **STRENGTHENS PSYCHOLOGICAL HEALTH**

Volunteering has been shown to diminish feelings of isolation and prevent depression. Volunteering provides seniors a reason for leaving

their homes — an activity many older generations resist doing for a number of reasons.

One of the most rewarding aspects of volunteering is meeting new people and forming new relationships. You never know who you might meet and who you might help.

## **STRENGTHENS MENTAL HEALTH**

Volunteering works to keep your brain active, which is just

as important as physical activity. The National Institute on Aging reports that participating in meaningful activities, and nurturing feelings of productivity, lowers the risk of dementia, among other health problems.

## **ENRICHES YOUR TIME**

People who volunteer often feel more confident and hold a higher self-worth because they feel they contribute value to their broader community,

according to a study out of Wharton College.

No matter what you choose to devote your time to, the important aspects to keep in mind are to find events and organizations that suit your schedule, and help a cause you feel passionate about.

Both of these factors will affect your commitment to volunteering, and your impressions of volunteering as a whole.

# Writing Your Memoir

**W**e all have a story to tell; consider putting yours in writing.

Following are six tips for writing your memoir.

## **MEMOIR V. AUTOBIOGRAPHY**

An autobiography is the story of your entire life. A memoir is one story from your life. It is fine if you wish to write your autobiography, but remember, there is only one; you can write multiple memoirs.

Memoirs also can feel more compelling because they reveal a glimpse of your life, rather than expose the entirety of it.

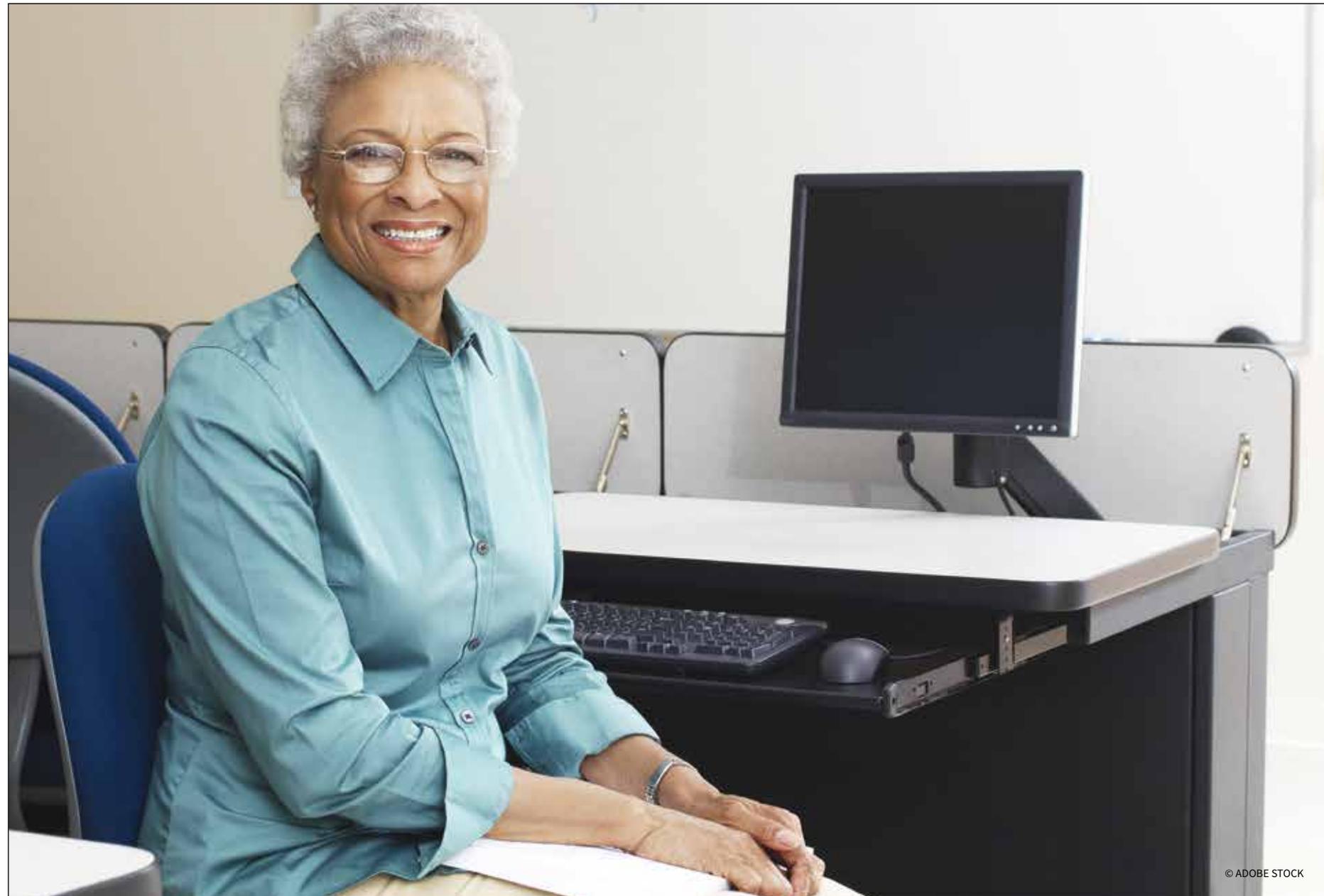
## **START WITH A DIAGRAM**

You might find you can't think of a single aspect of your life you find "interesting enough." Alternatively, you may find you are having a difficult time narrowing your memoir down to just one story. Diagramming, or plot charting, your life can help with this.

Draw a line on a piece of paper and jot down defining moments, rites of passage and other poignant happenings you've had. If you perform this task honestly, a moment will often enough stare back at you from the page.

## **DON'T START AT THE BEGINNING**

The most compelling sto-



© ADOBE STOCK

ries are often not told chronologically. Your first draft might happen this way, but frequently, where we start is not the beginning. Think about which part of the story will draw the reader in, and then tie it in to the beginning and end.

## **WRITE REGULARLY**

Remember, sometimes you

have to write the bad words in order to arrive at the good ones. It is important to write a lot and write often. Writing is like much else in life: To improve, we must practice.

## **ACCEPT YOUR TRUTH**

It will be tempting at times, but resist straying from the truth.

The truth can be elusive

and the memory is not always reliable. Truth is not objective and has many sides.

But sticking to "your side" of it, and resisting the embellishments will make for a better story. Don't let yourself confuse the uncomfortable feeling of being vulnerable with "bad writing" or the safety that comes with fiction as "sound writing."

## **LET GO OF THE PERFECT DRAFT**

You will not arrive at all of these things the first time out. You must first get everything out on the page. Don't worry, there will be plenty that you don't end up using.

A memoir is not a puzzle in which you must use every piece. It is, rather, the cream that is separated from the milk.

# Stay Active

Being mindful of your body is essential as you age — at every age.

However, as you get older, you may find you cannot engage in some activities with the same ease or level of comfort you once were able to.

Here are a few strategies for staying fit as you navigate the capabilities of your changing body.

## JOIN A GYM

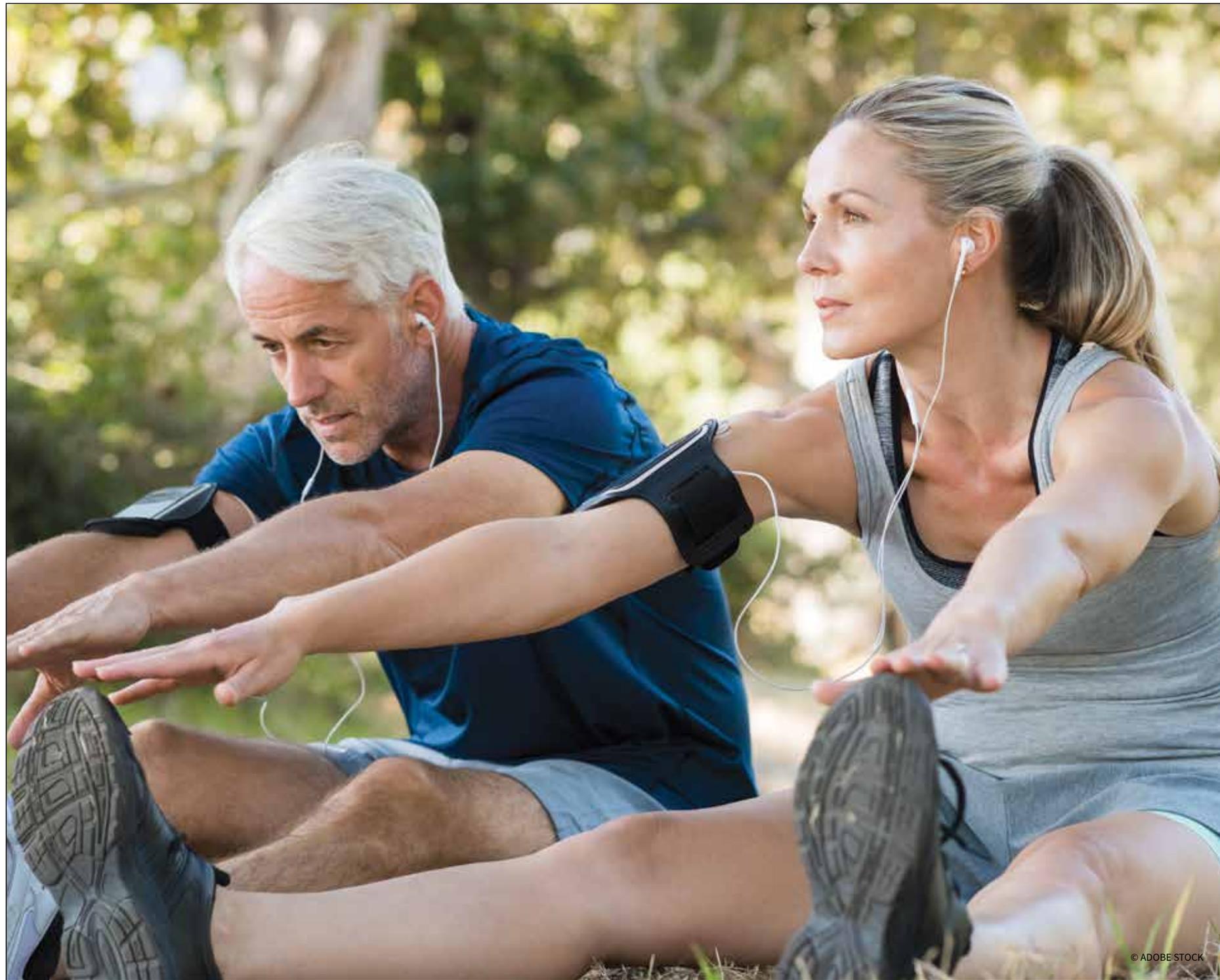
While the prospect of a gym can be intimidating for seniors, becoming a member can have multiple benefits. You will have access to various equipment that will allow you to focus on the areas that feel most comfortable for you.

Just want to walk? Hop on a treadmill, or log a few laps on an indoor track. Do your feet bother you to walk? A cycling machine may be just the ticket.

Most gyms also have an aquatics center and offer many classes if group activity is what you enjoy.

## CONSIDER YOGA

Speaking of group classes — you might consider stretching your mind and body with



one activity. Yoga classes are great because they are low impact, help maintain (or regain) flexibility, and allow you to exercise in a group without judgment or the overwhelming pressure to chat.

Group activities also provide structure and accountability; you have an instructor guiding you through the exercise, and you meet a specific time and day each week, which make it harder to blow

off “getting to the gym.”

## EAT RIGHT

Part of staying fit is practicing a healthy diet. The wrong types of foods — those with loads of processed sugars, all fried or high in salt — can slow you down and make you feel tired.

Eating right is not about diet but nutrition. Seniors might find they excel when they eat several smaller meals

rather than three larger ones. When you eat healthy, you will find you have more energy to engage in activities you enjoy and pursue an active lifestyle.

## DON'T OVERDO IT

Adults over 60 are the most likely to suffer from dehydration, which is a leading cause in the development of kidney stones, chronic constipation and impaired cognitive func-

tion.

And yet, taking a drink of water is one of the most overlooked tasks. Remember to bring a bottle of water with you — not just when you engage in physical activity. Make it a habit.

If you are tech savvy, you might consider downloading an app for tracking your water intake, which also will help you keep a recorded history of your water consumption.

# Try Hosting ‘Family’ Dinners

**F**ood is often the heart of any community. Getting together to break bread allows for special time to form new relationships and nurture continuing bonds.

This can be especially rewarding for seniors, who are at highest risk for eating alone. Hosting “family” dinners every week is a great way to not only chase away feelings of loneliness, but also beef up your recipe arsenal.

## SHARE MEALS

Get your friends and neighbors together and begin hosting family dinners. You can decide to host every week, or you could set up a rotation so that others have the opportunity to host.

You might even find that a group of you meet every week in the summer and hit the farmer’s markets together.

## SWAP RECIPES

Hosting family dinners among your community also introduces you to new types of meals. Each week the dinner host could write out the recipes for each dish in the meal for guests to take home.

You can plan menus in advance and post them in a communal area (or email



them out) to boost excitement. Just be sure to be mindful of any allergies guests may have, and while not a requirement, it is thoughtful to avoid ingredients toward which any your “family” has strong aversions.

## FLEX YOUR ‘IRON CHEF’ MUSCLES

If you enjoy a little friendly competition, you might find that introducing some “Iron Chef” magic into your family

Hosting “family” dinners every week is a great way to not only chase away feelings of loneliness, but also beef up your recipe arsenal.

dinners will add a new level of merriment among guests. Maybe once a month — after your weekly dinners have been well established — your group could organize a competition.

Don’t be intimidated by odd

ingredients. You could pick a well-known and well-liked dish, such as chili or spaghetti, and choose two members of your group for a cook-off. By choosing only two, you keep the amount of food limited, ensuring none is wasted.

# Considering Assisted Living

**A**n assisted living facility is a residence hall for individuals who may need extra care with daily activities, such as medication, meal preparation and household chores, but do not need the full care of a nursing home.

They often feel like small apartments, as most residences require residents to bring their own furnishings and belongings, but can be a better option for some seniors because of the oversight and security they provide.

## How is this different from a nursing home?

Nursing homes are designed for seniors who require daily care by a medical professional (those not just taking medication).

These facilities have nursing staff working 24 hours of every day, and often offer occupational and physical therapies to help meet their residents' needs.

## How much does it cost?

Cost will vary from residence to residence. Things like amenities, level of care, desired room size, location and location will all factor into monthly costs. However, it is safe to consider a monthly range of \$1,500 to \$6,000 per month.

## What services are available?

Again, this will vary with each facility, but here are a few services most commonly found in assisted living residences:

- Two or three meals per day;
- Medication management;



- Regular hosted events for wellness, socializing and devotional services;

- Outings in the community, such as shopping, in the residence van;
- Housekeeping; and
- Security.

## What are the requirements

## to live in an assisted living facility?

Because assisted living facilities are not nursing homes, there are base requirements for admittance. An assisted living center cannot admit someone who does not meet these requirements unless the resi-

dence is specifically certified to meet specific needs.

According to the Assisted Living Facilities Organization, base requirements include:

- Residents generally do not have a medical condition that will require 24-hour medical care;

- Residents are not a threat to themselves or others;

- Residents are free of communicable disease and have generally stable health; and
- Residents do not chronically need help from another person to walk or descend stairs.