



# Senior Living

# Avoid Retirement Burnout

**Y**ou worked your whole life with a vision of retirement as a motivating factor. Maybe you saw yourself sitting on a beach or swinging on your favorite golf course. What many seniors find in retirement, however, is boredom.

Think about it: You've been used to having your days structured for 20 or more years of your working life. Then retirement hits and you're free to wake up, travel and enjoy leisurely activities at your own pace.

If you're a creature of habit, this kind of freedom can actually be a challenge.

Fortunately, there are many steps seniors can take to make sure they remain engaged, happy and socially active in their golden years.

## TRY NEW THINGS

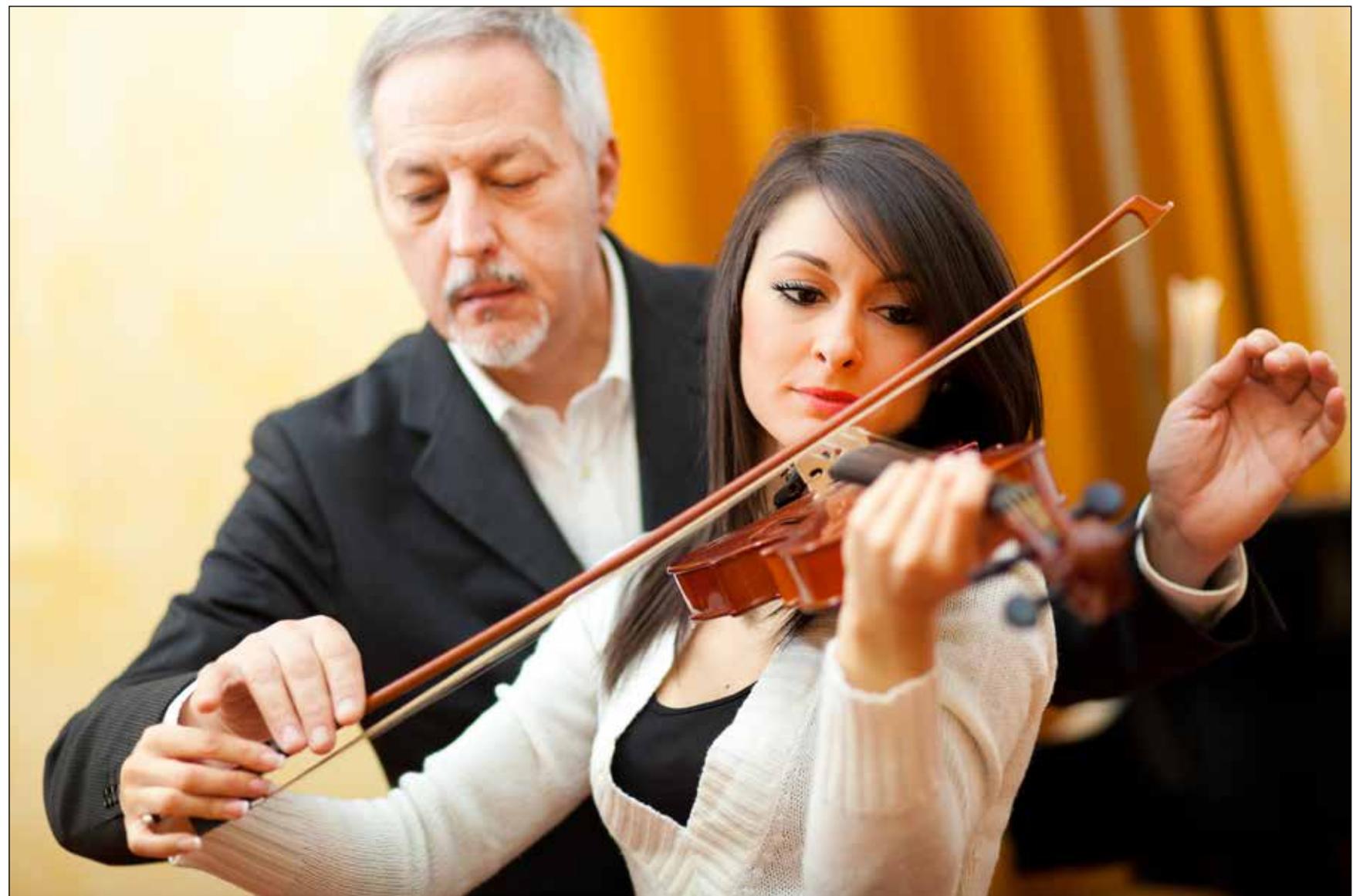
If you're experiencing a certain level of retirement boredom, maybe the issue is that you're not challenging yourself. Trying new activities and meeting new people are the best ways to keep you on your toes.

Liven things up by joining a new class at your local community college. Financials, the arts, technology — many subjects are offered to non-traditional students like yourself. Being a lifelong learner has its advantages, and challenging your mind to learn new things is a great way to fight burnout with your other daily routines.

## DON'T LOSE TOUCH WITH YOUR CAREER

It's hard to let go of your career after the many years you've devoted to it. Maintaining industry connections can help you keep your edge and expertise.

Stay current on industry trends and even do some light consulting work if



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you're up for it.

Consider joining a local or even virtual association of professionals from your career background. This will not only keep you in the loop but can lead to new relationships, which are always recommended for people finding themselves bored or disengaged

in retirement.

## STAY POSITIVE

You want to be known as someone who acts his age but evokes a youthful attitude. Staying positive about life and the people around you can help you maintain the right kind of mindset.

Be energetic and jovial around others to spread your positivity. You will be regarded as someone with a true passion for life and as someone with whom others want to spend more time. This can open up new relationships and activities to help keep you happy.

# Getting the Flu Shot

**W**ith information about the flu hitting the airwaves and newspaper pages, you may be asking yourself if it's worth getting the flu shot. The answer from the Centers for Disease Control and Prevention is a resounding "yes."

The CDC recommends all people ages six months and older get a flu shot, especially those who are older than 65.

Seniors and caregivers can watch for common flu symptoms in order to identify and pursue treatment of the flu. These warning signs include fever, chills, fatigue, muscle aches, sore throat, runny or stuffy nose, headache and cough. Other signs can include pneumonia and diarrhea, which can be severe symptoms that require immediate medical attention.

It is never too late to get protected. October through May marks the highest risk time for contracting the flu, and seniors are encouraged to get vaccinated before and during this season.

If you have a caretaker or are around family members often, the CDC also urges these people to receive the flu shot to avoid potentially spreading the virus to you.

You can get a flu shot at your doctor's office, hospitals, clinics and many pharmacies. Be sure to ask about Medicare and your insurance coverage to make sure you're paying the correct amount.

## PREVENTIVE MEASURES

Along with the flu shot, there are a few recommendations from the CDC that seniors should incorporate into their daily lives. The CDC suggests consistently good hand hygiene by washing with warm water and soap.

Hand sanitizers can be used when soap and water are not available but are not quite as effective in eliminating all germs.

Other recommendations from the CDC:

- Cover your mouth and nose when you sneeze or cough and immediately dispose of tissue properly;
- Avoid touching your mouth, nose and eyes;
- Avoid contact with people who are sick;
- If you are sick, stay home in order to reduce the chance of spreading the flu;
- Rest, fluids and some medications to relieve symptoms will help you get better;
- Drink plenty of water to keep your body hydrated; and
- Eat a balanced, healthy diet high in fresh fruits and vegetables.



# Bathroom Renovation Tips

Seniors are remodeling their homes to both make them more functional and fabulous. New technologies in tile, construction materials and design make it a great time to be a homeowner who enjoys improving the home little by little.

One of the rooms of focus for seniors is the bathroom. That's because bathrooms return the highest percentage of your investment in renovation. Bathrooms also are where the risk of falling is the greatest due to slippery surfaces or hard-to-enter tubs.

Before planning your next bathroom project, first decide the amount of work that needs to be done. Are you going to be executing a complete overhaul or are you simply replacing a vanity? Make sure to budget correctly to avoid hidden costs. The cost difference between pulling off your renovation yourself and hiring a contractor is large. Consider if you're up to the challenge or if you prefer someone else to take care of the work.

When planning your home renovation, particularly in the bathroom, follow the tips below.

## WOOD-LOOK TILE?

If it's been a while since you last renovated your home, you might be surprised to learn that a major breakthrough in the tile industry 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 to high-moisture areas like the bathroom and kitchen. Check in with your local tile manufacturer for pricing and installation require-



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ments.

## TUB & SHOWER ADDITIONS

In addition to the cosmetics of your renovated bathroom, don't forget about the safety features on the market. Rails are great aids for senior citi-

zens, especially if they experience any mobility issues. Consider your height before installing rails to make sure they'll work for you.

Installing rails both in and directly outside the shower can offer seniors safety when entering and exiting the

tub.

Another way to make showers safer is to install a new unit that features little to no step at the entry. There are ways to angle the drainage of your water so that you can have a leak-free area that is also safe to use.

# Benefits of Joining a Gym

**M**aybe you're looking to drop a few pounds per your doctor's request or simply looking for an indoor activity during inclement weather. Either way, joining a gym could be the answer you're looking for.

Many gyms have discount programs available to senior citizens looking to stay in shape, making joining as affordable as it is fun. With regular senior programs and indoor swimming opportunities, you may find that your local gym is the perfect fit.

## FIND A FRIEND

Exercising by yourself is enjoyable but having someone to talk to during workouts makes for a more engaging experience. Before joining a gym, ask your peers if anyone wants to sign up with you.

Don't fret if no one is available. Gyms are great places to build new relationships with people. Don't be afraid to ask other gym members about their workout routines and dietary habits. Most people are happy to share this information with others.

## PAY PER VISIT OR A MEMBERSHIP?

Before signing up for a long-term contract, make sure you have realistic expectations of how often you'll be using the gym to exercise or swim. If you see yourself as a sporadic user, your money may be better spent in other areas.

One experiment by the American Association of Retired Persons asked people to predict how often they'd go to a gym, then tracked their behavior. Subjects went less often than they thought they would. Some went more than 200 percent less frequently than they originally intended.

Ask yourself the following questions when considering membership vs. paying per visit:

- How many times per month am I going to make it to the gym?
- Is the cost of a monthly membership higher or lower than if I paid per workout?
- Could I cut down on the number of gym workouts and do some of the exercise — especially cardio — at home?

Analyze your answers and make the decision that best fits your budget and schedule.



# Save Money on Interest

**F**or many of us these days, finding ways to lower bills and expenses is a regular activity. Groceries and household items continue to rise in price, as do services such as Internet, cable and electricity.

It is up to us to make smart decisions when it comes to finances so we have enough money stowed away when the time comes to retire. In today's landscape of rising prices, every little bit counts.

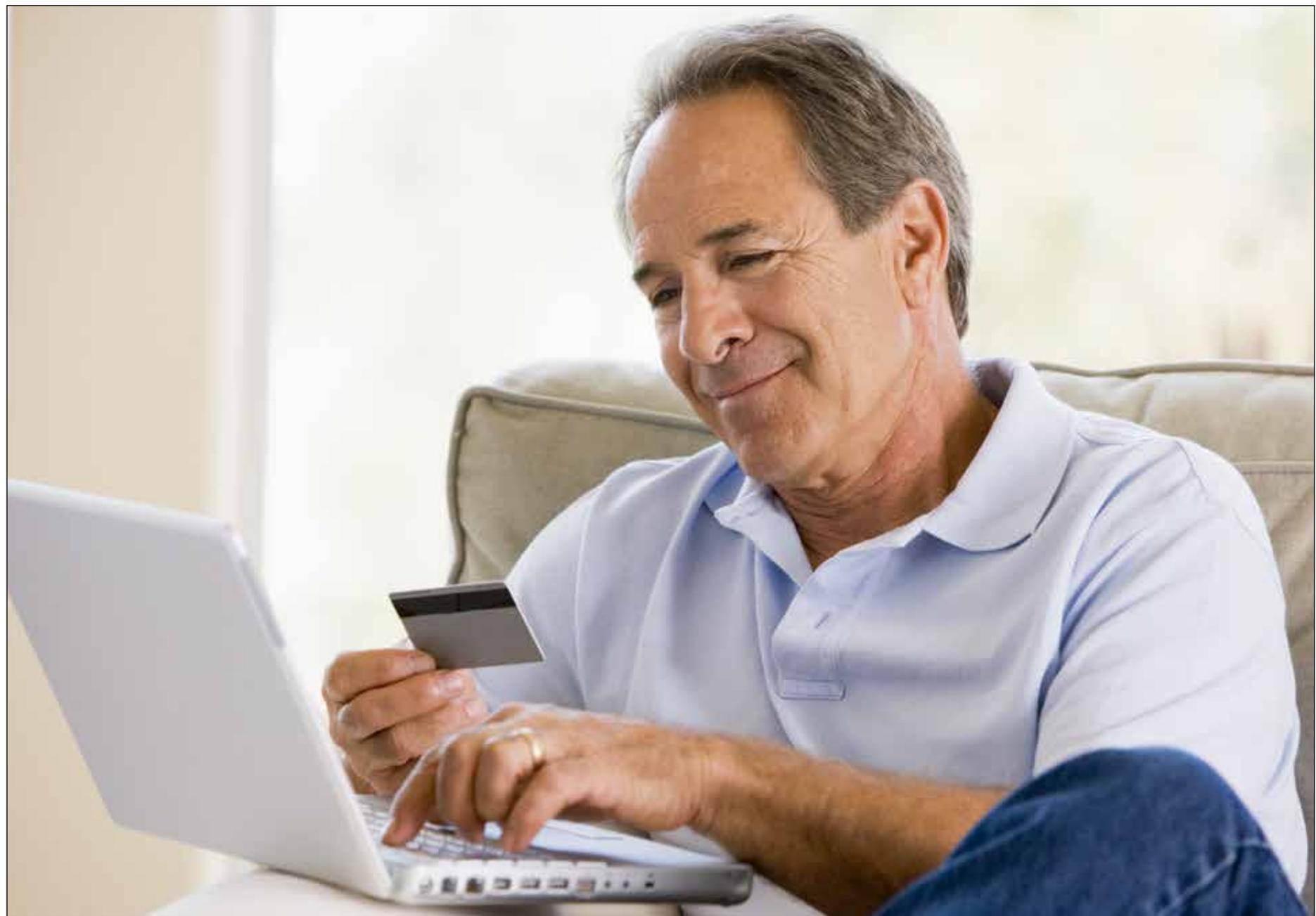
That's why restructuring your credit card interest rate and terms is so important. You can put money back into your pocket simply by negotiating with a representative at your credit card company. In a matter of minutes, you could find yourself on the better end of an interest rate that saves you big bucks.

A 2014 survey by CreditCards.com found that about 80 percent of senior citizens who asked their credit card companies for a lower rate got it. The odds of a card issuer showing leniency on late payments also improved with age.

For instance, one-third of people ages 18 to 29 received a lower rate for asking, according to the poll. That success rate reached 80 percent among those 50 to 64.

## HOW TO NEGOTIATE YOUR RATE

By checking websites such as CreditCards.com, Bankrate.com and CardRatings.com, you can easily find standard rates for credit cards.



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A quick scan of those sites in late 2015 found the average annual interest rate to be around 15 percent. If your rate is hovering around 19 or

20 percent, it could be worth a call to your credit card company to negotiate a better rate.

When it comes time to

negotiate your rate, remember that these companies are trying their best to retain you as a customer. Be firm, but cordial in your request for a

lower rate. Check to see if they are running any special rates for long-time customers with a record of paying on time.

# Starting a Business



Entrepreneurial activity among senior Americans continues to increase every year, while the rate among younger Americans is in decline.

— U.S. Global Entrepreneurship Monitor

**T**he entrepreneurial bug may have hit you when you least expected, or perhaps you're a lifelong business person looking to continue your old ways in retirement.

Starting a business 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.

Consider these facts:

- According to a recent BusinessWeek report, senior citizens are more likely than young people to start a business.

- The U.S. Global Entrepreneurship Monitor

reports that the rate of entrepreneurial activity among senior Americans continues to increase every year, while the rate among younger Americans is in decline.

## WHAT'S BEHIND THE SHIFT?

When trying to decipher why more older Americans are starting businesses compared to their younger counterparts, there are many factors to consider. Many older Americans

are in a better financial state and can take the calculated risks that come with starting a business.

They may not have to take out a loan or acquire funding to get their idea off the ground. Financial stability is one of the cornerstones of a startup operation, so having a reserve fund from which to draw in the initial stages of a business' growth is vital. Accumulated savings and lower expenses are generally behind this financial secu-

urity. Compare that to a younger business person with kids at home and more bills, and you can see where the financial benefits favor the elder entrepreneur.

## FOLLOWING THE DREAM

For many businessmen and women, starting a business may be a lifelong goal, one that can't tangibly be realized until later in life. This passion to start something all their own can be a driving force for many

seniors opting to launch their business idea to the masses.

They key is channeling this love for the business into productive, strategic decisions that help drive revenue growth. Hire people around you who are specialists in various fields required to make a business succeed — fields like financial management, marketing, sales and social media. Let the experts be the experts and you could have a burgeoning business in no time.

# Seniors & Gardening

**G**ardening is one of the greatest hobbies for seniors because it requires concentration, physical work and a demanding initial investment of your time and sweat equity. But it's the results that make it all worthwhile.

The vibrant pops of color. The bounty of fruit and vegetables. Gardens are so loved by many people young and old because of this special gratification that comes with planting something from seed and watching it grow into something so useful and beautiful.

## HEALTH BENEFITS

Gardens are health-beneficial, not only because of the healthy food they produce but because of the activity level required to maintain them. Seniors can get great exercise from planting and tending to their gardens.

While staying safe in the summertime heat can be a challenge, proper hydration and common sense can ensure that gardening gives you the right amount of physical exercise needed to keep your body and mind in great shape.

## LOW-MAINTENANCE PLANTS

The versatility of plants and produce make it easy for gardeners of all levels of expertise get in on the action. If you're not looking to devote too much of your time to upkeep — some plants require intensive year-round care — there are plenty of options at your disposal in terms of the plants



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that fit your plans.

Low-maintenance plants such as black-eyed-Susans or peonies grow rapidly and healthfully without too much of your time or attention. These can be great options for someone simply looking to brighten up a specific area of

the yard. You can also choose planters that won't require weeding for an even simpler growing process.

## USING CONTAINERS

Using planters and other types of movable planting options make it easier for you

to do some of your work in the shade or even inside. You can handle chores such as pruning and trimming while out of the heat, helping you conserve your energy for watering your plants.

Find ceramic pots with holes in the bottom for low-mainte-

nance plants. This allows the water to soak through the soil and out of the pot. Keeping plants contained to smaller areas such as pots and planters also helps avoid needing too much potting soil or mulch, which are oftentimes required to maintain larger areas.