

SENIOR Living



DIY or Hire a Contractor?

Many senior citizens have worked their whole lives in part to buy and pay off their homes. Making smart updates will help protect this investment while also contributing to the owner's comfort and mobility.

Feeling handy? You can make many home upgrades yourself that will add value to your house and improve your living space at the same time.

Maybe you spent countless hours over your lifetime doing the same work for others as a skilled plumber, electrician or contractor. As long as a little caution is exercised, along with seeking additional help when you need it, the DIY approach can save you a lot of money in the long run.

Never skimp on the materials, however, especially if you're looking to make sustainable changes. You can find quality products at your local hardware store that will ensure that your handywork remains strong for years.

HIRING A CONTRACTOR

Some seniors will choose to hire a contractor due to a variety of reasons. Letting professionals do the upgrades is always a great idea if you can afford to do so, and if you can find quality contractors in your neck of the woods.

Choosing someone with a solid reputation and happy customers is the first step. Ask friends and neighbors about local contractors they have used.

Check your local newspaper for advertisements on handyman or renovation services. Always ask for referenc-



© FOTOLIA

es and guarantees on their work before signing any type of contract.

According to the U.S. Department of Housing and Urban Development, a seniors should get bids from

several trusted contractors.

ELDERLY FRAUD

Seniors are sometimes targeted for fraud, so due diligence is always recommended when looking for a professional

contractor. Remember to always think twice if a deal sounds too good to be true, and never go through with a contract if you feel pressured to do so.

Fortunately, you can prevent

falling into the fraud trap by sticking with local, trusted contractors for your home improvement projects. Trust your instincts — and your friends' and family members' referrals — when hiring.

Medical Alert Systems

As adults with senior loved ones, it's one of our biggest fears: learning of a fall. According to the CDC, more than 33 percent of accidents and falls involving people over age 65 occur at home.

With more seniors opting to age at home in their later years, this statistic is likely to only rise. So what can you, the caregiver, do when the potential for falls seems to be on the increase?

Fortunately, there are numerous medical alert systems on the market, many of which have had great success in helping the elderly population stay safer in their homes. There are different types of systems and applications, so be sure to do your research before purchasing one. It's important that you choose one that fits your family member's preferences if you want it to be a successful experience.

DIFFERENT TYPES OF DEVICES

There are many devices available that will instantly alert you and emergency personnel in the case of a fall or other related incidents. Also



referred to as personal emergency response systems, these monitors allow the user to push a button on the transmitter to summon emergency help, including medical, fire or police personnel.

These systems allow seniors to wear the transmitter around their necks, on their wrists or even affixed to their wheelchairs for convenience.

This easy-to-reach button will give you great peace of mind in knowing your family member is ready to respond quickly to emergency situations.

CONSUMER TIPS

With so many different options on the market, how do you know which medical alert system is right for you and your family? There are a

few factors to keep in mind before spending your hard-earned cash. Here are a couple:

- **Pricing structure.** For many of the top medical alert companies, you will be required to pay a monthly fee for emergency-capable services. Always compare your pricing and make sure to get locked into a fixed monthly

rate.

- **Company reputation.** As always, before entering into a monthly contract, be sure to do your homework on the company. How long have they been in business? What types of guarantees can they give you on the quality of their product? Reading objective reviews can help narrow the field.

Going Back to School

The old saying “you can’t teach an old dog new tricks” doesn’t apply to humans. In fact, senior citizens make up one of the fastest-growing populations returning to school for non-traditional educational opportunities.

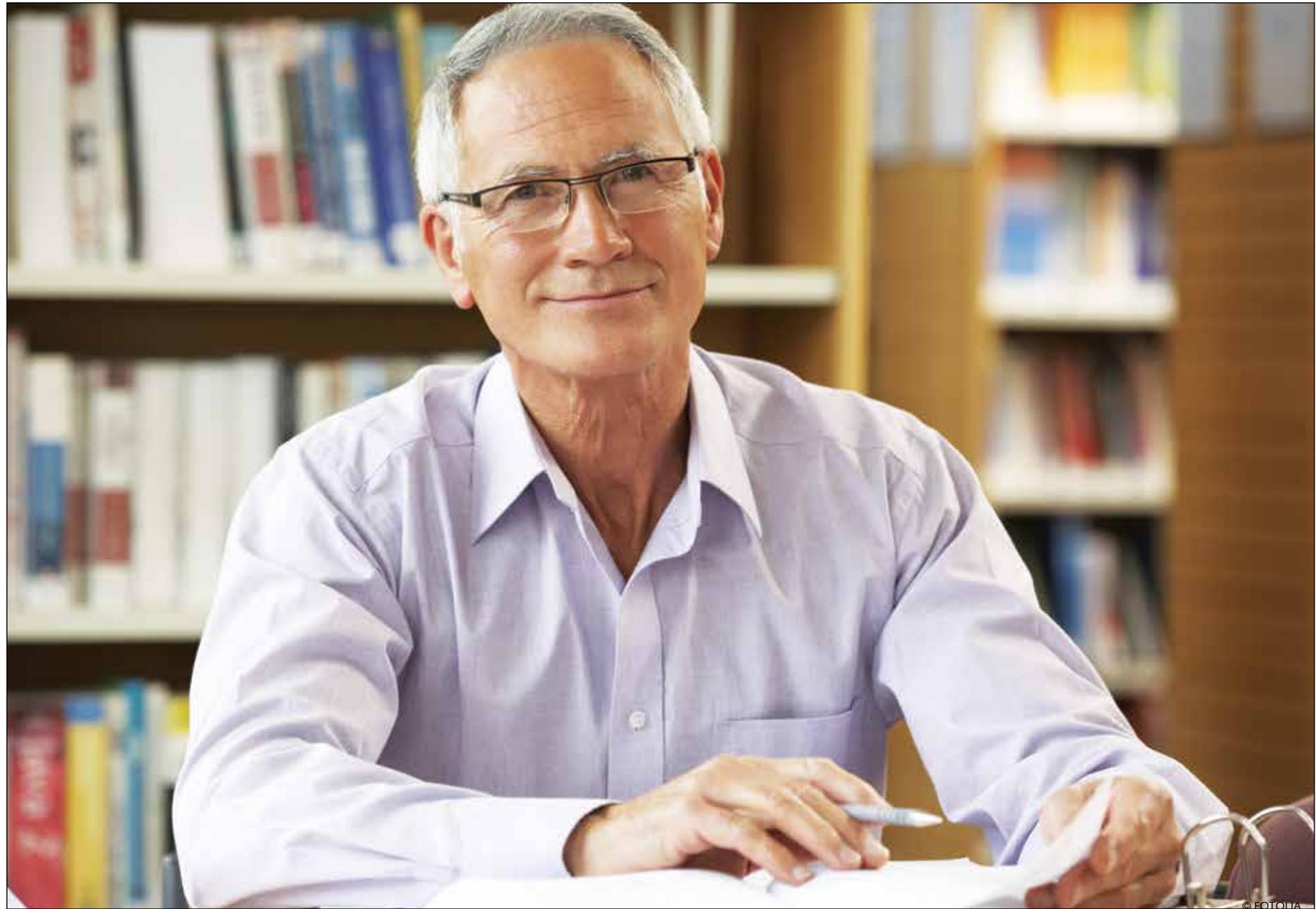
In fact, the traditional 18- to 22-year-old student is now the minority in higher education. According to the National Center for Education Statistics, there are 17.6 million undergraduates in the U.S. Seniors make up some of the 25 percent of those enrolled in higher education who are over the age of 30.

What’s driving this increase in older Americans heading back to college? Many of them are searching for ways to form new relationships. Others are focused on picking up new skills now that they have time to devote to themselves instead of supporting a family.

FEDERAL AID/ SCHOLARSHIPS

Another driving factor in the rise of non-traditional senior students is the accessibility of financial aid and scholarships to help pay for their new educational pursuits. If you’re looking for some aid, start by filling out a Free Application for Federal Student Aid (FAFSA) online. Doing so will help give you an idea of the various avenues for financial aid available to you.

This type of aid is based on financial need. If approved, Pell grants and other state-specific grants could potentially cover your tuition. The application process will take you less than



an hour — well worth the time to find out if you have financial help available to you.

OTHER OPTIONS

Some colleges offer free tui-

tion to senior citizens. There are guidelines that will vary by state, so contact your local college to inquire. If you still work, whether part-time or full-time, you may qualify for tuition

assistance through your employer. It’s important to check all options to uncover as much assistance as possible.

If you do have to pay out of pocket for your tuition, most

colleges can set up payment plans. This will help you spread out the financial burden without having to juse credit cards or take bank loans to cover your educational costs.



© FOTOLIA

Improve Your Bowling Game

Knocking down some pins with buddies is a great way to spend a Saturday afternoon, but what if you're looking to step up your game or ratchet up the competitiveness?

By starting with the basics and setting some goals, you can be on your way to achieving your goal of bowling that perfect 300. You just have to know where to start.

IT'S ALL IN THE BALL

OK, maybe there is no magic ball that will automatically add a few pins to your final score. You don't need to spend a ton of money on the latest bowling

ball with the newest technology.

Work with a professional bowling shop to find the ball that matches your fingertip grip and matches the weight that is appropriate to your strength and ability. As any bowler will tell you, a ball that is too light or heavy can impact your game and even cause a sore arm. So when looking to improve your overall game,

analyzing your ball is a great starting point.

NEW TECHNIQUES

If you've been bowling for a while and can't seem to break into higher scores, you may be suffering from some bad habits. Even professional athletes can get into funks when it comes to preparation and delivery.

The key working through

them is being able to identify what aspect of your personal bowling style is compromising your efforts on the hardwood. There are numerous movements that go into a perfect bowling ball delivery, including hand placement, follow-through and footwork, and within each one of these factors, there are many more.

This can be a lot for a novice bowler to untangle as you try to bolster your average score. It may be time to call in a professional.

HIRE A COACH

Yes, that's right. Just like golf

and tennis, you can find a professional coach to help you turn the corner in your bowling game. Reach out to your local bowling alley to find out if any of its league members offer services on the side. They should be able to point you in the right direction.

Working with a local coach means you will not only improve your overall game but also build a strong relationship with someone who knows the ins and outs of the local bowling scene. This could lead to opportunities for you as far as joining a league or entering various competitions.

Refresh Your Driving Skills

Everyone needs a refresh — especially when it comes to driving and keeping up with the rules of the road. Your local Department of Motor Vehicles and the AARP are a couple of great resources for top-notch instructional programs.

The American Automobile Association also offers driving safety courses for mature drivers, as do local traffic schools, adult education programs and safety councils. The key is finding a program that works with your schedule and comfort level behind the wheel.

Check with your local DVM to find the best options for you. Don't feel intimidated by the process. Look at it as a learning experience to help improve your overall safety on the road.

BENEFITS

By taking the time to refresh your driving skills, you're benefiting everyone who shares the road. That's because drivers of any age who are more cognizant of today's driving laws and safety standards are more likely to adhere to them while driving.

Refresher courses will educate you on the ever-changing rules of the road. They also describe how aging affects your ability to drive – knowledge that can help you adapt so you can drive safely for years to come.

Even if a senior has a good driving record, they can always improve their skills. According to AARP, an evaluation of their senior driver refresher course found that 97 percent of participants



changed at least one driving habit as a result of what they learned.

DRIVER REFRESHER COURSES

What exactly will you learn in a refresher course? The

AARP teaches the following principles through its Smart Driver course in an easy-to-follow format incorporating adult-learning principles:

- Research-based safe driving strategies;
- Information on the effects

of medication on driving;

- Preventive measures to reduce driver distractions;
- Proper use of safety belts, air bags, anti-lock brakes and new technology found in cars today;
- Techniques for handling

left turns, rights-of-way and roundabouts; and

- State-specific rules and regulations in 19 key areas, including construction zones, child safety seats, school buses, cellphone use and more.

Cold-Weather Safety

The winter season can be hazardous to everyone, but one of the most at risk and susceptible populations is seniors. Comprehensive winter preparations and strategies must be put in place to ensure a healthy, happy winter.

One of the first steps to making this happen is preparing your home and vehicle. Follow our tips below for making sure you're ready for the chill.

WINTERIZING YOUR HOME & CAR

Your home needs to be winterized to keep you safe and warm all season long. A local contractor or handyman can do this job well by checking your heating system and assessing the amount of insulation in your attic. Most contractors will advise having at least a foot of blown-in insulation in your attic as one of the best ways to make sure your home retains its heat this winter season.

As for your vehicle, consider having it serviced by your mechanic about a month before the temperature really starts to dip in your region. Tires, windshield wipers and heaters are just a few of the things that need to be checked. Remember to keep the gas tank full throughout winter and keep an emergency kit including blankets in the car at all times.

SENIOR OUTDOOR TIPS

A little fresh air is a great way to keep healthy this winter. Obviously, you'll want to avoid below-freezing



temperatures, but a leisurely stroll around your neighborhood in the crisp weather can do wonders for keeping you healthy.

Dressing in the appropriate attire is critical to maintaining healthy body temperature while enjoying the great

outdoors. According to the Centers for Disease Control and Prevention, seniors should wear layers of light, warm clothing, gloves, hats, scarves and waterproof boots for maximum protection from the cold.

Around your home, there can be

various hazards to look out for, including patchy ice or slippery snow. The CDC advises sprinkling cat litter or sand on icy areas to avoid falling and to always let friends and family members know when you plan to leave the house during the wintertime.

Renewing Friendships

As time goes by and life changes, it is easy to lose touch with friends, past colleagues or even family members. Relocation and other life events can get in the way of even the strongest relationships.

But with the evolution of technology, it's easier than ever to reconnect with your friends and loved ones. With a little computer savvy and a commitment to “getting the crew back together,” you can reclaim these relationships in no time.

BENEFITS OF FRIENDSHIPS

Research shows that close and healthy relationships with others can contribute to your overall health, especially for senior citizens. These benefits can be physical, mental and emotional — all of which can contribute to healthier, more fulfilling lives.

Whether you're trying to find new friends or convince previous ones to start spending time together again, the effort required to do so may put you out of your comfort zone. It's important to remember the advantages to a more friend-filled life. Doing so will help keep you focused on putting in the energy and dedication required to build and enhance relationships with those around you.

SOCIAL MEDIA

Many seniors go to their favorite social media platforms to find and reconnect with people who were once prominent in their lives. Social media makes it easy to search for people by name or location, helping you locate past connections.

By simply sending an re-introductory message, you can easily find out what your friends have been up to and if they'd be interested in reconnecting. If they live close enough, you may be able to set up a time to meet



for coffee or a meal.

FINDING FRIENDS

If you have recently moved to a new area, it may be challenging to put yourself back out there to find new friends.

The AARP has put together some tips to help seniors meet friends, especially those seniors who may have a hard time thinking of ways to do so.

Consider incorporating some of the

following practices in your daily life to improve your chances of meeting new people:

- Churches and other faith groups put on social events that can be great sources for new connections. Consider attending, and don't be afraid to chat with people you don't know.

- Join a senior citizens' center. These organizations are active in the community and put on a broad range of

events, such as dances and parties, volunteering opportunities and recreation events.

- Finding employment can open up a world of networking opportunities. Even if you're looking for part-time work or a volunteering opportunity, the key is being around new people to increase your chances of finding people looking for the same thing as you: friendship.