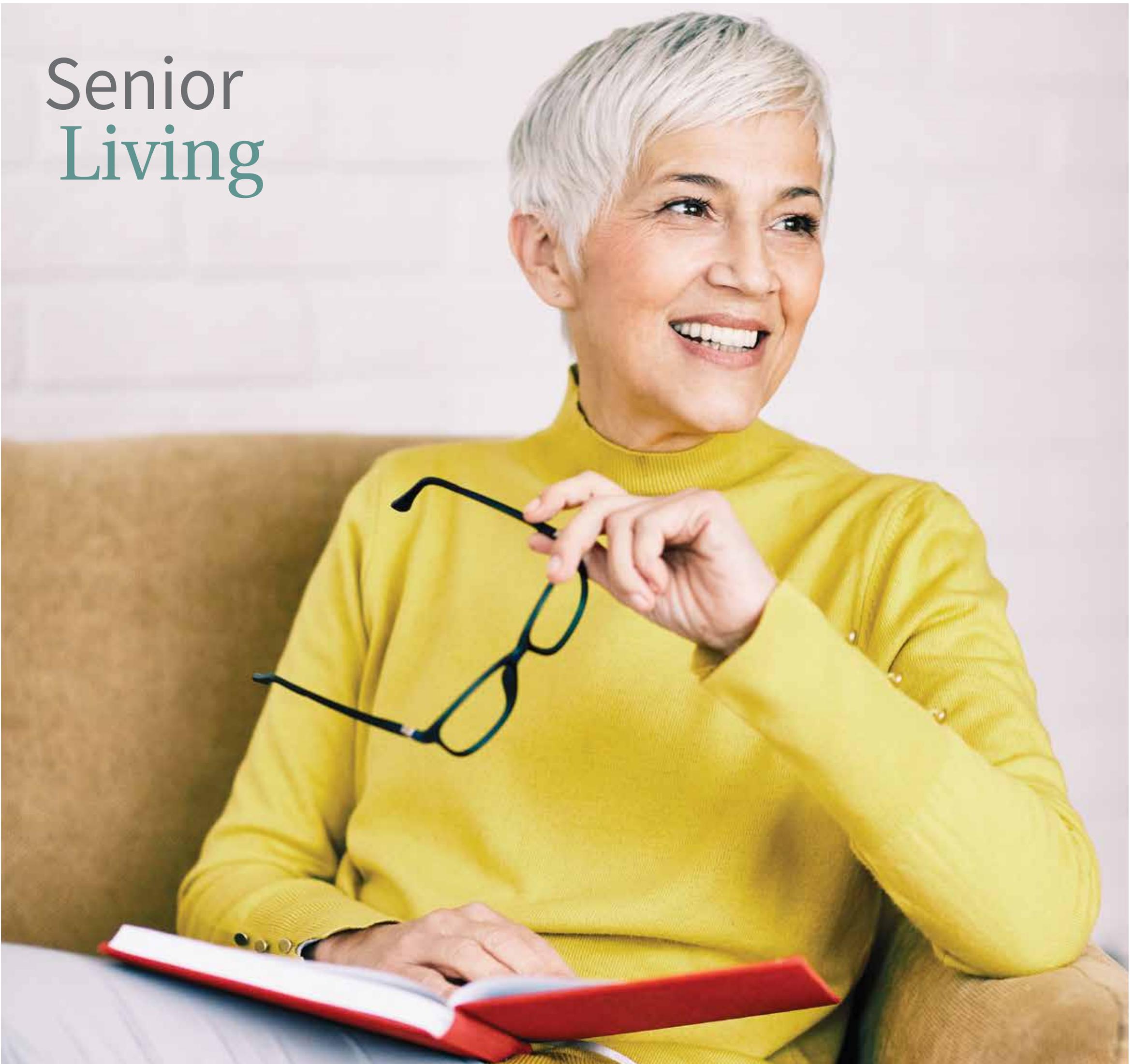


Senior Living



Tax Planning for Seniors

You probably file your taxes between February and April each year, but you should keep tax planning in mind year-round.

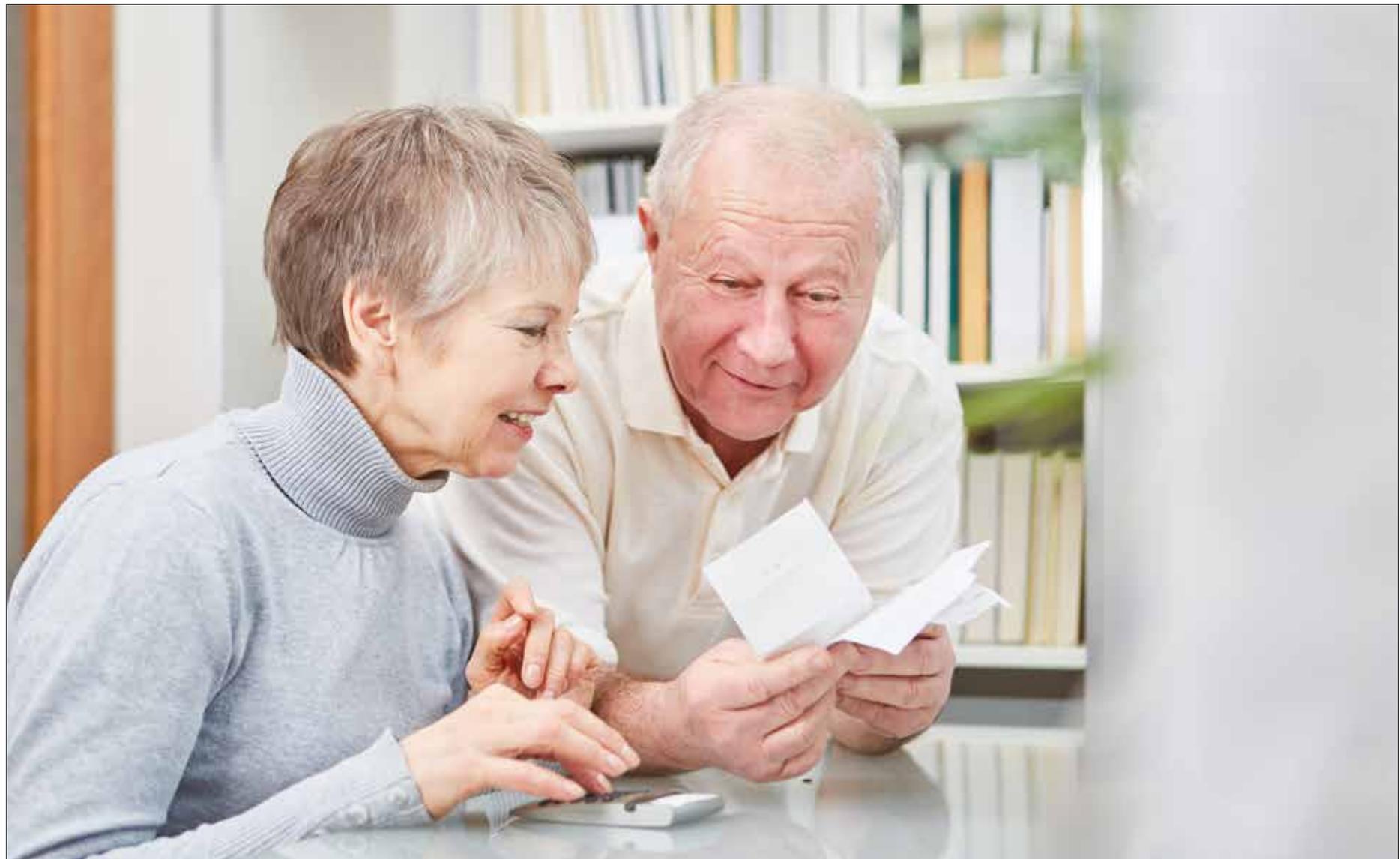
A tax accountant can help you make major decisions about tax planning for the year, but the day-to-day tasks will probably be up to you. Here are some strategies to keep in mind while conducting your personal finance throughout the year.

ORGANIZE YOUR RECEIPTS

You can reduce your AGI by the amount of medical expenses that exceed 7.5% of your AGI before the adjustment. You also might have business expenses, if you file a Schedule C. Keeping track of your receipts can be a chore, but technology can make it easier. Download an app on your smartphone to scan and organize receipts. The Scannable app allows you to use your phone's camera to take photos of receipts, then convert them to PDFs, which you can then file in a notetaking program such as Evernote. File receipts for each purpose in one folder, which you can access easily at tax time.

SENIOR TAX CREDIT

Beginning in 2018, a new tax credit is available for



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seniors. The Credit for the Elderly or Disabled is a credit ranging from \$3,750 to \$7,500 for people over age 65 or those who are disabled. To qualify, for 2019, your AGI must be below \$17,500 for single filers, with \$5,000 allowed for non-taxable pension or Social Security income, or \$25,000 for couples, with an additional \$7,500 allowed for pension and Social Security income. The tax credit ranges from \$3,750 for single filers to \$7,500 for married couples. Ask your tax accountant about

the credit and how to qualify. Qualifying for the credit might affect how you make decisions about your finances during the year.

RECONSIDER YOUR RETIREMENT WITHDRAWAL STRATEGY

If you have a lot of medical expenses or other deductible expenses during the course of the year, contact your tax accountant to ask if you should take additional withdrawals from your retirement plan. Taking a larger distribu-

tion than you need in a year when you have the tax advantages of large deductions could help you avoid paying unnecessary taxes in future years, writes William Perez for TheBalance.com. By contrast, withdrawing only the minimum required amount each year will help you in the future if you think you'll be in a lower tax bracket.

NEW FORM

If you prepare your own taxes, you should know that the Bipartisan Budget Act of

2018 created a new tax form for seniors ages 65 and older. The 1040-SR is intended to be simpler to fill out than the 1040. It simplifies reporting of retirement income, Social Security and pensions. The short, two-page form has an increased text size, and also can be used by seniors who are still working, according to U.S. News & World Report. The form also makes clear the fact that seniors now qualify for a larger standard deduction, though you may still itemize on Schedule A.

New Dementia Therapy

While medical science has not been able to find a cure for Alzheimer's and related dementia, a new therapy shows promise in treating the symptoms of dementia by practically transporting people back in time.

By 2060, the number of people with Alzheimer's and related dementia will double from its 2014 levels to 13.9 million people, or 3.3% of the projected population, the Centers for Disease Control and Prevention estimates. As researchers are frustrated by a lack of progress in finding a cure, a treatment called immersive reminiscence therapy offers hope to patients and caregivers alike.

THE POWER OF MEMORIES

The therapy involves recreating the sights, sounds and experiences from seniors' teenage or young adult years. This can be as simple as singing familiar songs or watching old movies, or as elaborate as recreating entire rooms or locales using elaborate sets. Even telling old stories can bring back good memories.

Immersive reminiscence therapy can improve cogni-



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tion, mood and general behavioral function, and help alleviate caregiver strain, according to a 2018 study published by the National Library of Medicine. A study by Aarhus University in Denmark found that the therapy improved "autobiographical memory," or memory about one's personal history.

The first immersive reminiscence therapy facility was constructed at a long-term care facility for dementia patients in the Dutch village

of Weesp, in 2009. The scene is set as a gated town called Hogewey, with 27 group homes designed with the aesthetic of past decades. The "town" is complete with a supermarket, barber shop, restaurant, courtyard, theater, pub and more. Caregivers wear street clothing to add to the immersive experience, and residents go about their lives much as they did before they had dementia, doing tasks such as shopping for groceries, cooking dinner and

going to the hair salon.

In the U.S., a Chula Vista, California, senior daycare center transformed a warehouse into a 1950s Main Street, complete with a diner, barber shop, movie theater and a classic Ford Thunderbird. It's known as Town Square. The Vogue Theater in San Francisco put on an event called Movie Moments at the Vogue, intended to help dementia patients recall familiar actors and scenes, spark conversation and

inform caregivers.

TECHNOLOGY

Health care companies are leveraging technology to implement immersive reminiscence therapy. Virtue Health's LookBack (www.virtue.io/) is a research-based virtual therapy tool created in consultation with Oxford University that allows users to visit familiar places virtually. Caregivers can upload custom tours of places a dementia patient remember fondly.

Vision Changes in Seniors

It is normal to develop some difficulty with vision as we age. Some eye symptoms, however, are more concerning than others, as they may signal a serious disease or disorder.

Knowing the difference between the two can help you get treatment early. Here are some normal age-related symptoms, and some that should be reported to a doctor for further investigation.

NORMAL AGE-RELATED CHANGES

Difficulty with up-close vision. Many people notice this change after age 40. Presbyopia, the gradual loss of the ability of the eye to focus on close-up objects due to loss of flexibility and increased rigidity of the eye's lens, is a normal age-related condition. In fact, the American Academy of Ophthalmology reports that the term presbyopia comes from a Greek word meaning "old eye." This condition can be corrected with eyeglasses, contact lenses or surgery, and can cause headaches and eye strain if left untreated.

Dry eyes or tearing. These conditions can be normal as you age. If they persist or are severe, however, talk to your eye doctor, as they can be symptoms of disease.

Gradual loss of contrast. Rod cells, which help with contrast vision, degrade as we age, so you may notice more difficulty driving at night.

CONCERNING SYMPTOMS

A sudden change in vision, straight lines appearing distorted, dark, blurry areas, whiteout in the center of vision, or a change in color perception. These can be symptoms of age-related macular degeneration, which affects more than 2 million people in the U.S. Regular vision exams can help catch this disease early.

Floaters accompanied by flashes of light, wavy vision or dark shadows in the field of vision. While some floaters are normal, those that are accompanied by flashes of light, or any of the other symptoms listed above, could be a symptom of retinal detachment. See your eye doctor immediately. Surgery or laser treatment can address this serious condition.

Fading side or peripheral vision. While glaucoma often has no symptoms in the early stages, as the disease progresses, it can affect your peripheral vision. Regular eye exams are important in diagnosing glaucoma. This disease can be controlled by medication but may require surgery.

Cloudy/fuzzy vision, double vision in one eye, halos around lights, light sensitivity. Cataracts, which cause clouding of the eye's lens, can cause these symptoms. People who smoke or have a family history of cataracts are at a higher risk.



Beat the Blues with Tech

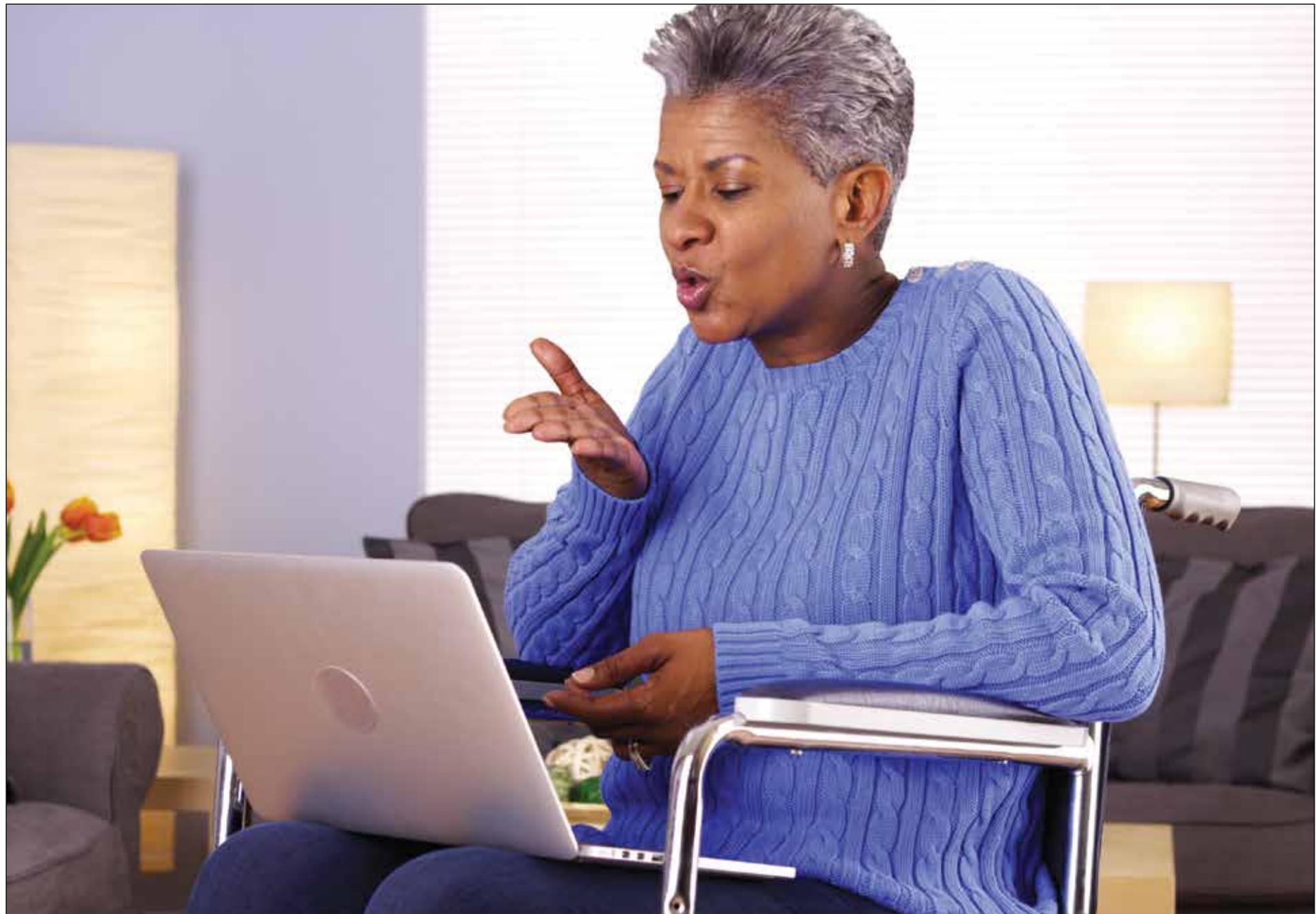
Social isolation can leave seniors feeling lonely, disconnected from family and friends. Research shows, however, that technology can help seniors feel more connected and improve their mental health.

As many as 5% of older adults have major depression, with higher numbers for home health care patients (13.5%) and hospitalized seniors (11.5%), according to the Centers for Disease Control and Prevention.

THE RESEARCH

Researchers at Oregon Health & Science University looked at how various methods of communications could help improve seniors' mental health. The 2018 study found that using video chat programs such as Skype and FaceTime cut the probably of depressive symptoms by half.

Researcher tested the use of four online communication technologies — video chat, email, social networks and instant messaging — by people 60 and older for two years, and then asked about their depressive symptoms. Email, social networks and instant messaging showed no difference in depressive symptoms from the control group, while video chat



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showed big differences.

“To our knowledge, this is the first study to demonstrate a potential link between use of video chat and prevention of clinically significant symptoms of depression over two years in older adults,” the authors wrote.

Dr. Alan Teo, who led the study, also conducted a prior study in 2015 that found face-to-face interaction had big

benefits for seniors' mental health. When you can't be together in person, however, it appears that video chat might be the next best thing.

HELP SENIORS GET CONNECTED

So how can you help a loved one benefit from this technology? Help set up the technology so they can video chat whenever they'd like. You could even

purchase a dedicated video chat device, such as a Facebook Portal or Google Home Hub, which allow for video calling at the touch of a button. There are products on the market designed just for seniors, which function as a digital photo frame most of the time, and allow for easy video calling to pre-programmed contacts.

Whichever technology you select, be sure your loved one

knows how to use it after it is set up. Help add friends and family members' contact information and be sure they know how to complete a call.

If you or a loved one are having suicidal thoughts, call the toll-free, 24-hour hotline of the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255); TTY: 1-800-799-4TTY (4889) to talk to a trained counselor.

Play to Stay Mentally Sharp

Health experts have long recommended diet, exercise, continuing education and social activity for seniors to maintain their cognitive health — the ability to clearly think, learn and remember.

Now researchers have found a new way seniors can stay mentally sharp: playing games.

THE RESEARCH

The University of Edinburgh published a study in 2019 that shows big benefits for seniors who play card and board games.

Psychologist studied more than 1,000 people age 70 for memory, problem-solving, thinking speed and general thinking ability. The participants then repeated the same thinking tests every three years until age 79, and at ages 70 and 76, they were also asked how often they played games like cards, chess, bingo or crosswords.

According to the study's authors, those who regularly played non-digital games scored better on memory and thinking tests in their 70s. People who increased game playing in later years were found to have experienced less decline in thinking skills in their 70s, particularly in



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memory function and thinking speed. Even behavior changes in later life were found to be beneficial.

Known as the Lothian Birth Cohort, the group of seniors had been tracked by researchers since birth. The results of the study accounted for physical health and IQ.

“In our Lothian sample, it is not just general intellectual and social activity, it seems; it is something in this group of

games that has this small but detectable association with better cognitive aging,” said Professor Ian Deary, director of the study. “It would be good to find out if some of these games are more potent than others. We also point out that several other things are related to better cognitive aging, such as being physically fit and not smoking.”

Caroline Abrahams, charity director at Age UK, said,

“Even though some people’s thinking skills can decline as we get older, this research is further evidence that it doesn’t have to be inevitable.”

GET STARTED

Because social activity also is useful in helping prevent cognitive decline, seniors can benefit from regular group card games. Look to your local senior center for organize games, or consider set-

ting up a regular game of cards or other games with friends.

Card games need not be complicated to be beneficial. GrayingwithGrace.com offers a run-down of some simple card games for seniors who might just be beginning to play cards at www.bit.ly/2S-dAkh. For a primer on popular board games, visit TheSpruce.com at www.bit.ly/2Yl6YFP.

Protein for Muscle Health

Research has shown that consuming adequate protein is crucial to maintaining healthy muscle mass, but a new study shows that the trick may lie not just in quantity but in timing.

We tend to lose muscle mass as we age. According to the National Institutes of Health, 5% to 13% of people 65 and older have low muscle mass, with the percentage increasing up to 50% in people over age 80.

Research shows that diet can be a powerful tool in retaining muscle mass, but a new study has shown that how we consume protein also is key.

A BALANCED APPROACH

University of Birmingham researchers found that balanced protein consumption throughout the day is most beneficial in helping seniors retain muscle mass. People tend to eat most of their protein at one meal, researchers found, but it's more beneficial for muscle mass if protein is spread out throughout the day.

Researchers in the School of Sport, Exercise and Rehabilitation Sciences studied the dietary intake of people of various ages, focusing on the amounts, pattern and



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source of protein they consumed. They found that seniors were more likely to eat lower-quality proteins, such as bread, at lunchtime.

The results of the research suggest that dietary guidelines might need to be adjusted for seniors, to encourage quality protein intake throughout the day.

“Older individuals need to eat more protein to get the same muscle building

response as younger and middle-aged people,” said lead researcher Dr. Benoit Smeuninx. “Most people are reaching the Recommended Daily Allowance of protein, but our results show that a one-size-fits-all guideline for protein intake isn’t appropriate across all age groups. Simply saying older people should eat more protein isn’t really enough either. We need a more sophisticated and

individualized approach that can help people understand when and how much protein to consume to support muscle mass.”

HOW TO GET YOUR PROTEIN

To find out how many grams of protein you should eat per day, Health.com recommends multiplying your weight in pounds by 0.36 and then doubling that if you’re

very active, or if you are aiming for “optimal protein,” to help maintain muscle as you age and support weight loss.

Here are the four top sources of protein, according to a Cleveland Clinic poll of dietitians: beans and legumes; wild salmon; eggs; and Greek yogurt. Other good sources of protein include meat, fish, cottage cheese, milk, amaranth, peanut butter, quinoa and nuts.

Learn Anything Online

While online classes have become commonplace, you might not think about learning hands-on skills online.

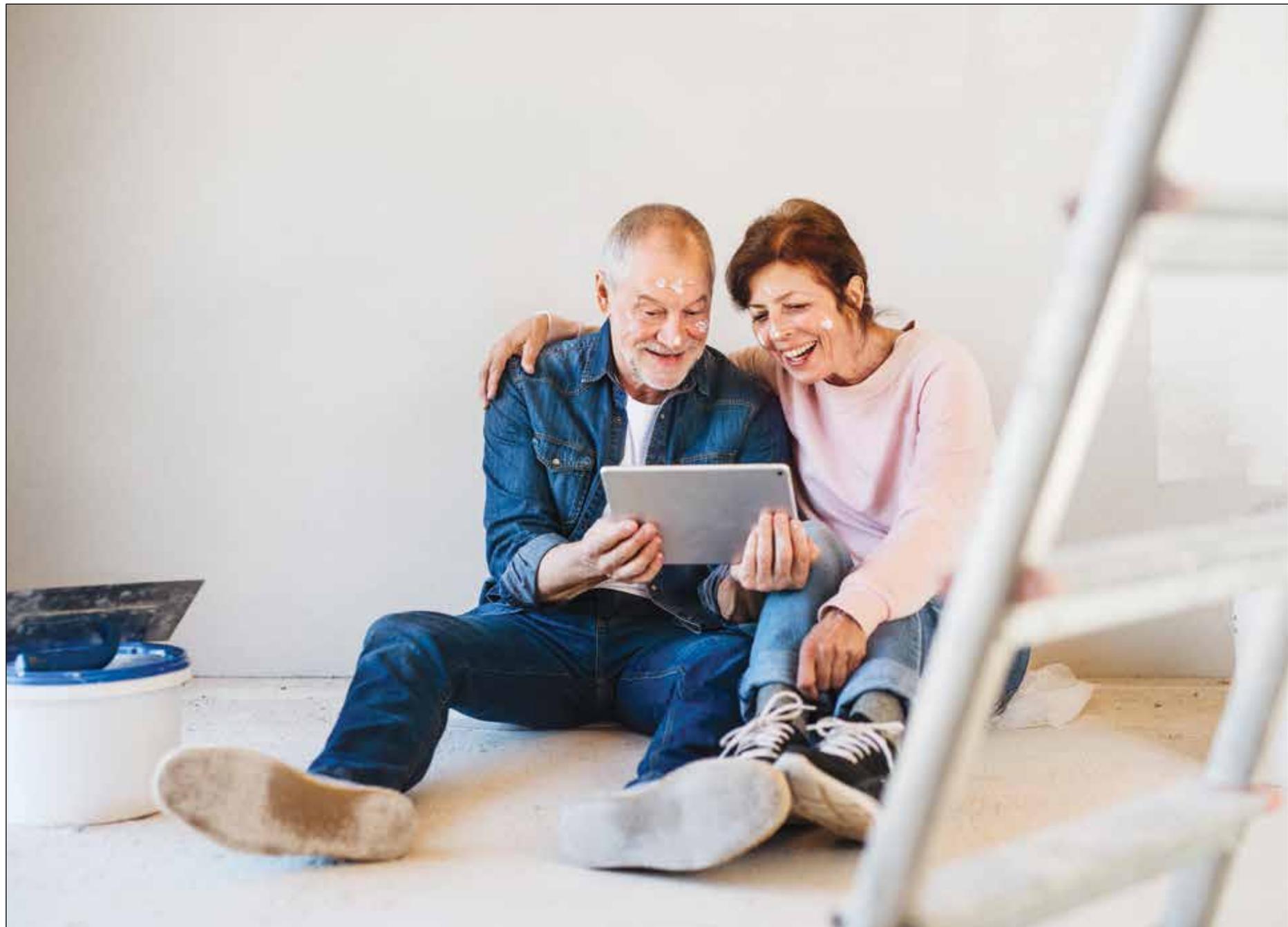
Everything from plumbing to playing the guitar can now be learned online, thanks to technology.

If you know where to look, you can learn anything online. Here are some ideas to get you started on picking up a new skill virtually.

MUSIC

Websites such as GuitarTricks.com and JamPlay.com offer lessons on everything from music theory to master courses by famous artists. The former even offers one-on-one lessons for an added fee. You can also check YouTube for videos to get you started, but at a certain point, you'll want to progress to more advanced materials offered by sites that specialize in online music learning.

The app Synthesia is something akin to Guitar Hero for learning to play piano. You'll need a keyboard and an adapter to connect the keyboard to your computer. The app then analyzes your playing to help you master accuracy, timing and more. It's a great way for visual learners to get



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started with learning piano.

HOME IMPROVEMENT

If you've always wanted to get comfortable completing home improvement projects, the web offers endless resources for doing jobs big and small — from fixing a leaky faucet to building a new deck. Some places to start watching videos include

BobVila.com and FamilyHandyman.com. They break projects down into small steps and provide advice and tips on tools and equipment, as well as technique.

For some inspiration, you can check our Imgur.com's online DIY channel at imgur.com/r/DIY, where hobbyists post step-by-step photos of

their home projects.

ARTS AND CRAFTS

SkillShare.com is an online portal where you can sign up for a membership that allows you to learn a wide variety of art and crafts skills, including graphic design, illustration, photography, writing, music, sewing and more. Classes are usually less than

two hours long and are typically taught by professionals with training in their field. You could even consider signing up to teach yourself, in order to share your skills with others. Udemy.com is a similar platform with course offerings that include health and nutrition, pet training, gaming, beauty, cooking and many more.