



Senior Living

Take Stock of Your Home

After years of birthday parties, graduations, vacations and career changes, it is easy to ignore the corners of life — specifically, the space in which we live.

The years bring with them a collection of things, some of which you may have forgotten you own. Take the time to take stock, organize and even downsize to alleviate stress and add value to your home.

DECLUTTER AND ORGANIZE

According to a study by Alliance Data, the company behind store-branded credit cards, at least 25 percent of people have somewhere between \$1,000 and \$2,500 worth of clothing in their closets, while not quite another quarter have somewhere between \$2,500 and \$5,000 hanging on their rods.

Many people don't wear even half of what they own. It's time to take a hard look at your wardrobe.

One tip to try is to pack for a two-week vacation. Anything still left in your closet and drawers should be questioned. As a general rule, most people have favorite clothing and it is those pieces that either end up in the regular rotation of what we wear, or are the pieces we "save" for a time when we want to look our best.

GIVE YOUR HOME A DEEP CLEAN

Closets also are an ideal space for bacteria and mold to fester. They are dark and generally cool, and some closets are left undisturbed for months at a time. Taking everything out and wiping down all surfaces is a great place to start.

Once everything is out of the closet, be choosy about what goes back in, and organize as you go.

Don't forget about other often-neglected areas of the house, such as baseboards, ceiling fans or the garage. The garage, in fact, has become like a storage unit to most homes — and not for cars.

According to the Department of Energy, 25 percent of people with two-car garages don't have room to park their cars inside, and another 32 percent only have room for one car.

As a senior looking to simplify your living space, follow some of the aforementioned tips to help you achieve your goals.



Plan Your Next Vacation

Get out of town — literally! Deciding where to go can be its own adventure. Planning the trip once you've picked a destination, however, can be stressful. There's the packing, the coordination and the execution.

Don't forget to consider your safety before heading out on a trip, and always remember to pack enough of any medications you need on a daily basis.

Otherwise, consider the following tips for your next great getaway.

WORK WITH A PRO

Working with a local travel agent can take much of the stress off your shoulders. He can book rooms and flights for you, and discuss the pros and cons of travel insurance for your specific trip.

Travel agents also normally have relationships with many businesses in hospitality and can usually garner you an excellent rate. Reach out to your local travel agencies to see if they specialize in a specific type of vacation, especially during this time of year.

LAST-MINUTE DEALS

Planning ahead can save you major money. However, if you are flexible about when or where you will travel, you can save a significant amount of money. Hotels and airlines would rather operate at full capacity. As a date draws nearer, many airlines and hotels will offer flights and room stays at a discounted rate.

For example, it costs the same for an airline to fly a plane at full capacity as it does half full, so having more pas-

sengers aboard — even at a discounted rate — works in their favor. Check out popular travel websites such as Expedia and Priceline for vacation packages and deals, or ask your travel agent if they know of any last-minute bargains.

PACKING 101

Make a list. Check it twice. You don't want to be beach front and realize you forgot your bathing suit or realize you meant to grab your snow boots from the hall closet on your way out the door, only to have been distracted and left them behind.

Making a list ensures that you have given enough thought to what you need to write them down, and provides a checklist as you're packing. Don't stress too much. Most hospitality venues provide forgotten toiletries for free, and wherever you go, more often than not you can purchase small items that you've forgotten.

GET YOUR PASSPORT

You will need your passport if you are traveling outside of the country. If you don't already have one, this will require advance planning.

Even if you aren't planning to travel outside the United States, it is still a good idea to get a passport, as it is the most secure and widely accepted form of identification.



New Activities

George Eliot once said, “It’s never too late to be what you might have been.” Finding new things to do helps build friendships and keeps “retirement burnout” at bay.

A lot of seniors who experience boredom after retiring simply aren’t feeling challenged. Trying new activities and getting out of your comfort zone is a great way to feel better.

GO BACK TO SCHOOL

After the end of one career, it can be the perfect time to learn another! Even if you aren’t interested in starting a business or going back to work, don’t be afraid to step on campus.

Seniors are eligible for many scholarships and other financial aid packages. Consider your local community college. Classes are generally much more affordable and allow you to take a variety of courses if you are just looking to learn something new without being on a degree track.

LEARN A NEW SPORT

Learning a new sport is a great avenue to meet new people while tackling a new skill. Bowling, golf and tennis are all great choices, and are sports that commonly have leagues and tournaments specifically for seniors.

Want to become more active in a sport you already play? Hire a coach to help you hone your skills and point out your bad habits.

GET CREATIVE

According to Today’s Geriatric Medicine, creative art pursuits provide older adults with many benefits, including enhanced cognitive function and reduced feelings of depression and anxiety. In fact, many art forms nurture our overall well-being.

Find an art class near you. ARTS By The People and Art Beyond Sight are two organizations that work to bring art programs to seniors. Your local community college also will offer art classes at an introductory level and is a great avenue for finding more advanced classes if you wish to pursue it further.



Take Control of Your Body

How's your New Year's resolution going? Have you honored your pledge to remain healthy and active this year?

If not, don't fret. It's never too late to take action. There are many ways to improve your overall well-being, both alone and with a group of friends.

JOIN A GYM

Becoming a member of a gym can have multiple benefits. Not only will you have access to professional equipment, group classes and often other amenities, but it can be a great place to meet friends who have similar interests or goals.

Many gyms offer senior memberships at discounted rates and house services such as professional trainers who can work with you to create a custom workout plan. Gyms also provide a safe space to enjoy indoor activities during the colder months. Be sure to do research on membership fees and whether paying per visit would be a better option for you.

WATCH WHAT YOU EAT

Eating healthy is one of the cornerstones of a longer life. The National Council on Aging suggests meals consisting of lean proteins, lots of fruits and vegetables, and low-fat dairies.

Programs such as the Supplemental Nutrition Assistance Program (SNAP) help people afford healthy food, with the average senior receiving \$113 every month. Work with local dietitians or senior health organizations to find programs that are right for you.

DRINK MORE WATER

Adults over 60 are the most likely to



suffer from dehydration, which can cause an increased risk for developing kidney stones, chronic constipation and impaired cognitive function.

Drinking water regularly and measuring your water consumption will help avoid becoming dehydrated. This is also important because seniors are more likely to feel less thirsty when they are dehydrated, only furthering the problem. Also limit coffee and alcohol consumption, as both speed up dehydration.

LISTEN TO YOUR BODY

It's true that no one knows your body better than you. While doctors and specialists are essential for diagnosing a problem and treatment, you can feel when something isn't quite right and needs attention.

Don't ever be afraid to visit your personal physician. Your doctor may be able to prescribe treatments that will lessen or alleviate pain that you previously thought you would have to live with.

Eating healthy is one of the cornerstones of a longer life. The National Council on Aging suggests meals consisting of lean proteins, lots of fruits and vegetables, and low-fat dairies.

Economic Security

Money may not buy happiness, but it sure provides peace of mind. The Moss National Money and Happiness Study in 2013 revealed that the happiest retirees do not have a mortgage, or were within eight years of paying off their home loan.

Why? Because money that was once spent on four walls and a roof can now be spent in other ways — such as travel or whittling down debt. In fact, the lack of a mortgage payment for most can feel like an extra source of income.

Whether you have a mortgage or not, the following points are important to consider when assessing your financial security.

FIND A FINANCIAL ADVISOR

A financial advisor can evaluate your current financial situation and help you create a plan for your financial goals. Make sure you shop around. Money is an intensely personal subject, so your advisor should be someone you feel comfortable with.

Make sure you sit down with several before choosing. Recommendations from family or friends can be helpful but are not a guarantee of a good experience. Just because you are best friends with someone does not mean you have the same financial needs.

RE-EVALUATE YOUR EXPENSES

This also is a time to take a hard look at your budget and make adjustments. Decide which monthly bills are necessities and which are non-ne-



cessities, such as magazine or video streaming subscriptions. You may realize you are still paying membership dues to a health club or golf course that you haven't frequented in years.

You also can find ways to

reduce monthly bills for necessities. Lowering or raising the temperature on the thermostat by a few degrees can drastically change your energy bills.

REDUCE DEBT STRESS

Don't be afraid to call your

credit card company and ask for a lower interest rate. A survey conducted by creditcards.com discovered that 80 percent of seniors who asked for a lower rate from their credit provider received one.

This is likely due to having

a longer credit history with the company. Lowering your interest rate will make it easier to pay off outstanding balances faster, because more of your payment is going to what you actually owe every month.

Adopt a Pet

When it comes to owning a pet, there are a number of proven physical, mental and emotional health benefits. This is especially important for seniors, who are at higher risk for depression and isolation, according to the National Institutes of Health.

Here are five reasons to open your home and heart to a furry friend.

INCREASED PHYSICAL ACTIVITY

The Centers for Disease Control and Prevention advises people 65 years of age or older to get at least 150 minutes of moderate activity per day. Owning a pet helps facilitate this type of activity. This is especially advantageous for seniors, who are more at risk for sedentary behaviors. Walking a dog or playing with a cat provides “built-in” avenues for exercise.

COMPANIONSHIP

Owning a pet is like having a roommate who loves you unconditionally. You are never alone when you are a pet owner, and studies show that owning a pet significantly reduces feelings of depression and loneliness. Owning a pet also can lower blood pressure and reduce stress.

BE PRESENT

Pets live in the present, which is a contagious feeling and requires pet owners to live more in the here and now. This is especially important for seniors, for whom “tomorrow” can be a scary or stressful concept for a variety of reasons.

MORE RESPONSIBILITY

Caring for another being helps us more than we realize. For example, having a dog requires us to get out of bed even when we don’t want to. We all want to feel useful and valued, after all. When you own a pet, you are

making a promise to be involved in another life. Animals also provide routine, which aids in better sleep, reduced anxiety and increased feelings of purpose.

STAY CONNECTED

Pets increase socialization. Animals can be an instant icebreaker, whether they are with you or just a topic of conversation. There also are a lot of shared activities for pet owners, including charitable events and community walks. Owning a pet also can spark your interest in improving the community. You might find yourself invested in cleaning up the neighborhood park because you walk by it every day with your dog.

QUESTIONS TO CONSIDER

What type of pet is for me?

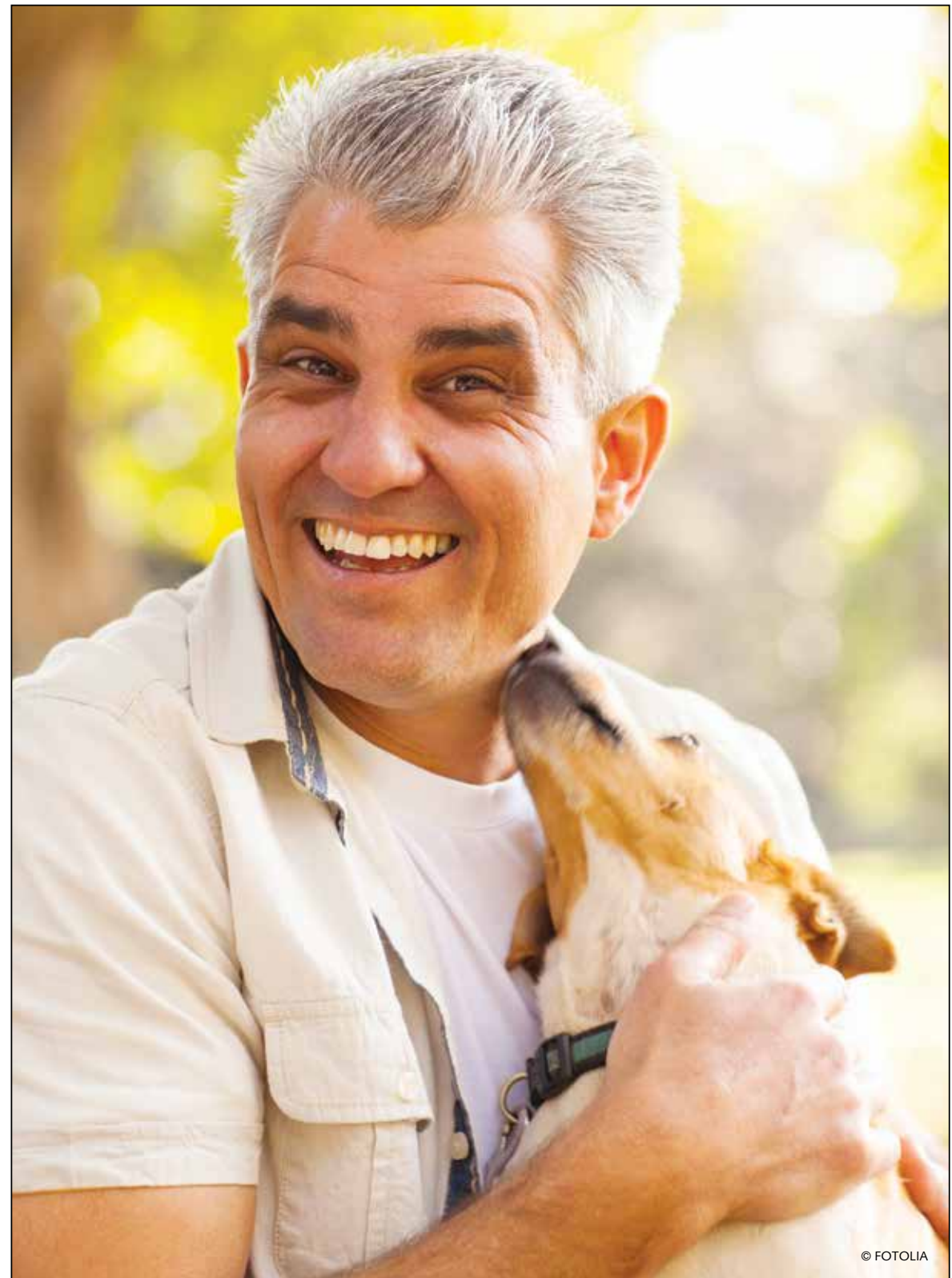
Every type of pet has pros and cons. Dogs require more activity outdoors. Rabbits and birds require adequate space. Do your research and make the best decision for your particular situation.

What type of breed is for me?

Different breeds of an animal can make pet ownership more or less challenging. Be sure to choose a breed that complements your needs, personality and available time.

What age of pet should I adopt?

Young pets require training and more activity to release their energy. Older pets may require more care. Know yourself and what type of commitment you are willing to take on.



Get Plugged In

There have been many technological advancements in the last 30 years, with the introduction of social media being a significant one. Adjusting to these changes is difficult and can be a major social hurdle for seniors.

THREE CRITICAL ISSUES

Seniors face three major issues when it comes to technology: motor problems, slower learning in the face of faster change, and fear, according to the Harvard Review.

As people age, it can be harder to learn new things — but it doesn't have to be. There are resources specifically created for and targeted to seniors. Fear can be immobilizing, but it is always OK to ask for help.

CHECK OUT YOUR LOCAL LIBRARY

Many public libraries offer classes designed to help seniors navigate the great technological divide.

From step-by-step instruction on how to use the Internet to how to use digital devices for activities such as video chatting with far away friends and family, your local library has tools and programs in place to help you.

SETTING UP AN EMAIL ACCOUNT

Email is so prevalent these days, people forget that for many, it is still a foreign concept. Not having an email address means missing out on many things beyond keeping up with loved ones.

For example, many coupons and discounts are distributed through email, and many retail stores require an email address to participate in their rewards programs. Find a friend or family member to help you set up an account or visit your public library. Even if the library isn't hosting a class, most librarians are happy to take the time to help their patrons with these issues.



© FOTOLIA

SMART DEVICES

Smart devices are more than phones today and can include a variety of gadgets. Getting familiar with these devices can make life easier, as many of them are focused on conveniences, such as home automation.

The Nest Thermostat, for example, learns your preferences and automatically adapts as your life changes. After approximately a week of use, it will learn if you like to turn down the temperature when you sleep and automatically heat back up when you wake.

There are other technologies that can enhance your life in the kitchen, bathrooms and other areas of the house.

Check in with your local home improvement store to see what they offer that may help update your living space.