



Senior
Living

Cooking Less, Living More

Where you once shoveled out spaghetti to feed a starving horde (or what felt like it, anyway), you may now only be cooking for yourself and your partner or just for yourself. And with cookbooks and cooking shows crowing about the ability to feed an army off one recipe, it can be hard to scale down your meals.

Here are some tips to get you cooking with less waste and more fun.

EMBRACE THE LEFTOVERS

Pick dishes that are versatile. A roasted chicken can be served as a Sunday dinner, enchiladas on Monday and a tasty soup on Tuesday. Batches of bigger meals, like that giant pot of spaghetti, can be frozen in individual portions. Just remember to clearly label and date the portions and clean out your freezer regularly.

PLAN, PLAN, PLAN

A meal plan can be the god-send for you that it was when you had a big family at home. Take the time to sit down (maybe with a local grocery or two's sale papers) and plan out what you're going to have every meal. Then, stick to that list when you're in the store. Be careful not to overbuy produce, and visit your grocer's bulk bins for a right-sized and right-priced portion.

PHONE A FRIEND

If you're still having trouble paring down your menus, get together with several friends and swap groceries or fully cooked meals. Start a supper or lunch club. You get to try new recipes and share your bounty with others, too.



© ADOBE STOCK

TAKE A CLASS

Look to local grocery stores and sometimes restaurants for cooking classes. Not only does this get you out and mingling, but you learn new recipes, cui-

sines and tips. It can make cooking fun and rewarding.

GRAB A GOOD BOOK

Hit your local library or bookstore and grab some

cookbooks that specialize in cooking for one or two. You may even be able to find books that cater to special diets, like low-sodium or diabetes diets. Try a book or two out of your

comfort zone, maybe a new cuisine or a new trend.

Cooking for one or two shouldn't mean a lifetime of TV dinners. Get in the kitchen and whip up some fun.

Travel Tips for Seniors

If you've always dreamed of traveling your retirement away, now might be the perfect time to make it a reality. Read on for more tips on traveling smart and safe as a senior.

DISCOUNTS

You may have noticed that a lot of retailers and businesses offer senior discounts and travel is no different. Your local travel agent can help you find the best deals and groups for you, as can many retirement groups, like the AARP.

FITTING IN

Working with a travel professional can also keep you to sights and destinations that interest you and away from, say, seven days of college spring break keg stands and beer pong. There are many exclusively senior travel groups and vacations that cater to you and your needs.

GET CHECKED OUT

See your doctor before you go, especially if you're traveling internationally. You may need extra vaccinations — the CDC says more than half of tetanus cases are in people over 65. Your doctor may also prescribe medicines for



malaria, traveler's diarrhea and other common travel ailments. Also check with your insurance plan and purchase additional travel health insurance, if necessary, to make sure you're covered should something happen on your trip.

WHEN YOU'RE ON THE GO

The TSA allows some senior travelers — those over 75 — an expedited security screening. Those passengers can leave on shoes and light jackets when going through security. Passengers in wheel-

chairs can also ask for an alternative screening, as can travelers with medical devices.

If you're going to be traveling often, you may consider looking into TSA PreCheck, an expedited security program. In February 2018, the TSA

says 93 percent of PreCheck holders waited less than 5 minutes to go through airport security. For a fee, travelers can apply online, report to an enrollment center with the appropriate documents, and get a known traveler number to add to their airline tickets.

Get Moving

It's never too late to start a healthy habit like regular exercise. First, get cleared by your doctor, then lace up those shoes and get moving toward your CDC-recommended goal of 150 minutes of moderate-to-intense aerobic activity per week. Read on for more tips for a healthier, happier you.

GO LOW-IMPACT

That doesn't mean you won't see a big boost in your health. Low-impact exercises take it easy on your joints. Examples of low-impact exercises are walking, cycling, water aerobics, and various types of dancing. If you live in a warmer climate where it's too hot for you to safely exercise outside, look for indoor walking circuits at local malls or department stores.

GET THE RIGHT GEAR

Talk to your doctor, especially if you have spine or bone issues or old injuries, then go to your local sporting goods store to get fitted for a good pair of all-purpose sneakers. Look for shoes that fit well, of course, and that give your feet and ankles the support they need. If you have trouble bending, several manufacturers make slip-on athletic shoes to make it even easier. Also invest in a reusable water bottle to take with you as you work out; hydration is critical.

FOCUS ON BALANCE

Try to do balance exercises three days a week, particularly if you've fallen before. Exercises that can help with balance include heel-to-toe walking, backwards walking, sideways walking and tai chi.



© ADOBE STOCK

You can even do some balance exercises, such as shoulder rolls and foot taps, during your normal, everyday activities.

BREAK IT UP

Don't focus on one activity. That can lead to overuse injuries and soreness. Try a variety of activities either on your own

or as a part of a class. Many health clubs and gyms offer a senior discount and special classes for seniors; check out the ones in your area. If you

have to stop your routine due to illness or injury, remember to take it slow as you work your way back up to your previous intensity and frequency.

Keep Learning and Growing

Just because you've retired from the workforce or the whirlwind of family activities has eased up doesn't mean you can't still stay active through volunteering or even building new skills.

Read on for tips on how to stay involved and active.

VOLUNTEERISM

If you like to travel, this new trend might be right up your alley. A 2008 study estimated that more than a million people do volunteer work while on vacation, and the numbers have only gone up from there. Hook up with volunteerism opportunities through your church, professional organizations, or through your local travel agency.

HIT THE BOOKS

If you've always wanted to learn sculpture, computer coding or conversational German, now's your time. Look for leisure classes at local colleges and universities, or ask if you can audit a traditional class without a grade. Don't be intimidated by all the youngsters; they can benefit from your life experience as much as from the class you're both taking.



© ADOBE STOCK

PASSING ON THE LESSONS

Speaking of that life experience, you spent decades building up a successful career and learned a lot of lessons along the way. Look for opportunities to give back as a mentor, teach-

ing a class or as a consultant. For instance, if you owned your own business, you can reach out through SCORE, a nonprofit association that matches volunteer mentors with small business owners. Also check with churches and other

groups to put your skills to work in a new way.

JOIN A CLUB

Remember that conversational German class? Don't let those skills get rusty. Join or even start a club. There are

clubs for just about every interest and involvement level, and they're a great way to meet new people with your interests. Check local community calendars, social media or the newspaper for meeting dates and times.

Financial Planning

A big part of living your best life in your later years is making sure you have the money to do so. With careful stewardship, your retirement account could see you through all your dreams and more.

FIND A PROFESSIONAL

Planning for your financial future, especially after you leave the workforce, is a huge step and is best left to professionals. But picking a financial planner takes more than just a skim of the yellow pages. Ask friends and family for recommendations or search through the National Association of Personal Financial Advisors (<https://www.napfa.org/>) then start your vetting process. Look for credentials like CPA, which you're probably already familiar with, and the CFP, which means certified financial planner.

Some questions to ask a potential financial planner are:

- What is your education and certification?
- How long have you been offering financial services?
- Will you provide references from other clients and financial professionals?
- Have you ever been cited by a professional group or regulatory body for disciplinary reasons?
- How is your firm compensated and how are you compensated? Fee only? Commissions only? Fee and commissions? Fee offset?

Choose more than one adviser to talk to. It's important that your adviser is a good fit for your goals and for your personality.



© ADOBE STOCK

START EARLY

Planning for your senior years should start early. But

the NAPFA says more than a third of Americans don't have any retirement savings and

more than that expect not to retire at all. A professional can help you set financial goals

for your retirement, however, even if you find yourself in one of those boats.



Going Urban

© ADOBE STOCK

Many people see retirement as a bucolic existence in the quiet idyll of the country. But more and more, seniors are choosing life in the big city. If the bright lights are right for you, read on to make it happen.

REAL ESTATE, REAL LUCKY

Burdened by families and student debt, young people can't afford many of the upscale developments that dot downtowns. But their parents can and do, taking advantage of their financial situations and their smaller space needs to snap up stylish city apartments. Furthermore, these chic

city seniors don't have the responsibility for a large lawn or garden.

CLOSE TO THE ACTION

Setting up housekeeping in the city means that out-and-about seniors are closer to new restaurants, shops and entertainment like concerts. They can also benefit from all that hustle and bustle; it may force

them out and into the action more than the quiet suburbs.

DOWNSIZE SMART

Moving into that tiny loft may feel great, but getting rid of a lifetime (and a sprawling ranch house) full of stuff is hard. First, try dispersing some of the largesse amongst friends and family, then try local charities. Give priority to those that

will come and pick up for you. Lastly, turn to online sales marketplaces like Craigslist and Facebook. Remember to use caution on these sites. Never meet with prospective buyers alone and, if possible, use designated safe spaces like the city police station.

PICK THE RIGHT CITY

If you want the urban life-

style but don't have a specific destination in mind, look at some of these cities, listed by the AARP as the most livable for people over 50 in 2017:

- San Francisco
- Boston
- Seattle
- Milwaukee
- New York City
- Philadelphia
- Portland, Oregon

Senior Real Estate Specialists

From downsizing after becoming empty-nesters to entering assisted living to selling the family home to travel the world, seniors go through many changes — and often find themselves being party to real estate transactions.

About 14 percent of home buyers are over the age of 50, according to the National Association of Realtors' 2017 Home Buyers and Sellers Generational Trends report. Because of the various life changes they are going through, seniors can need special assistance with buying or selling a home. An entire field of real estate professionals has emerged to help. The National Association of Realtors' Senior Real Estate Specialist designation is awarded to real estate agents who are experts at navigating these complicated financial and emotional decisions.

BIG DECISIONS

Not only do these professionals have the experience and connections to help smooth out the bumps of a purchase or sale, but they understand issues facing seniors, such as the emotional changes seniors might be going through, and the particulars of making tax and estate planning decisions.

A specialist might be able to help seniors research services available to seniors in area in which they are interested in buying a home. That might include senior centers, recreational activities for seniors, community services such as Meals on Wheels and locating necessary health care providers.



© ADOBE STOCK

During a sale transaction, a Senior Real Estate Specialist understands that people might struggle emotionally with the idea of leaving their long-time family home and letting go of possessions. These real estate professionals have received

unique training and extend compassion to their clients, helping them make the transition from one home to another with caring patience.

ACCESSING SERVICES
SRES agents also can help

seniors who choose to stay in their homes as they age by referring clients to an expert in home modifications. Another service they offer is putting seniors in touch with government programs that offer financial assistance, as well as

recommending a mortgage counselor to discuss options such as a reverse mortgage.

If you are a senior or someone you love is a senior considering buying or selling a home, consider bringing a specialist on board.