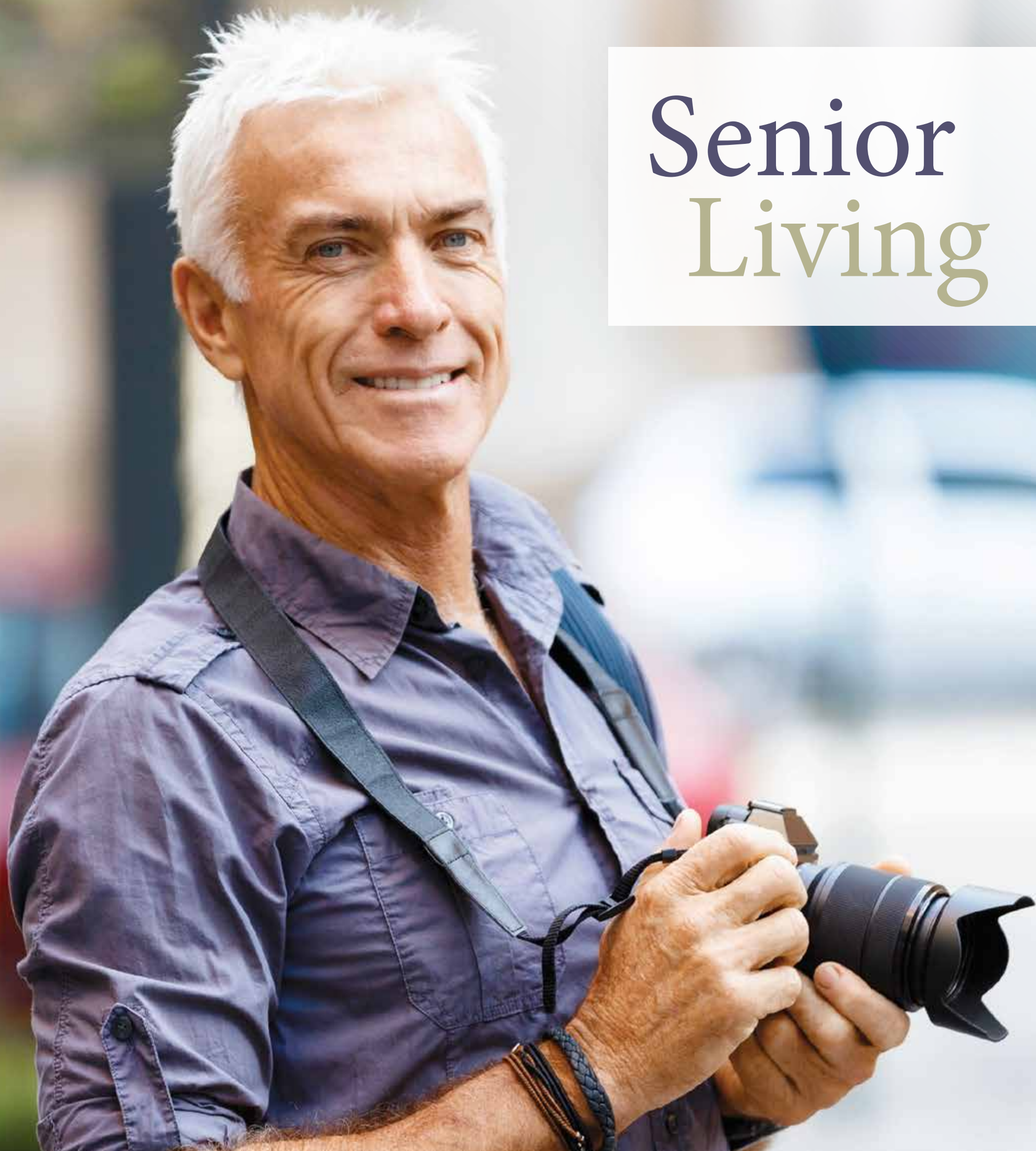


# Senior Living





# Staying Safe

**B**rutal winters can be tough on anyone. As a senior, it is important to take extra precautions when dealing with icy walkways and freezing weather. Take your time and keep safe this winter.

Winter weather brings many challenges for senior citizens, so it's important to take your time and keep safe during this potentially hazardous time. While you may not be able to stop the bitter cold from biting this winter, there are many simple steps you can take to ensure a happy, healthy winter season.

## KEEP WALKWAYS CLEAR

Applying salt to your walkways before you're expecting winter weather can be a big help when it comes to keeping your path clear. Be sure to tread slowly even if you have applied salt. While most ice will have melted, there still may be a few slick spots that will not be easily visible.

If you are unable to apply the salt yourself, get in touch with a local snow removal company. You can likely sign a contract with these companies to have your property cleared throughout the entire season. If you live in an area with constant snowfall, a professional contract may be your best bet.

## STAY INSIDE

Your walkways should be kept clear in case you need to leave the house. Unless an emergency happens to arise, do your best to stay indoors. Your main concern before a winter storm should be preparation. The American Red Cross recommends keeping the following items on hand to stay prepared:

- **7-day supply of medicine.** Be sure you have at least a week's worth of prescription medicine on hand. This is to ensure you will have enough medi-



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cine to wait out a long storm.

- **Warm clothes and extra blankets.** In case of an excessive power outage, have plenty of warm clothes available to keep warm if your heater becomes inoperable.

- **Battery operated radio.** A bat-

tery-operated radio will keep you informed of any additional incoming weather during a power outage.

## COMMUNITY SUPPORT

Be sure to address any concerns you have with your family and neighbors

and always keep those around you updated during a winter storm.

If you feel uncomfortable about an upcoming weather situation, a good support system can ease your mind and even assist you with your needs to weather the storm.



# Driving Safely

**W**inter weather can produce many different obstacles when it comes to getting where you need to go. Icy roads, obstructed windshields and bald tires are just a few things that will make driving more difficult.

You can't predict the weather or ask it to stop snowing if you have somewhere you must be. Chances are you will likely find yourself driving in unfavorable conditions. Learn a few ways to prepare your vehicle and practice safe driving techniques to make winter driving less stressful.

## WINTERIZE YOUR VEHICLE

To drive safely during winter weather, there are specific aspects of your vehicle to focus on to make sure they are in peak condition. The AARP has laid out helpful guidelines in order to get your vehicle in winter weather shape. A few of these items include:

- **Brakes:** If you notice your brakes squeal or seem shaky when you come to a stop, take your vehicle to a local auto shop to give your brake pads and rotors an inspection.
- **Heat and defrost.** A working heating system will keep you safe and comfortable during the cold months. In addition, a defroster will keep you safe by keeping your windshield clear in case of fogging.
- **Battery.** Don't get stranded, get a battery inspection. Cold weather is extremely hard on a battery that's not in working order. Also be sure to keep bat-

tery terminals clear of corrosion.

## AVOID SLIDING ON ROADS

Sliding while driving on icy roads is sometimes unavoidable. By driving at safe speeds according to conditions, you will have an advantage at overcoming these slides.

As a rule of thumb, take curves slowly and give yourself plenty of stopping room when applying your brakes. Utilizing these practices can reduce your risk of sliding. Even if you feel the roads have been sufficiently cleared after a storm, it is still important to drive cautiously. Black ice may form when a surface is below freezing and rain is falling. This type of ice is very difficult to spot and may send your car into a slide if you're not prepared.

## OTHER DANGERS

It is important to remember that speed limits are made based on dry weather and clear roads. Always drive slowly during winter conditions and increase your following distance.

Bridges and overpasses will most likely be the first area of a highway to become icy. Be ready to slow down as you approach a bridge.





# Take Time to Organize

Spring cleaning is a popular tradition among many Americans, but who wants to be stuck in the house when the weather is finally warming up? Take advantage of winter weather to organize a cluttered closet.

It might surprise you that your closet could be a breeding ground for bacteria and mold. Be sure your clothes are sufficiently dry before putting them in a closet.

Any level of moisture is an ideal environment for mold to begin growing. You may consider using a small dehumidifier in your closet to reduce the risk of mold forming on your clothes, walls or floor.

## DONATE EXTRA CLOTHES

Go through your clothes rack, drawers or shoe boxes to see what items you may be holding onto but no longer need.

Pull out clothing that isn't in your regular rotation. Separate them into different piles according to the different weather conditions you experience in your region. You're looking for clothes you haven't worn or even noticed for at least six months.

Inspect the clothes you plan to donate for holes or stains. Unusable items should be discarded. Any clothing you feel are in good condition can be donated to a local thrift store. You'll get a good boost of self-esteem by helping those less fortunate while decluttering your closet.

## A THOROUGH CLEANING AND INSPECTION

This is a good time to inspect every nook of your closet. Check your walls for signs of mildew or mold. If you discover this type of bacteria, it may be time to call a professional cleaning service. Mold can be dangerous to you and your family.

Pull out any furniture or boxes that may have wound up in your closet space. Don't be surprised to see dust bunnies or old clothing tags once you have everything out. An empty closet can benefit from a good vacuum or mopping job.

Wipe down any fixtures that are not removable with a disinfecting cleaner. You also may consider a fresh layer of paint on the walls to give your closet a new feel. Be sure to choose a paint that is mold resistant.





# Winter Car Shopping

Shopping for your new car during winter could save you money. Winter is sometimes considered off season for new car sales, so take advantage of the weather and find a vehicle that fits your needs.

When choosing your new vehicle, consider safety features, comfort and value. Trust the experts at your local dealership to ensure you are getting the perfect car to fit your lifestyle.

## REAR VISIBILITY

Twisting your body to check for blind spots or while backing up may be becoming more difficult with age. Today's vehicles offer features that can take the strain away.

Many new cars come stocked with a built-in back-up camera. These cameras activate on a monitor in your dashboard as your vehicle is placed in reverse. Not only does the camera give you a clear picture of what is behind you, it will usually place virtual markers for assistance in backing up in perfect position every time.

Wide-angle rear-view mirrors also can give you a better view of the traffic behind you without having to contort your body. For added assistance, consider a small adhesive-backed convex mirror to apply to your side mirrors. This will expose blind spots.

## SAFETY FEATURES

When considering what to look for in your new car, be sure to shop for these features that will add safety to your



driving experience:

- Anti-lock brakes will improve your vehicle's stopping ability. They also can improve steering during sudden stops.
- Air bags in both front and side positions can protect you during a front or side impact

collision.

- A bright exterior paint color will make you more visible to other drivers.

## AARP AUTO BUYING PROGRAM

Members of AARP can take advantage of a great program

that will ensure you're getting the best deal and save money when buying a used car. Here is how to take advantage of the program:

- Log onto [AARP.org](http://AARP.org) to search for your vehicle of choice. Here you will find the fair market price on what oth-

ers have purchased the vehicle for, as well as a Guaranteed Savings Certificate, which adds additional savings.

- Find one of over 11,000 certified dealers. Bring in your Guaranteed Savings Certificate and your price from the website to enjoy hassle-free buying.



# Avoiding Phone Scams

Scams that target the financial well-being of seniors have become such a problem that the National Council on Aging has called them “the crime of the 21st century.” Don’t let your finances become vulnerable to these scams.

Today’s con artists have many techniques when it comes to scamming you out of your hard-earned money. Some of them include telemarketing, investments and even lottery scams. It’s important to be able to recognize and react to different types of phone swindles that can hang you and your finances out to dry.

## TYPES OF PHONE SCAMS

One of the most common scams among con artists is a fake telemarketing call. Seniors make twice as many purchases over the phone as other age groups based on the national average. This may make it easier to entice you into giving them your personal information.

Another popular scam you may experience is called the pigeon drop. This is performed by a con artist claiming to have inherited a large sum of money but needing a good-faith payment from you in order to gain access. They will offer to split the inheritance once they receive the funds.

A fake accident scam is another common call to avoid. A scammer will claim that a loved one has been involved in an accident and needs financial assistance to get the help they need. Always check with your loved one or other close family before even considering payment.

## HOW TO RECOGNIZE A SCAM

Some phone scams will be easily recognized, but others are designed to startle you into making a payment. It is crucial to remember that U.S. companies or government agencies will never



try to reach you by phone. Any legal issues needing resolution will be handled by U.S. mail or even certified mail.

Knowing this will prepare you for any calls that claim to be from the Internal Revenue Service or a false deputy claiming you owe a penalty for

missing jury duty.

## HOW TO HANDLE A SCAM

Your first response to a scammer should be to immediately hang up the phone. Creating a conversation will let the scammer know you are willing to engage. This may cause your number

to be shared amongst other scammers.

Report any suspicious phone calls to the Federal Trade Commission. You may enter your claim online or by calling 1-877-FTC-HELP. The FTC will ask for information about the call and share your case with law enforcement offices across the country.



# Escape the Cold

Seniors are more vulnerable to winter's harsh conditions, so do yourself a favor this winter by planning a warm-weather getaway.

Planning a vacation to escape winter weather is a great way to keep yourself safe from falls and cold-related illnesses. Luckily, there are many options seniors have when it comes considering affordable and easily accessible vacation spots. Talk to your local travel agent about booking the perfect getaway.

## PLAN AHEAD

Planning your vacation with plenty of time to spare will be a less stressful experience than booking everything at the last minute. A local travel agency can take even more of the responsibility off your plate by booking rooms and flights for your vacation.

Make a checklist for the items that are required for your trip. Doing so will give you the chance to pick up a few items every few weeks rather than having to buy it all at once. This can save headaches and won't hit your wallet all at once.

## RESEARCH YOUR DESTINATION

Look online for references



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and ratings regarding your dream destination. You can get a good idea on what to expect and how to plan.

By researching, you will be able to discover what kind of activities you can participate in. Knowing what to expect can make packing a simpler process.

## TRAVELING ABROAD

If you have never left the country, now may be the best time. You should enjoy your retirement by seeing what the world has to offer. There are a few important differences when traveling abroad than traveling from state to state.

First, you'll need a passport.

You will be required to pay a small fee, provide a notarized copy of your birth certificate and a photo ID. You can access a passport at a Passport Acceptance Facility. Your passport may take up to six weeks to become available, so be sure to begin the process long before your departure date.

Depending on the country you choose to visit, you may be required to carry a visa. A visa can become available just as easily as a passport if you apply for it long before your vacation. However, a rushed visa may make things complicated and hinder your international vacation.



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# Keeping In Touch

**T**oday's technology can be intimidating to seniors. Technology advances so fast that if you didn't grow up with it to learn the basics, it can be easy to get left behind. The good news is, it's never too late to begin learning.

The Internet is full of great tools for keeping in touch with family. Whether your friends and family live locally or some distance away, it's easier to keep in touch than ever before. Take advantage of social media and video call sites to keep solid contact with your loved ones.

## **WHAT EXACTLY ARE APPS?**

You've likely heard the word

"app" thrown around constantly. App is short for application. Computers have used applications since their invention. However, the term app is typically used to describe software that is meant to be used on a smartphone or tablet. From making and keeping checklists to chatting over video with family members, nearly every action you can think of has an app available

for free or a small charge.

## **SOCIAL MEDIA**

Social media websites are a great tool to keep in touch with family or friends who you don't typically talk to on a day-to-day basis. You can breeze through a compilation of pictures and comments of friends of your choice.

On a social media site such as Facebook, it is up to you

who can see your posts and whose posts you can view. Only add the friends you would like to keep in touch with to keep the clutter down on your page.

## **VIDEO CALLING**

Learning how to use current technology may show you realities that you could have only fantasized about as a child. For instance, phone calls are now more than just voice based.

Using a video-calling app allows you to see the person on the other end of the line.

These apps come with clear instructions that will have you viewing your family members in no time. Think of the excitement of seeing the joy on your family's faces when you call to give birthday or other holiday wishes. Technology has made this possible, so it's time to get on board.