

Northwest Indiana Seniors



Worried about outliving your money? Over 60% of seniors are. Proper planning can make all the difference. See page 6

For Seniors and Those who Care About Them in Lake and Porter Counties December 2018 Edition



See Page 5 for Travel Info!

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Welcome, NWI Seniors!



Northwest Indiana Seniors
Better Living After 55



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NWI Seniors: The Latest Numbers

Welcome!

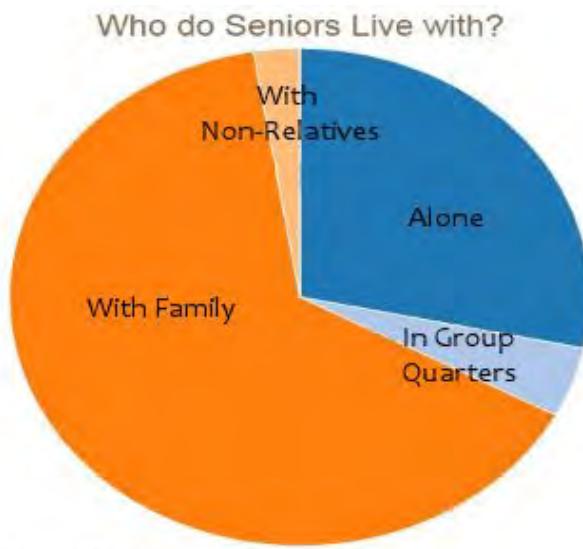
According to the U.S. Census Bureau, the senior population is growing every day. With 10,000 Baby Boomers turning 65 daily, seniors dominate! And this trend will continue for at least 15 more years.

These statistics are important for seniors and their caregivers.

In Indiana:

- 13.7% of the population are seniors
- Seniors will grow to 28% by 2050
- 73% are female
- 28% of seniors live alone
- 65% live with family or others
- 21% of seniors 60+ receive food stamps
- 22% of seniors are Vets
- Senior median incomes is \$34,629

The growth of seniors in NWI led to the start of the NWISeniors.com website in 2017. NWISeniors.com is dedicated to improving the lives of



Source: [Census.gov](#)

Northwest Indiana residents 55 and over by sharing researched and unbiased information on important senior topics—money and finance, health, home, and caregiving.

The NWI Seniors newspaper offers the same great content as NWI Seniors.com and expands the reach to Senior Citizens in Northwest Indiana

who prefer a newspaper rather than the online format.

NWI Seniors and the people behind it work to provide helpful information on important topics for Seniors and those who care for them. Being seniors themselves, and having taken care of their senior parents, the publishers and authors are aware of the unique challenges facing this important group of the population.

Whether your challenges are finance, health care, downsizing, Aging-In-Place, home selling, buying, or remodeling, or you want some fun and relaxation tips, we do our best to serve. We invite guest authors and free advertisement to businesses and organizations who serve Seniors in Northwest Indiana. We also invite feedback from our readers on ways to improve. Please submit inquiries and feedback to support@NWISeniors.com.

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HOBBIES**10 Hobbies for Seniors**

Even if some of these don't appeal at first glance, try them all out once you are actually retired. For example, you may think you don't like to cook, but it may just be that you never liked the pressure of having to get a meal on the table at a certain time. Retirement can help turn tasks that were once tedious into fun-filled, relaxing activities.

The top 10 hobbies are:

- Travel
- Volunteering
- Arts and Crafts
- Music, Theater and Dance
- Clubs and Associations
- Exercise
- Cooking
- Exploring the Great Outdoors
- Teach
- Reconnect with Family

All in all, retirement can be a time of fun, relaxation, and productivity. Some of these ten hobbies for retirees will probably appeal more than others, but there should be at least something for everyone. Whether you take up golf or volunteer at an elementary school, you can enrich your own golden years with many fun activities during retirement.

By Shaw Collins, Contributor

Pet Corner**We Love Our Pets!**

Pets are precious. We all have stories about some of the funny, crazy, or heart-warming things our pets do. Send your favorite pet story to georgene@nwiseniors.com. If we publish it, we'll send you a \$10 gift card to Petco.

About NWI Seniors

NWI Seniors® is a free newspaper published and produced by CIS, Inc., 9800 Connecticut, B1-801, Crown Point, IN 46307..

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**Is Painting Your Passion?**

Here are a few reminders to help you with your painting passion:

1. Paint what you know, something you have strong feelings about.
2. Put reference materials aside. It's about what you know and are passionate about.
3. Keep painting through the challenges. Don't worry about reaching a preconceived image of the finished painting. You might be pleasantly surprised.
4. Leave some areas mysterious. That sense of mystery stimulates an emotional response that connects to the passion which the picture was developed.

Move past creating stiff copies of photographs of people, landscapes etc. Let your emotions and feelings come through.

There are many reasons to fish.

- *Being outdoors. The scenery and fresh air.
- *Getting away from work and responsibilities.
- *The anticipation. You never know if or what you'll catch.
- *The hunt. Many like using the skills they've developed over the years to figure out where the fish are and what they'll bite on.
- *The education. Learning about the habits of certain species, where they hang out, and what they'll likely be feeding on gives a sense of accomplishment.
- *Camaraderie. Spending time with friends and family in an environment where you can chat about life, politics, and whatever friends talk about.
- *Solitude. Just you, your thoughts, the fish and Nature.
- What's not to like about fishing?

Fun Hobbies

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GOLF
KNITTING
TRAVELING
GARDENING
CRAFTS
DANCING
YOGA
WALKING
PHOTOGRAPHY
PAINTING
MUSIC
READING
PUZZLES
BRIDGE
TENNIS
HIKING
PETS

Seniors Benefit from Water-Based Fitness

There are many reasons swimming and water-based exercise may be the best choice for seniors. Water based exercises are second only to walking in lowest rates for injuries. Also, doctors and Physical Therapists often recommend water-based exercises for faster healing from major surgery.

Water also provides more choices for those who are lacking in general fitness or have a prior injury that makes other exercises difficult. Finally, water-based exercises work the entire body, serving as a form of both strength training even while doing aerobic exercises.

Swimming uses nearly all major muscle groups at the same time for a total workout. Because of the inherent resistance of the water, swimming develops both muscle strength and endurance, as well as helps with flexibility.

Because of its benefits, swimming provides similar effects as running and resistance training combined. But swimming does not strain the body like other aerobic exercises and some weight-training. The water supports the body and offers resistance. Swimming is low-impact and is perfect for seniors seeking to regain or preserve their fitness.

For physically challenged seniors, swimming is the



perfect sport. The buoyancy of the water makes swimming the most injury-free exercise available. Seniors with joint issues benefit greatly from water-based fitness. In water, a person's body weight is reduced by 90%. A 220-pound man will weigh about 22 pounds standing in deep water, for example.

Also, because of the low incidence of injuries and its effectiveness, water exercise goals are easier to meet. For seniors, low-impact water fitness is safe, fills the need for exercise, and increases range of motion.

National Handwashing Awareness Week December 2-8



Exercise & Sleep?

There are several reasons why exercise, particularly if performed at the right time of day, is considered the most positive sleep aid for seniors. None, however, are more significant than the fact that exercise is a completely natural form of sleep aid. But before discussing why exercise is such a great sleep aid, it is important to examine both the definition of insomnia and the reasons that people suffer from it. At

its basic level, insomnia is defined as a difficulty to either fall or stay asleep, or to experience sleep that seems inadequate or fails to produce the refreshing feeling that sleep normally provides, despite the length of time spent sleeping.

Insomnia is not considered a disease. Rather it is a symptom that is thought to have numerous different causes. Of the types of things that can lead to patterns of insomnia, physicians note that physical disorders, drinking large amounts of alcohol in the evening, emotional problems, and stress, are at the forefront.

Research has also shown that sometimes the failure to sleep soundly is simply due to a lack of fatigue. The very young to the elderly. Data indicates that about 10% of adults have chronic, or regular bouts of insomnia, while about 50% experience insomnia when in fact they are not.

Because the effects of exercise on the body is positive in many ways, it is clearly the most natural option for helping address sleep-related issues. Regular exercise will help tire the body physically, ensuring a natural form of fatigue that leads to proper rest. Avoid exercising late in the evening as not to stimulate the heart and brain too much. Such exercise has been known to



The Road to a Happy Smile!

(News USA) – Sponsored News -As much as we all love having a healthy smile and gums, a new national survey reveals many U.S. adults miss the mark when it comes to caring for their teeth and gums, putting them at risk for periodontal disease, which affects one in every two adults over age 30. One of the biggest no-no's? Eating a snack at night after having already brushed your teeth, which one-third of those polled admitted to. On the plus side, respondents show a willingness to floss more regularly – in fact, you'll be surprised at the odd places we admit to flossing. For healthy teeth and gums the American Academy of Periodontology (AAP) recommends brushing and flossing twice daily and regular visits to your periodontist for a comprehensive periodontal evaluation, and most importantly to Love The Gums You're With.



keep a person awake. Perhaps the greatest impact from physical exercise on the bodies sleep patterns is the awake. Because stress and worry are often the key obstacles to sleep, efforts to reduce stress are critical to eliminate insomnia. And exercise can help. The natural endorphins produced by exercise help us feel better emotionally and reduce stress, sadness, and depression. Therefore, people who exercise regularly sleep better. Continued on page 4.

Massages Benefits for Seniors



By Kyle Feck, LMT

Massage has been around for ages and it is one of the oldest forms of medicine. It is great for the body because it heals muscle tissue, prevents blood from pooling in spots and it helps with the quality of sleep that you get. Arthritis occurs in 85% of older people to some degree or another as they age. Fluid levels within the joints reduce over time which results in the aches and pain that are so

common at this time of life. Massage will help loosen up those, improve blood flow and circulation while relaxing them as well. For seniors, lower back pain is also a very common complaint among the senior population. As Seniors get older, the wear and tear on the vertebrae and lack of movement lead to more pain and even less activity. Massage and mild stretching will help with this issue and improve the quality of life for this age group.



Experts estimate that over 90% of disease is stress-related.

Massage is an effective way to manage this stress, providing:

- Decreased anxiety
- Enhanced sleep quality
- Greater energy
- Improved concentration
- Increased circulation
- Reduced fatigue

Massage Rates:

- 30 minutes: \$25
- 60 minutes: \$50
- 90 minutes: \$80

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Exercise & Sleep?

Continued from page 3. Their positive emotional state helps them fall asleep more quickly, while their body fatigue allows them to sleep more deeply and waken less often during the night. Yet one other way that people who work out regularly bring to the reduction of insomnia is the notion of schedules. People who take their

exercise seriously will build it into their daily regimen, ensuring that time is available for this important task. These people also realize that it is important to develop a sleep routine that includes regular bed time hours as well as regular morning routines. By following a regular sleep schedule and getting up at the same time each morning, even if it is a weekend, your body will

Are You Nutritionally Fit?

The USDA found that Americans get plenty of protein and carbohydrates, but often fall short on key nutrients such vitamin and minerals. "Fifty years ago, we only recognized extreme cases of vitamin deficiencies, like scurvy, which is caused by a lack of vitamin C," said Carroll Reider, MS, RD, Director of Scientific Affairs and Education at Pharmavite. "Science has advanced. We now know that even small amounts of vitamin deficiencies hurt us much more than people realize."

While most Americans appear well fed, a key question is: Are you nutritionally fit? To assess your nutritional condition, Reider posed the following questions:

Do you shun the sun? People who wear sunscreen, live in northern climates, or have darker skin may not receive ideal levels of vitamin D, which is made following exposure to sunlight.



Vitamin D helps the body absorb calcium and may also promote ovarian, breast, prostate, heart and colon health. Reider suggests 1,000 IU of vitamin D daily for people also available in supplement form.

Do your meals lack color? Does dinner typically consist of meat, starch, and the same green vegetable? For optimal health, add more colors to your diet. Vegetables such as steamed carrots, peppers and red cabbage add vibrant hues to the dinner plate while citrus wedges brighten the standard bed of greens. Eating a variety of fruits and vegetables maximizes nutrient intake and provides antioxidants, which help fight free radicals that may cause premature aging. "A multivitamin formulated for your age and gender is also a good way to compensate for dietary imbalances," Reider said. Is fish a regular dish? The American Heart Association recommends two servings of fish per week. Reider suggests salmon and tuna, which are rich in omega-3 fatty acids. Some studies suggest omega-3 fatty acids may promote heart health. Other sources include walnuts, flaxseed or vitamins.

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When dust bunnies go bad...

- Ponytail • Scottsdale, AZ

Cruise Tips for First Timers

Don't make the mistakes a lot of rookies make.



1. Research Ports in Advance

On a cruise, everything you'll need -- food, fun, cabins, ports -- is neatly arranged. Your only job is to fork over the credit card, right? An experienced cruiser will tell you to read as much as possible about your destinations ahead of time.

2. Don't Tip Double on Alcohol

You're already automatically paying gratuities when you buy a drink at the bar. Don't double tip, unless the service was spectacular.

3. Pack Smart

A must-pack item is a lightweight, waterproof jacket or poncho, especially in the Caribbean. Most excursions ashore will run, rain or shine. First time Cruisers often find themselves getting soaked and scrambling to improvise with garbage bag ponchos.

4. Work off the All-You-Can-Eat Buffet

Many first-timers learn that passengers are well fed. But how can cruisers balance the intake -- multiple lobster tails, cream sauces, molten chocolate cake -- with health concerns?

Take the stairs instead of the elevator for a little exercise. And if you can visit the gym or sign up

for a cycling or Boot Camp class to burn off those extra-large buffet meals.

5. Avoid the Buffet on Embarkation Day

While debarkation day certainly ranks as the worst day of the cruise, embarkation day is a close second. For many, it starts with an early morning jolt out of bed, continues with a lengthy sojourn to the port, and concludes with lots of thumb-twiddling in a bleak, amenity-free terminal. All this pre-cruise time makes the soon-to-cruise hungry. And once on board, the mad dash to the buffet begins. Experienced cruisers recommend bypassing the buffet or pool grill on embarkation day. To avoid crowds, head to a dining room for some peace. Also, check ahead because not every line opens its dining rooms for lunch on embarkation day.

6. Design a Ship Tour for Embarkation Day.

For a first-timer, the prospect of navigating a 3,100-passenger, 15-deck mega-ship can be daunting. A few days before embarkation, try creating your own ship tour. Gather information on the lounges and restaurants from deck plans, message boards and ship reviews. While other cruisers wander around aimlessly, you'll look like a tour guide! Source: Cruise Critic



USA and Other Top Retiree Destinations

AARP surveyed 889 Retirees and here are their top places to visit in order of most popular first:

- Hawaii
- Australia
- Italy
- Alaska
- U.K. and Ireland
- France
- California
- Arizona
- Nevada
- New York
- The Caribbean



European Top Retiree Locations for Living Overseas

According to the US News and World Report, here are the top 10 options for retiring overseas.

Carvoeiro, Portugal

Medellin, Columbia

Las Terrenas, Dominican Republic

Santa Familia, Belize

Pau, France

Chiang mai, Thailand

Playa del Carmen, Mexico

Barcelona, Spain

Granada, Nicaraqua

Kota Kinabalu, Borneo

Paris, France

Travel and Vacations

S	S	N	I	Y	E	N	S	I	D	W	T	A	O
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Better Living After 55



Free Guide for Seniors on Real Estate, Aging-in-Place, and Not Outliving Your Money!

Worried About Outliving Your Money?



What is the biggest concern for those nearing or at retirement age? It is the fear of running out of money. Among Baby Boomers, 60% fear running out of money more than they fear dying!

So how much do you need? According to AARP between \$1 Million to \$1.5 Million. Also according to AARP, for couples turning 65 today, there is a 43% chance that one or both partners will live to see 95 years of age.

According to Money Magazine, 1 in 3 Americans have saved \$0 for retirement. Another 23% have \$10,000 or less. That means that 53% have \$10,000 or less saved for retirement.

We also know that for up to 43% of recipients aged 65 or more, Social Security makes up more than 90% of their income.

So how do we deal effectively with this concern? There are a lot of ways, but the one that works consistently is to have a plan and stick to it. What's involved in making a plan?

One way to tackle this is a 5 part process. 6 parts if you are a self-employed business person. The first step is to be aware of the threats you face as you put together



your plan. Here is a list of the more common threats:

- Outliving your money.
- Health Issues
- Inadequate/No Planning
- Market Crashes/Recessions
- Spending Shocks

Once you have a good handle on the threats, you can account for them in setting up your plan. Here is a list of processes to include in construction of your plan:

- Proper Assessment
- Thorough, well defined goals, targets and milestones
- Accumulation and Distribution phases
- Resource Identification

So now that you're aware of the threats and have a handle of your goals and resources, the next step is to review the strategies and tactics available to you and select the most applicable ones to your situation. Those include:

- Social Security Maximization, Buffers and Bridges
- Multiple Streams of Income
- Expense Reductions/Trusts/Debts
- Assets paying for an Asset
- Make \$1 do the work of \$2 or \$3

Once you've selected the strategies and tactics that you will use, you need to decide which tools will best help you use those strategies to implement your plans. Those tools include:

- Wealth Building Cornerstones and Money Guide Pro
- Healthview
- Annuities
- Investments uncorrelated to the markets
- Early Warning Systems
- Risk mitigation Products and Process

Once these are all in place, you'll need to be able to react to changing circumstances. Some of these include:

- Regular Financial Health Checkups
- Major Life Changes
- Economic Changes
- Physical Health Changes
- Tax Law Changes

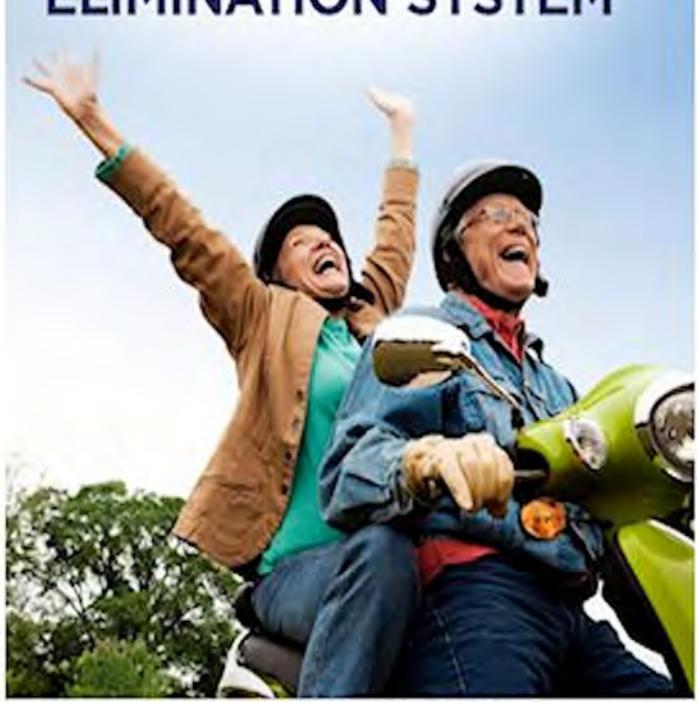
If you are a business owner, your business is probably the biggest or at least one of the biggest assets you have. It requires you address other issues that non-business owners don't have to deal with. Some of these include:

- Having a current business valuation
- Protecting your business from the 6 business killers
- The right Commercial P&C
- 401K Benchmarking
- Retirement Planning for business owners

With the help of your Financial Advisor, you'll give yourself the most comprehensive approach to make sure you don't outlive your money and resources in the most efficient way possible.

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5 Points to Consider about Inheritance

By RG Skadberg, Attorney. You worked hard to accumulate your life savings. While many people enjoy the fruits of their labor in retirement, many will not use it all.

What happens to the remaining portion of one's savings?

Well, your kids hope that it finds its way to them.

Whether you choose to bless them with an inheritance that represents all your remaining savings or choose to give to grandchildren, other family members, or charity, the choice remains yours.

But you must plan properly. There are many things for you to consider as you think about who will be the object of your bounty – one of those odd legal phrases where “object” is a person who receives a portion of your estate (“your bounty”).

Here are 5 points to consider as you create your plan for your bounty.

1. Special Needs Beneficiaries
Special needs adult, whether your child or grandchild, may be on a government support program which limits income and resources. Directly passing any amount or type of inheritance property to the person could jeopardize the his or her medical and program support.

Additionally, the inheritance probably moves to the top of the list of money or property to spend to cover the person's medical and program expenses. There are several options to consider to safely and smartly provide for the person's supplemental care and preserve the person's benefits.

2. Accidental Disinheritance
Second marriages are very common in today. More often than people realize, one of the spouse's children will be accidentally disinherited. Even if the person has a Last Will, it may not have any reach. Many couples – first or second

marriage, or even long-term unmarried relationships – own property jointly. Upon the death of the first, all the jointly-held assets become the sole property of the survivor. Unless specific, locked-in plans are in place to protect the decedent's children's interest, the decedent's children have no claim or right to their parent's property. Awareness and understanding are important, but proper planning can actually protect those items or funds a parent wants his or her child to receive.

Watch the story of a young lady who was accidentally disinherited www.askRGnow.com/disinherited-kids.

3. Inheritance Gone in an Instant
You have worked decades to accumulate your savings. Many people are concerned that once a child receives his or her share, it will be spent in a matter of months. This is borne out by statistics that say the average inheritance, regardless of the amount, is gone in 12-18 months. There are several ways you can plan to manage access and use of inherited assets. Learn your options and how they apply to what you want to accomplish.

4. A Retirement Plan for Your Beneficiary

You can create a “Retirement Plan” for your child who may not have one.

Many jobs today do not include an opportunity for employees to build a retirement plan through their own savings or employer contribution. If you are in the fortunate position to have savings which you may not use or need, you can structure a payout plan to provide base income support over a number of years.

5. Enjoy Your Children's Inheritance with Them

Who says you have to wait to leave money to your family. With well-structured, planned distributions to your children, with some explanation, may allow you, your children, and grandchildren to enjoy it all together.

These 5 points are part of a 10-

How Elder Attorneys Help

Elder Law Attorneys must be knowledgeable in many areas of the law, including guardianships, long-term care planning, advance health care directives, powers of attorney, estate planning, probate and trust administration, asset protection, special needs trusts and planning, and elder abuse.

Do you need one?

Take a look at your life and your assets to see if you fit into one or more of the following categories. Check off as many as apply.

1. You're in a second (or later) marriage
2. You own one or more businesses
3. You own real estate in more than one state
4. You have a disabled family member
5. You have minor children
6. You have problem children
7. You don't have any children
8. You want to leave some or all of your estate to charity
9. You have substantial assets in 401(k)s and/or IRAs
10. You were recently divorced
11. You've recently lost a spouse or other family member
12. You have an incapacitated spouse in

need of long-term care
13. You have a taxable estate for federal and/or state estate tax purposes
If one or more of these situations apply to you, you'll need the counseling and advice of an experienced elder law attorney to assist you with your elder law needs.

Otherwise, your state or the Internal Revenue Service might receive the largest chunk of your assets
These laws also determine what formalities must be followed when you're signing a will, trust, or medical or financial power of attorney.

And even though Medicaid is a federally authorized program, states are tasked with administering Medicaid at their local levels. The laws and rules governing Medicaid can vary greatly from state to state.

Working with a qualified elder law attorney can avoid simple and yet very costly mistakes if you or your loved one aren't intimately familiar with the specific laws in your state. What holds true in Indiana is unlikely to be the law across the state line in Illinois. A simple assumption that doesn't turn out to be true can leave an estate plan in shambles.

What is an Estate Plan?

Do You Need One?

How Do You Get Started?

Most people don't want to talk about it, but they know they need some planning.



Attorney RG Skadberg
Licensed in Indiana



I can't promise it will be fun, but it will be better than a stick in the eye.

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Points to Consider Regarding Inheritance information paper. You can download your copy by visiting www.ccsklaw.com/10Points. From there you can also find

other information about planning to accomplish your wishes, stay out of Probate, and stream-line the process when the time comes.

What is an Estate Plan and Do I Need One?

An information series presented by RG Skadberg, attorney with CCSK Law.

5 Reasons to Create a Living Trust

Everyone needs a Will. We've heard it for decades. Most people do not know why or what a Will does. At the same time, maybe you have heard someone talk about their "Trust."

Why would someone have a Trust? Does everyone need a Trust?

A Trust – aka a Living Trust or a Revocable Living Trust – is a legal document which is part of a person's Estate Plan. A Trust provides you and your attorney a way to establish a written plan that provides a plan for your property, the appointment of decision-makers, and directions to those decision-makers about your wishes.

A trust may be an important part of your Estate Plan. Can a Trust help with your plan? Here are some things to consider when thinking about your planning needs.*

1. Probate Avoidance.

In general, Probate in Indiana happens when a person has more than \$50,000 in his or her name after death. In those situations, the State want to make sure that the decedent's property is used to settle with creditors, pay expenses, and distributes to the proper people.

Probate is conducted in Court. Everything is in the public record and the Court plays a role in how the process is conducted. Personally, Probate is not necessary for the vast majority of people. It requires unnecessary time, expense, and public disclosure of your affairs – sorry to all the genealogy fans out there who like family information in public records. Indiana gives people the opportunity to avoid Probate by incorporating various techniques to transfer property. We categorized these a "Non-Probate Transfers." (Sometimes, the law does make sense.)

One such technique is the creation of a Revocable Living Trust. A Trust helps to avoid Probate because a person's property is transferred from a person's own name into the Trust's name. Since the Trust owns the property, it is not in the person's name to count

after death. It is important to understand that you do not give up control of your property when it transfers to a Revocable Living Trust. Instead, you remain in control, as long as you have capacity, as Trustee. You retain full authority to manage, sell, use, give-away property as you see fit. You do not need anyone's approval...other than your spouse – always consult your spouse.

2. Continuity of Care for a Special Needs Child

If you have a child with special needs, you know the stress caused by the concern about his or her care if something happens to you. A Trust provides a way to hold property and funds that supplements your child's care. Importantly, it does so in a way that preserves essential support programs already in place to allow continuity for your child's care.

Another benefit of planning ahead for this situation with a Trust is any unused portion of the Trust assets can be distributed to your other beneficiaries versus reimbursing the State.

One other consideration for special needs planning with a Trust is that since the property is not owned by the special needs child, on-going accounting is not necessary to submit to a Court involved in guardianship proceedings.

3. Staggered Distribution to Prevent Blown Inheritance
You worked hard to build you nest egg. You children haven't. They may have little to no vested interest or

appreciation for what it took to accumulate the savings. Most attorneys and financial advisors agree that an inheritance, regardless of size, will be spent in less than 18 months. You probably spent more than 18 years building it – not spending it – and poof! it will be gone.

If you wish, your Trust may stagger, trickle, or spray (all terms used to mean the same thing in a Trust) a child's distribution over a set time. You determine the time, the amount, and provisions to cover emergency situations. It also provides the opportunity for your children to be reminded of your gift for many years.

4. Prevent Accidental Disinheritance of Children

Second marriages are prevalent today. Often times, the new marriage includes children from a prior relationship. As referenced in the article 5 Points to Consider about Inheritance (on page #), joint property ownership may lead to the disinheritance of the first person to die.

A trust allows for certain property or property interests to be preserved to each person in order to pass those property and interests to distribute to his or her children. The Trust provisions allow for a survivor to use property and then distribute when that person dies or does not need the property anymore.

Very careful, thoughtful planning needs to be considered in these relationships. Recently, I spoke with a young woman who was accidentally disinherited when her father died, despite the fact he "took care of her in his Will." You can watch the video about her situation and how to avoid it – ccsklaw.com/WillWontWork.

5. Provide for the Fuzzy Loved-Ones in Your Home

Continued on page 9.



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RG Skadberg is an Indiana Attorney. He takes every opportunity he can to meet with people individually, in small groups, or open sessions to answer questions about Estate Planning, Probate, and Elder Law. He believes the more clearly you understand your issue, the better you will understand solution options. The information provided here is for education and information purposes. It is not direct legal advice to apply without further discussion about your specific needs. While he hopes that you find it useful, it does not bind either you or he in legal relationship.

What Is An Estate Plan and Do I Need One?

Continued from page 8. Despite some people's wishes, in Indiana, you cannot name your dog, cat, horse, bird, or other pet as a direct beneficiary of your Trust or estate. However, you can add Trust provisions to provide funds and instructions for care. This a popular and effective way to give you the peace of mind your fuzzy family members will receive care when you can no longer provide it. Often, this is the best way to keep multiple pets together, since the burden to pay for food and care is alleviated. Is a Trust necessary for everyone? In Suzie Orman's recent infomercial, she would say "yes." Interestingly, her infomercial is for a fill-in the blank Trust. My advice is to evaluate:

- Who you want to take care of,
- What you own,
- How you own it, and
- What you want done with it.

Answers to those questions provide a pretty good assessment of how a Trust might be an important part of your Estate Plan. Incidentally, those four questions are part of the 5 Essential Documents and 5 Essential Questions tool I use to start most Estate Planning conversations. You can download your copy – ccsklaw.com/5and5. It is an easy way to start the conversation with your spouse, your family, and me, when you are ready. Visit CCSKLaw.com for other helpful information about Estate Planning, Probate and Elder Law. Take advantage of a free consultation to discuss your questions – CCSKLaw.com/MeetWithRG.

What is an Estate Plan?

Do You Need One?

How Do You Get Started?

Most people don't want to talk about it, but they know they need some planning.



Attorney RG Skadberg
Licensed in Indiana



I can't promise it will be fun, but it will be better than a stick in the eye.

I'll answer your questions, help you understand options, and we'll create a plan specifically to meet your needs.

You'll breathe easier as you check this off your "To Do List."

*Schedule a free initial consultation with RG to get started:
Visit ccsklaw/MeetwithRG or
Call to schedule (219) 230-3600.*

Counsel of Carr Skadberg & Kazmierczak, LLC
57 Michigan Ave., Valparaiso
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Common Probate Terms

In the absence of a Living Trust, all estates go through probate. Probate is a legal process that uncovers proof of assets and the distribution to rightful creditors, heirs, and beneficiaries.

Probate is often confusing, especially to the person assigned to oversee the estate. Here are some common probate terms to help you if you find yourself as the responsible person to close an estate.

ADMINISTRATOR A person (sometimes a family member) appointed by the court to administer the estate of a person who died without a will (Personal Representative).

ESTATE A person's total possessions (assets), including money, jewelry, securities, land, etc. These assets are managed by a fiduciary subject to a court order (e.g., guardianship estate, conservatorship estate, or decedent's estate).

EXECUTOR The person named in a will to carry out the directions as set forth in the will. This person is the personal representative of the decedent's estate.

LETTERS The court document that establishes the authority to act as a guardian, conservator, or personal representative (executor or administrator). In decedent's estates, an executor's letters are designated "letters testamentary," and an administrator's letters are "letters of administration."

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IDENTITY PROTECTION

Keep your Personal Information Secure



Protecting your personal information can help reduce your risk of identity theft. There are four main ways to do it: know who you share information with; store and dispose of your personal information securely, especially your Social Security number; ask questions before deciding to share your personal information; and maintain appropriate security on your computers and other electronic devices.

Here are additional ways to keep your identify safe.

Keeping Your Personal Information Secure Offline.

Lock your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.

Limit what you carry when you go out. Before you share information at work or at businesses, ask why they need it and how they will safeguard it.

Shred receipts, credit offers, bank statements, and expired charge cards.

Keeping Your Personal Information Secure Online.

Be alert to Impersonators. Don't give out your personal or financial information on the phone, or over the Internet.

Before you dispose of a computer, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive.

Encrypt your data. Look for a "lock" icon on the status bar on your Internet browser. That means your information will be safe when it is transmitted. Make sure you see this before you send personal or financial information online

Keep you passwords private. Use strong passwords. Use spaces if you can. For example "Stay Out."

Your Social Security Number. Keep a close hold on your Social Security number and ask questions before deciding to share it. Ask if you can use a different kind of identification. If someone asks you to share your SSN or your child's, ask:

- Why do they need it?
 - How will it be used?
 - How will they protect it?
- What happens if you don't share the number?

Keep Your Devices Secure. Use anti-virus software and a firewall. Keep your updates current.

Avoid Phishing emails. In fact, don't open any email from someone you don't recognize until you anti-virus scans and clears it. In any event don't click on any file that is an executable. Also, on any web page links in the email, just hold you mouse over the link without clicking on it. The real address will display. If it doesn't match where they say they are from, don't open it. Especially if the link or email ends in something other than .com, .org, or .net. If it ends in .ru, it is from Russia. If it ends .cn, it is from China etc.

A Couple of other things to keep in mind. When you are using a guest wireless network, such as at a hotel, do not send any financial information or buy anything online. Also, always log off when not using your laptop and lock it up.

9 Ways to Keep your Investments Secure

There are nine steps you should take to protect your hard-earned investments:

1. Become familiar with the online fraud policies and recommendations of your financial institution. Don't forget to read the fine print!
2. Check your accounts every week or two, if only just to make sure your money is still there. If there's a problem, you're much better off catching it early.
3. Use strong and unique usernames,

passwords, and security questions. Change them every six to 12 months. Be mindful of common answers to security questions; for example, how many people might list "Rusty" or "Snowball" as the name of their first pet?

4. Maintain up-to-date anti-virus, anti-spyware, and firewall protection. These types of protections might be offered by your operating system in combination with purchased software. Update them every six to 12 months.

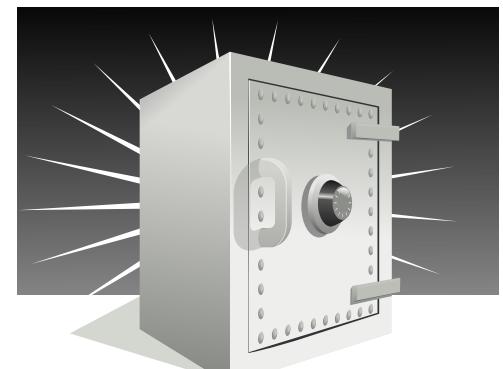
5. As much as possible, don't check your accounts at work, from public computers, or by using a public wireless network. Only use wireless networks that you trust. If you have a home wireless network, install passwords. When you're finished with a session, make sure you log out of your account, and close the browser when you're finished.

6. Don't give your user name or password to anybody, including financial advisors. If you give this information to another person and that person executes a transaction, it's usually considered an authorized transaction that invalidates any protection the institution might offer.

7. Never provide personal information, such as your name, account number, or Social Security number, in response to an email.

8. Between your IRAs, 401k, and other retirement savings, consider spreading your accounts between two or three different institutions. Think of it as another form of diversification.

9. If your institution offers additional protection features, use them.



What You Need to Know About Required Minimum Distributions

Age 70-1/2 represents an important milestone for your retirement savings. The Internal Revenue Service (IRS) requires that once you reach this age, you will need to begin withdrawing money from your retirement accounts. The Internal Revenue Service (IRS) requires you to take these mandatory annual withdrawals, which are formally known as Required Minimum Distributions (RMDs). RMDs apply to assets held in individual retirement accounts (IRAs), SEP IRAs, SIMPLE IRAs and workplace retirement plans like 401(k), 403(b) and 457(b) plans. The RMD rules do not apply to Roth IRA owners, but may apply to owners who inherited someone else's retirement savings. The rules governing RMDs are complex, and the steps required to take distributions may appear overwhelming. Here are some answers to common questions that may clear up the process.

Q: When am I required to take annual minimum distributions from these accounts?

A: Required distributions must begin by April 1 of the year after you reach age 70-1/2. If you turn 70-1/2 at any point in the year, you have until April 1, of the next year to take your first required distribution. If you continue to work and have a workplace plan, you may be able to delay taking RMDs from that account until after you retire.

Q: How often must I take withdrawals?

A: You must take your RMD amount by December 31 of each year. If you wait until the year after you turn age 70-1/2 to take your first distribution, the second is still due by the end of that calendar year. In other words, a person turning 70-1/2 in 2018 will need to take distributions for both 2018 (by April 1, 2019) and 2019 (by December

31, 2019).

Q: How much is my RMD amount each year?

A: The IRS provides tables that help you calculate the distribution amount for a given year based on your age and life expectancy. RMDs need to be recalculated each year. The RMD for any year is based on the value of an account as of the last day of the previous year. That value is divided by the distribution period defined in the applicable IRS table. You are always free to withdraw more than the calculated RMD amount at any time. However, if you withdraw more than your required RMD in 2018, you still need to pay the full RMD in 2019.

Q: If I have multiple retirement accounts subject to RMD rules, can I take all of the distributions from one account?

A: RMDs must be calculated for each account separately. However, if you own multiple IRA or 403(b) plans, you can add up the RMD amount from each plan of the same type and take a



The SWR method tries to prevent these worst-case scenarios from happening by instructing retirees to take out only a small percentage of their portfolio each year, typically 3% to 4%. Financial experts recommended safe withdrawal rates have changed over the years as experience has illustrated what really works and what doesn't work and why.

Continued on page 11.

single withdrawal from one of those accounts. For example, you could satisfy your IRA RMD requirements by taking a single withdrawal from your SEP account, but not from your 403(b). Rules are different, however, for 401(k) and 457(b) plans. With these accounts, RMDs must be calculated and distributed from each account separately.

Q: How are distributions taxed?

A: Generally, withdrawals of pre-tax contributions and earnings are taxed as ordinary income. Although, failing to take distributions on a timely basis subjects you to a tax penalty equal to 50 percent of the amount not withdrawn to meet the minimum distribution requirement. (There is also a penalty if you withdraw less than your required RMD.) RMDs are an important part of your retirement income strategy. If you have questions or would like more information about how to take or prepare for taking your annual withdrawals, consult a trusted financial advisor and tax advisor.



Safe Withdrawal Rate (SWR) Method

The safe withdrawal rate (SWR) method is one that retirees use to determine how much they can withdraw from their accounts each year without running out of money before reaching the end of their lives. The SWR method is a conservative approach that tries to balance having enough money to live comfortably with not depleting retirement savings prematurely. It is based largely on the portfolio's value at the beginning of

retirement. Figuring out how to use your retirement savings isn't easy because there are so many unknowns, including how the market will perform, how high inflation will be, whether you will develop additional expenses (such as medical), and your life expectancy. The longer you expect to live, the faster you could draw down your savings; in addition, the worse the market performs, the more likely you are to run out of money.

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Free Guide for Seniors on Real Estate, Aging-in-Place, and Not Outliving Your Money!

Insurance

How Does Pet Insurance Work?

Pet Insurance is one of the fastest growing insurance products in the United States. For many households, pets are a special part of the family and receive the same commitment to their care and well-being as other family members.

This commitment to your pet's health is becoming more expensive due to advances in medical technology for pets and increasing costs of general veterinary care. As a result, more people are choosing to protect themselves from expensive veterinary care with a quality pet health insurance plan.

How Does Pet Insurance Work?
Most pet health insurance plans have a few basics in common.

Choose a deductible: usually per incident or per year.
Select a reimbursement level or co-pay percentage.

Pay for coverage on a monthly basis.

Seek treatment at any licensed veterinarian.

Pay the vet directly, then get reimbursed for covered treatment by the pet insurance company after submitting a claim.

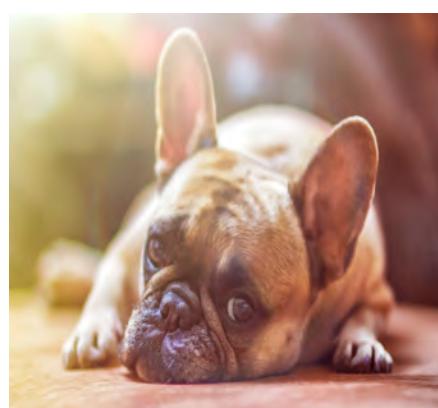
There are also substantial differences between companies. These differences often impact if your claim is covered or how much you get



reimbursed after a veterinary visit. It's important to do your research to make sure you are choosing a plan that protects you financially when it really matters. A company that covers a \$50 wellness exam but then only pays \$500 for a \$3,000 cancer treatment isn't really providing you with much value. Do your research!

Customers rated Healthy Paws the #1 pet Insurance Plan. Healthy Paws is committed to customers to provide unparalleled service and support, and access to the best pet insurance plan on the planet. Healthy Paws Review. 9.8 out of 10 rating. They work hard to earn customers trust and business. Healthy Paws can protect you from unexpected accidents or illnesses for as little as a \$1 day.

Source: Healthy Paws



Do You Need an Umbrella Insurance Policy?

Figuring out how much insurance you need and what kind can be a daunting. If you've ever bought homeowners insurance, you may have been asked if you'd like an umbrella policy. To get the best possible coverage and protect yourself from unforeseen circumstances not covered under a normal policy, consider extra liability coverage in the form of an umbrella insurance policy.

Here's Why

Protection from Lawsuits
Kiplinger recommends you have at least a \$1 million umbrella policy to provide liability coverage that extends beyond your auto and homeowners insurance policies, even if you have less than \$1 million in assets. If someone ever sues you, and you don't have this umbrella policy, you could be responsible for paying legal fees from both current and future assets. Even if you eventually win the case, legal fees will eat into the settlement because they add up so quickly. It's wise to get liability insurance limits that total as much as your net worth -- more if you can afford it. This additional lawsuit coverage will take care of defense costs as well as liability coverage for lawsuits that don't fall under your auto or home insurance.

In a broader sense, umbrella



policies provide coverage beyond your normal coverage, offering:

- Property damage liability
- Slander/libel
- Bodily injury liability
- Legal fees and defense

You Never Know...

It's impossible to tell if, when and whom you will injure in the future, whether through a car accident or some other scenario. Just think of this possible example: You injure a professional athlete, CEO, or doctor. Perhaps they can't work for 10 years due to their injuries. You would be responsible for paying their lost wages, medical bills and compensation for pain and suffering, with lost wages alone starting at \$3 million and running up from there, says Bankrate. It's better to buy an umbrella policy now, with at least \$1 million in coverage, than be left holding the bag later. If and when something does happen and you don't have an umbrella policy, it will be too late to add one.

Peace of Mind

If you're concerned about losing income and assets over a potential lawsuit, you need an umbrella policy. Considered a wise purchase in the insurance industry, this is one of those things that isn't very exciting to buy initially like a new car or vacation, but it gives you immeasurable peace of mind knowing if you had to use it, it's there and it will protect you. Plan on paying between \$150 and \$200 for the first \$1 million of coverage, then about \$100 for each \$1 million you add on. Want to learn more about umbrella insurance policies?

Contact Collins Insurances Services today to speak with a representative and learn how an umbrella policy can benefit you at 219-472-8788.



rarely possible because of all the unpredictable factors involved, a safe withdrawal rate means having exactly \$0 when you die, or if you want to leave an inheritance, having exactly the sum you want to bequeath.

Source: Investopedia.

Safe Withdrawal Rate (SWR) Method

Continued from page 10.

Knowing what safe withdrawal rate you'd like to use in retirement also informs how much you need to save during your working years. If you want a SWR of 4%, you need to save more than if you want a SWR of 3%. The rate you choose affects how aggressively you need to save and how long you need to work.

A shortcoming of the SWR method is that depending on when you retire, the economic conditions can

be very different from what initial retirement models assume. A 4% withdrawal rate may be safe for one retiree yet cause another to run out of money prematurely, depending on factors such as asset allocation and investment returns during retirement. In addition, retirees don't want to be overly conservative in choosing a safe withdrawal rate because that will mean living on less than necessary during retirement when it would have been possible to enjoy a higher standard of living. Ideally, though this is

Best Jobs For Seniors



Here are some of the most enjoyable jobs for seniors 62 and older:

- Teaching
- Administrative Assistant Roles
- Health care positions
- Real Estate Agent
- Driving Jobs
- Child Care
- Maintenance
- Writer
- Counselor

The 10 Best Part-Time Jobs For Older Workers:

- Consultant/Previous Career. To set your rate, start by dividing your old compensation by hours worked
- Tutor. Median Pay is \$17/hour
- Athletic Coach. Median Pay is \$14/hour
- Tax Preparer. Median Pay is \$12/hour
- Bookkeeper. Median Pay is \$16/hour
- Medical Biller/Coder. Median Pay is \$17/hour
- Customer Service Representative. Median Pay \$13/hour
- Virtual Assistant. Median Pay is \$15/hour
- Pet Sitter/Dog Walker. Median Pay is \$13/hour
- Blogger. Median Pay is \$20/hour

9 extra ways to make extra money in retirement:

- Get a part-time job
- Become an Entrepreneur
- Sell old/unused stuff
- Leverage your expertise. Let your former colleagues know you would be open to taking on contract work when the need arises
- Share your knowledge
- Help your neighbors. Walk their dogs, babysit etc
- Hobby job. Sewing, baking, crafts etc
- Rent out a property. Be a landlord
- Tap into the Sharing Economy. Rent a room to a vacationer. Be an Uber driver. There are a variety of companies online that can connect

you to people who want these and other services you might be able to provide

Best Business Opportunities for Retirees:

- Senior Chauffeur
- Travel Tour Guide
- Hauling. Trash, Garden Waste etc
- Painting/Interior Decorating
- Translation Services
- Arts and Crafts
- Tutoring
- Language Lessons
- Pet Services
- Childcare Babysitting Business

Other Options:

AARP Foundation has an SCSEP Virtual Career Network Checklist. The Checklist will help you match your work interests and skills with new occupation in today's job market. The completed checklist is an assessment that will be used by your local SCSEP Project Site Office to develop your Individual

Employment Plan

Go online to the following link:
www.vcn.org/backtowork50plus/checklist

The areas covered on the checklist are:

- Signing up for a MyVCN Account
- Find jobs that match your interests
- Find jobs that match your skills
- Your achievements
- Your employment history
- Your barriers to employment
- Additional help/Support Services
- Your favorite jobs/Education Programs

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A lot of seniors have gone online to make additional money each month. While there are a lot of ways to do this, eBay and Amazon are the two most popular:



To get started on eBay, you'll need an eBay account. If you don't already have one, you'll need to register on the site. Once you've done this, here's how to get started selling.

1. Select Sell at the top of any eBay page
 2. Create a listing for an item you'd like to sell. To get some practice, start with a few items around your house that you don't mind getting rid of.
 3. Confirm your details add an automatic payment method for any eBay fees.
- If this is something you are interested in learning to make money on eBay, there are many articles online and available books on the subject. Start small with some items from home and then decide if you want to go to the next level.



The other main way to make money online is with Amazon. Amazon is the largest online seller in the world. What most don't know is that as of the 2nd quarter of 2018 53% of paid units were sold by 3rd party sellers. That's where you come in.

An easy way to start is to start small, again with items around your home. Books work especially well. There is a lot of information on Amazon's site on starting and running an online seller business. Here's an example of an account of a small account we set up as a test. This was over a 30 day test period:

amazon seller central

Payments Summary		
Most Recent Payment	\$571.63	
Disbursed to your bank account ending in 280 on Jun 7, 2018		
* Funds may take 3 to 5 business days to appear in your bank account		
Balance	\$118.93	
View Payments Summary		
Manage Your Case Log		
View your case log		
Sales Summary		
Last updated 6/12/18 6:51:45 AM PDT		
	Ordered product sales	Units
Today	\$0.00	0
7 Days	\$121.34	15
15 Days	\$472.37	45
30 Days	\$1,717.79	143

Property and Casualty Insurance



In 1752, Ben Franklin and the local fire brigade he helped formed to fight fires, founded the first successful fire insurance company. Today, homeowners insurance covers much more than just fires, as you know.

Homeowners Insurance

So what are the basics you need to know about?

- Make sure you have full replacement cost
- The Insurance company should be rated at least "A" or better by AM Best (Insurance Rating firm.
- Dwelling Coverage
- What is your house worth?
- Liability. Protects you in the event someone tries to sue you (people visiting, strangers, hired help etc).
- Personal Property
- Other Structures (Sheds for example).
- Coverage for loss of use.
- Scheduled Items (Jewelry etc)
- What is the best deductible?

In all of the above cases, get the best coverage you can afford. If something bad happens, you'll be glad you did.

Auto Insurance

Auto insurance comparison can be quite complicated because there are so many factors that affect your premium. By understanding the different types of policies you will be in a better position to choose the right insurance policy so that you aren't paying high premiums on insurance you may not need.

One thing you do need to keep in mind, though, is that while each state has their minimum requirements, you should really base your decisions on what you are insuring and the financial risk you may be taken. For

example, if you have a \$2 Million net worth, you may be risking quite a lot if you only carry the minimums.

Bodily Injury and Liability. This type of insurance is mandatory and protects you in a crash where another person has been injured. It is comprised of two amounts, with the first stating the maximum coverage for medical expenses limited to a single person while the second is the maximum amount paid out for the whole accident.

Collision Coverage

Collision insurance covers any physical damage caused to your car as the result of a collision in which you are deemed to be at fault. With repair costs being so high today, this coverage is worth its weight in gold.

Comprehensive

When doing auto insurance comparison you will often run into the term comprehensive auto insurance. This type of policy will cover any damage to your car from unforeseen events, including fire, theft, hail, vandalism, tornadoes and many more.

No Fault Insurance

This insurance policy covers the medical expenses for the driver and passengers of the car, irrespective of who is to blame for the crash.

Underinsured or Uninsured Motorist

This is another form of vital coverage because it protects you from other people who do

not have sufficient coverage or whose policies have been cancelled. The problem is that many people drive around with cancelled insurance policies and even if they may get into serious trouble with the law if they hit your car and don't have minimum insurance coverage, you are still left to pay for the damage yourself. However, with uninsured motorist protection your insurance company will foot the bill.

There are many other types of insurance policies available as an auto insurance comparison will reveal but you must remember that your premiums depend on the degree of risk you present for the insurer. For example, if you have a history of accidents and reckless driving your premiums will go through the roof with any insurer because they know they are more likely to have to pay out than with a driver who



But, if you have a good driving record and good credit, you may be able to save significant money, get better coverage, or both if you go with a preferred Insurer. You've got nothing to lose by finding out.

Real People, Real Money

What is a Preferred Provider?
It is an Insurance Company that focuses on the better risks. If you are a safe driver, don't have more than 2 tickets or At-Fault accidents in the past 5 years, you might qualify.

Here are some examples of some of our real clients who saved real money, got better coverage, or both going with our Preferred Insurer:

Client 997	State Farm	CIS
Auto	\$2015	\$1396
Home	\$1371	\$789
PCL	\$195	\$205
Total	\$3660	\$2390

Same Coverage, \$1,270 in annual savings

Client 246	USAA	CIS
Auto	\$1148	\$974
Home	\$2240	\$1700
PCL	No PCL	\$262
Total	\$3388	\$2936

Better Coverage, \$452 in annual savings

Client 1322	All State	CIS
Auto	\$1844	\$1360
Home	\$901	\$836
PCL	\$195	\$211
Total	\$2940	\$2407

Same Coverage, \$533 in annual savings

Client 2119	Farmers	CIS
Auto	\$977	\$821
Home	\$1947	\$897
PCL	No PCL	\$291
Total	\$3660	\$2390

Better Coverage, \$915 in annual savings

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Music: Name That Tune



Do You Remember the Lyrics? Top Billboard Songs of the Fifties

1950: Goodnight Irene by Gordon Jenkins & the Weavers

1951: Too Young by Nat King Cole

1952: Blue Tango by Leroy Anderson

1953: Song from Moulin Rouge by Percy Faith

1954: Little Things Mean a Lot by Kitty Kallen

1955: Cherry Pink and Apple Blossom White by Perez Prado

1956: Heartbreak Hotel by Elvis Presley

1957: All Shook Up by Elvis Presley

1958: Volare (Nel Blu Dipinto Di Blu) by Domenico Modugno

1959: The Battle of New Orleans by Johnny Horton



Inspiration and advice from our Readers & Advertisers

Controlling Your Day

By Robert Mallo, CEO Corporate Connections

I was talking with a client today that mentioned how the day had gotten away from them and they hadn't accomplished much during the day. I let them in on a little trick that had been taught to me many years ago. It goes like this: at the very beginning of your day, picture how you want the day to end. This simple exercise seems to help keep you in charge of your day rather than the other way around. You will make minor adjustments during the day that keeps you on track. Just a suggestion....

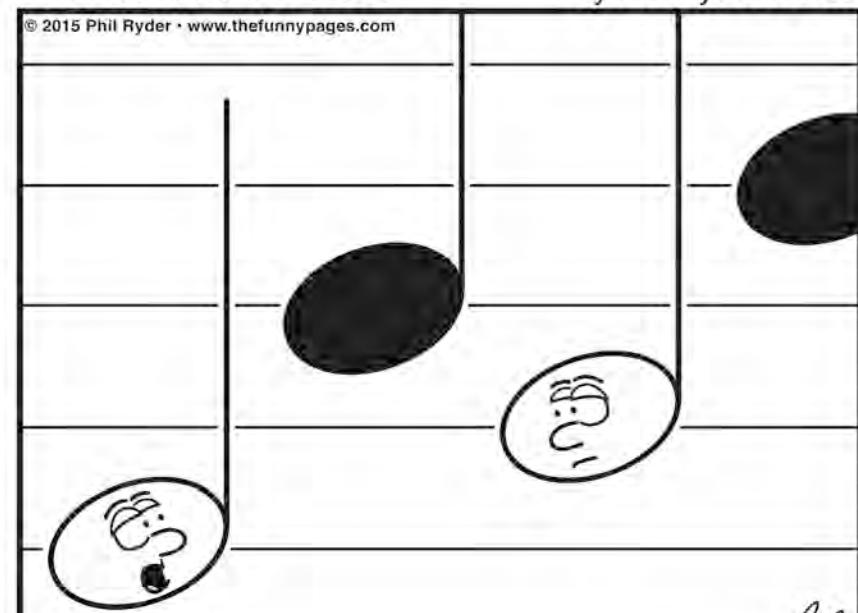
Passion and Enthusiasm IS the Difference

By Robert Mallo, CEO Corporate Connections

Had to share a quick story: I had the pleasure of meeting with a prospective client yesterday. He has a growing business so he is starting to do quite well. But that wasn't the reason for this post. It was his unbridled enthusiasm for what he was doing and for the people he could now employ and work with that got my attention. His passion was infectious. I got goose bumps just talking to him and how positively he viewed his business and the positive impact he was having on others and on his community. We all too often hear about the bad and depressing stuff that happens in the world that it's easy to lose sight of the day in day out good stuff that most people do! Meetings like this is why I love what I get to do!!

THE JOKE'S ON YOU

by Phil Ryder & YOU



"She didn't mean anything to me, honey. It was just a one night stanza."

- Peggy S. Simoni • Nolensville, TN



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Website: www.thecorpconnection.com



Vets Can Make a Difference Through Volunteer Firefighting

News USA) – Patriotism is in the air during the summer months. It starts with Memorial Day and flows into July 4th. But it's not just about fireworks, cookouts and parades. The heart of patriotism is helping others, and like our veterans, volunteer firefighters, EMS personnel and rescue workers are all about helping those in need. In fact, for veterans looking for new ways to give back, becoming a volunteer firefighter can be a great choice to serve their communities. According to the National Volunteer Fire Council (NVFC), the leading nonprofit membership association representing the interests of the volunteer fire, EMS and rescue services, volunteer firefighters enjoy many of the same benefits veterans found in the military. These include a sense of accomplishment, achievement and pride in the work they do. Volunteers get to learn new skills, make new friends, be a part of a tight-knit team, give back to their community, and make a difference. And there is a significant need across the country for more volunteer firefighters, EMTs, and rescue personnel. That is why the NVFC has launched a nationwide recruitment campaign called "Make Me A Firefighter." The campaign is supported by a federal SAFER grant." Recruiting new volunteers is a critical challenge facing many fire and EMS departments," says NVFC Chair Kevin D. Quinn. "NVFC research has shown that a key hurdle is many people simply don't realize their department needs volunteers. Another challenge is that volunteer departments often don't have the time or resources to develop a robust recruitment campaign. The Make Me A Firefighter campaign helps alleviate these obstacles by putting ready-to-use, message-tested resources in the hands of local departments." One audience the Council is trying to reach is veterans. There is a natural fit for those who have served their nation abroad and are now looking for ways to serve their communities locally. Communities served by volunteer firefighters depend on them to be their first line of defense for many types of emergencies. Volunteer firefighters are summoned to a wide array of emergencies across the country every day, including fires, medical incidents, terrorist events, natural disasters, hazardous materials incidents, water rescues, and other public service calls. The public relies on these volunteers,

who receive special training to prepare for what may come. To lend some perspective,* Volunteers comprise 70 percent of firefighters in the United States.* The majority of fire departments in the United States are volunteer. Small, rural communities especially rely on volunteers to provide an array of services and protection.* The time donated by volunteer firefighters saves localities across the country an estimated \$139.8 billion per year. For many communities, switching to an all-career model is not feasible. Volunteer firefighters come from all backgrounds and professions, and encompass all ages, genders, races, and ethnicities. Members of the public, including veterans, who are interested in serving their communities as fire service volunteers can find opportunities by visiting www.MakeMeAFirefighter.org. Fire departments can add their opportunities to the database and access ready-to-use recruitment resources at <http://portal.nvfc.org>.



Create the Good

Ready to make a difference in someone's life? Need to give back and live on purpose? Think about volunteering. AARP's Create the Good program links volunteer's interests with local organizations in need. Whether you have little or a lot of time, you'll find a good fit with AARP's Create the Good program. Check out CreateTheGood.org for more information.

Senior Volunteers Make A Difference in The Lives of Older Adults

With years of experience and a willingness to make a difference in their communities, more older adults are volunteering to serve their peers in need. By doing so, they are staying active, meeting new people and learning new skills — all factors that contribute to health and longevity. But most importantly, they are making a difference in the lives of others. *Volunteers Making a Difference in the Lives of Older Adults*, a new report from the National Association of Area Agencies on Aging (n4a), highlights five volunteer programs that are changing lives. These programs demonstrate how local Area Agencies on Aging across the country are innovating to meet critical needs and offer local seniors meaningful volunteer opportunities. "My volunteer work has given me the opportunity to meet with some very inspirational people, whom I otherwise would have never been able to meet because they are homebound," says one volunteer. The five volunteers highlighted in the n4a report represent thousands of older adult volunteers across the country who give their time and talents to ensure that other, older Americans live with dignity and choices in homes and communities for as long as possible. They may inspire you to volunteer your time and talents. In Atlanta,

trained volunteers teach health and wellness classes to their peers. The classes cover topics such as fitness, healthy sexuality, disaster preparedness and issues related to mental health. Program staff members report that most of their volunteer community educators are in their mid-60s with the most dedicated volunteers in their 70s and 80s. Veterans in Maine are volunteering to visit other veterans who are often isolated in rural communities. They swap stories and provide companionship. The volunteers also link their fellow veterans to social services and programs that address unmet needs. "As Vets age, they seem to be forgotten. The need is huge for volunteer veterans to visit and share life stories with other veterans," says the program's director. Other senior volunteers across the country are staying active in their communities by making weekly phone calls to homebound seniors, helping seniors navigate public transportation, providing rides to medical appointments, and educating seniors about Medicare, among many other critical tasks. There is a role for everyone! For more information about how you can volunteer, contact your local Area Agency on Aging or the Eldercare Locator at 800-677-1116. For a copy of the five case studies, visit www.n4a.org and find "Volunteer Resource Center" under n4a Initiatives.

Source: USA News

PRE-SALE HOME INSPECTION



99% of Realtors advise their buyers to get a home inspection. Often, this results in renegotiation of the sale price or excessive demands. Over 84% of buyers take the advice and hire a professional inspector.

Sellers need to know the issues before listing to protect their interest. A pre-sale home inspection helps in many other ways, such as:

Allows you to see your home through the eyes of a critical and neutral third party.

Also alerts you to immediate safety issues before agents and visitors tour your home.

May alert you to items of immediate concern, such as radon gas or active termite infestation.

Permits you to make repairs ahead of time so defects won't become a negotiating stumbling block later.

Prevents delays in obtaining the Use and Occupancy Permit.

Allows you time to get

reasonably priced contractors or make the repairs yourself, if qualified.

Helps you to price your home realistically.

May relieve prospect's concerns and suspicions.

May encourage the buyer to waive his inspection contingency.

Reduces your liability by adding professional supporting documentation to your disclosure statement.

Remember to hire only a licensed home inspector and make the report and receipts available for potential buyers.



DOWNSIZING TIPS

By Georgene Collins

You decided to sell but after decades of living in your home, where do you start? Follow these tips to move on!

1. Plan ahead. As soon as you decide to move, set a date to start and end your downsizing.
2. Allow plenty of time. Life happens and the unexpected is stressful. And the stress of a move can make a health condition worse. Start

early and allow plenty of time.

3. Be realistic. You can't downsize decades of living in one day. Set up a realistic schedule to tackle one room at a time and work to complete it by your end date.
4. Organize and mark your items. Seniors typically use three categories to downsize-keep, donate, and throw away. One way to

How to Survive a Home Inspection

Follow these steps for a successful home inspection.

By Shaw Collins, Licensed Indiana Home Inspector

Windows, doors, and lights should be accessible and functional.

Turn on all lights and ceiling fans.

Have appliances ready for the inspector to operate.

Remove pets.

Inform the inspector if you are to have visitors to the home.

Provide access to the electrical panel.

Have all utilities on, including gas for fireplaces.

Have pilot lights lit since most inspectors will not light pilot lights.

Provide access to attics.

Make certain access is clear and unencumbered to all attic accesses.

Provide keys for locked closets or utility type sheds.

Should I stay or should I go?

This is a good question

people often ask. If the inspector has no questions, sellers can leave or stay.

An inspection lasts around 3 hours on average.

Whether you decide to stay or leave, make sure the home inspector is insured and bonded.

Alert the inspector to any safety concerns. At the end of the inspection, do not ask what defects the inspector found. The inspector is paid by the buyer and you will receive a report and repair request from your agent. If you have concerns, consider having a pre-sale home inspection.

Source: InterNACHI



Downsize with Ease!

Don't Waste 9 More Months*

*Average do it yourself downsize time



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organize downsizing is to use different colored post-it notes. For example use blue for items you'll keep, pink for donations, and yellow for throw away.

5. Ask for help. If you plan to donate to family, set a date for them to remove the items from your home. Share your downsize plan and let them know you'll donate the item to charity if it is not removed. If you

donate to charity, allow time for the pick up. Many organizations use volunteers and may need time to arrange your pick up.

Georgene is the Broker-Owner for Collins Realty Group in Crown Point. She specializes in senior downsizing, home selling, and moves. Call her for your free consultation at 219-315-6569.

Remodel, Age-in-Place, or Move?

By Shaw Collins, Certified Aging-in-Place Specialist (CAPS)

You and your spouse are in your mid-70's. 40 years ago, you moved into a brand new home. It had a great location on a quiet Cul De Sac. You raised your family there. Your children moved on to start their own family. It's just the two of you. And now it happens. As you age, you're finding it harder and harder to manage the stairs, both up to the bedrooms and down to the basement. There have been several close calls and a couple of falls.

With health changes, you're faced with the unpleasant fact that you both might need to move to something safe and more manageable. The is that your home will get about \$160,000 in today's market, \$90,000 short of the home you want. But you don't want a new mortgage and payments.

An option to consider is Aging-in-Place.

Aging-in-Place improves your home to make it safer and adapts to your aging needs.

Moving vs. Remodeling: Pros and Cons

Advantages of Moving

You can physically move your location.

You don't have to deal with contractors.

You can purchase a home that's 100% turnkey.

Disadvantages of Moving

You may not get exactly what you want.

You may have to leave an area you love.

Moving can be time-consuming and stressful.

Moving is expensive.

You may need a new mortgage.

Advantages of Remodeling

You can plan a remodel to meet your exact specifications. This includes the installation of ramps, chair/stair lifts, walk-in tubs or showers, improved lighting, removing all trip hazard etc.



You may be able to use home equity or a reverse mortgage to pay for the renovation.

You don't have to leave your neighbors.

You can avoid the costs of moving and selling your home.

Disadvantages of Remodeling

Disruption of your home during the remodel

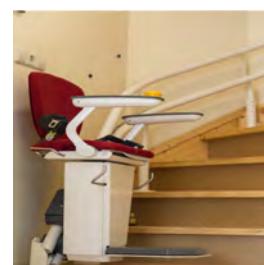
Move or Stay Put? Here's How to Decide

Decide on your housing goals for the next 10 years. If you like your home and neighborhood or you do not want to take on a mortgage, then it makes sense to remodel. Consider how your lifestyle will come into play, both today and tomorrow. If you are in the situation where your safety is an issue (from falls for example), you need to know your numbers. What is it

going to cost to retrofit your house to be safe versus the cost to move to a new house. Talk with your lender about financing options for remodeling and buying a new home. Also, tour senior-friendly communities to see if they have the amenities you'll need as you age such as doctors, grocery stores, public transportation, etc. Finally, talk with your family to find out their moving plans. Most seniors move to be closer to family. If your family has no plans to move for many years, remodeling may be the best choice.



Age-In-Place: Curved Stair-lifts



If you're looking to purchase a stair lift and are worried about getting one to fit because you have a curved, odd shaped staircase or multiple landings – don't be! Curved stair lifts are just what you need.

No matter what the configuration or layout of your staircase, stair lifts can be tailor made to the size and shape of virtually any staircase.

But of course, this extra flexibility comes at a price. Depending on the shape of your staircase the price will be based on several factors: the number and angle of bends, the length of the actual staircase, labor costs, etc.

Another design plus with curved stair-lifts is their ability to be installed on either the inside or the outside path of your stairs. This means the stair-lift can run along either side of your stairs, whichever is best for you.

Although there is a buoyant market for second-hand and used straight stair lifts there is little market for curved stair lifts. Because they are custom made, they typically have no resale value.

You may need to remove it when you sell your home or leave it for the new buyer. These are, some

considerations you should bear in mind when deciding to buy a curved stairlift. You may decide that the advantages of being able to access all the floors in your existing home far out way these points – especially when compared to the stress and expense of converting your house or moving to a single story residence.

WORKING WITH CONTRACTORS



Follow these tips when working with contractors. In any work agreement or contract, insist on a completion date with penalty (example, \$100/day for every day late).

All quotes should be divided by labor and material; pay the material directly to the supplier to avoid overpaying or a lien if the contractor doesn't pay for the material. Insist on references you can call. Contractors will give you favorable references, but you can get a feel for how timely, neat, respectful and easy to work with through a phone call.

When you make final payment, ask for a contractor's affidavit attesting that the contractor paid all bills, labor, etc. A waiver of lien only waives the contractor's ability to lien your home. A contractor's affidavit is different in that it is a criminal offense to lie on this form. It carries more weight.

Delay signing a contract until the contractor fully investigates the cost. Don't be pressured into signing on the first meeting.

Get a copy of their Certificate of Insurance and Bond before signing the contract. Also ask for their Contractor's license number. Refuse to work with a contractor who won't give you these items.

Do a walk through with the contractor upon completion and before paying. Point out areas of unsatisfactory work. Insist in the contract that they'll do a final walkthrough and take care of any issues that may be uncovered.

HECM Reverse Mortgages: What You Need to Know

A home equity conversion mortgage, or HECM, is commonly known as a reverse mortgage. These products allow adults older than age 62 to supplement their income with the equity in their homes, or in some circumstances, to purchase a primary residence. While many lenders offer this type of product, it is the only type of reverse mortgage that is insured by the federal government. Those interested in a loan of this kind must apply through a Federal Housing Authority (FHA) approved lender.

What Are the Terms of an HECM?

With this type of loan, there are no monthly payments or fees; rather, you receive a monthly cash payment until you no longer use the mortgaged home as a primary residence. When the loan holder dies or sells the property, the cash, interest, and finance charges must be repaid, usually through the equity in the home itself. Any remaining proceeds after the debt is paid can either be retained or left to surviving family members. Your spouse or loved ones will not be responsible for this debt.

Who Is Eligible for an HECM?

To qualify you must be at least 62 years old, either own

a property that is paid off or have substantial equity in the home, and live in the property as a principal residence. You must not be delinquent on any federal debt and must have the financial resources to pay costs associated with the property, including taxes, insurance, and association fees.

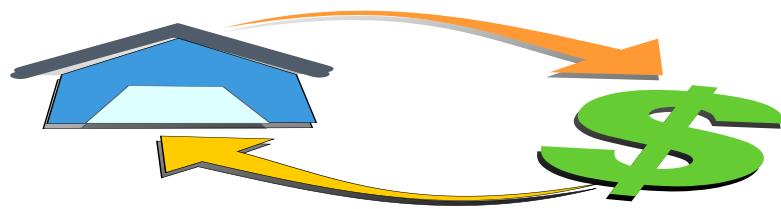
As part of the application process, you are required to also attend an official information session. Qualifying properties include either a single family or multi-unit property in which you occupy one of the units, as well as certain manufactured homes and approved condominiums.

How Much Money Will I Receive?

The monthly payment amount depends on the amount of equity you have, your age, and the current interest rate. Your lender will verify your income, assets, expenses, and good credit, as well as ensure you are up to date on taxes and insurance premiums. If you opt for a fixed-rate loan, you'll receive a Single Disbursement Lump Sum payment plan, which means you'll receive the same amount of money each month. Those who opt for an adjustable rate can choose between fixed monthly payments, flexible monthly payments funded by a line of credit, or a combination of the two.

What Are the Associated Costs?

Costs for this loan include an insurance premium between 0.5 and 2.5 percent of the total loan amount; any third-party charges, such as appraisal, title



search, insurance, and inspections; an origination fee of up to \$6,000; and a monthly service fee. You can choose to finance these costs as part of the mortgage, which will reduce the total amount of payments you'll receive, or pay the costs upfront. You can learn more about whether a reverse

mortgage is right for you by consulting with an FHA-approved lender.



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Not Outliving Your Money!

For Sale by Owner: Do I Really Need a Realtor®?



Sale

By Georgene Collins
Real estate is big business. Realtors® make a living, and quite often a good one, by helping people buy and sell homes. But some people choose to cut out the middleman and sell their own homes. There are arguments for and against both methods of home selling.

Many people choose to go through a Realtor® because it means less hassle for them. Having a Realtor® handle all of the legwork saves the seller a substantial amount of time. Instead of spending your time putting up signs, writing and purchasing ads, and fielding calls from those who may or may not truly be interested, you can concentrate on simply keeping your home show-able. The Realtor® can do the rest. Realtors® possess market knowledge that the general

Selling The Home-Should I Hire a Realtor® or Sell It Myself?

public does not, and in many cases has little or no access to. This means that they can more accurately determine a workable asking price for your home. They are also experienced at handling negotiations and may be able to help you get a higher selling price than you would selling on your own.

The downside to going through a Realtor® is having to pay commissions. These are usually a percentage of the home's selling price. In Indiana, the seller pays the commission. So by cutting out the middleman, the seller can lower the price and still receive the same amount for his home. Selling your own home requires more work on your part than going through a

Realtor®. You have the job of marketing your home, taking calls about it, showing it, and closing the deal. You will probably need a lawyer to do the paperwork and ensure that everything goes smoothly.

There are now more ways to get exposure for your home when selling it yourself than ever before. There are many websites on which you can list your property. You can run classified ads online and off. Flyers can be placed in stores and other places where potential buyers will see them. Including pictures in your ads will make them more interesting. The key advantage to selling your own home is not having to pay fees to a Realtor®. You get to keep the full amount of the

selling price. You could use this to your advantage by lowering the asking price to reflect the lack of fees, or you could ask the same amount that you would with a Realtor® and make a larger profit.

Although, it is becoming somewhat easier to sell your own home, listing your home through a Realtor® can save you much time and effort. Whether you should go through a Realtor® depends on whether you have the time, patience, and confidence to do everything yourself.



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Don't Waste 9 More Months*

*Average do it yourself downsize time



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FOOD & RECIPES



White Bean Chili Recipe Will Warm the Heart

Hearty stews and belly-warming soups are coming out of the kitchens; frost is sparkling, and winter jackets are coming out of hiding. Families are craving slow-cooked, savory meals that yield health benefits and leftovers.

Delicious, savory winter-recipe ingredients that will surely satisfy are white beans and Oso Sweet Onions, an onion grown at the foot of the Andes Mountains. Onions are not only believed to be a cancer preventative, their low-salt, low-fat health benefits are the proactive equivalent to superhero powers. Onions have 25 compounds that lower blood pressure and cholesterol, prevent thrombosis, inhibit strokes and battle heart disease, says the American Heart Association.

Plus, the antioxidants and flavonoids found in onions don't lose their potency once cooked. This makes them ideal for slow-cooked recipes. They add a punch of flavor and a whopping serving size, making them an affordable luxury during the chilly winter months.

Use the following recipe for a tasty detour from your typical red chili.

7 Layer Cookies

Ingredients:

- 1/2 cup butter
- 1 cup crushed graham crackers
- 1 (8oz) pkg coconut
- 1 (8oz) pkg chocolate chips
- 1 (8oz) pkg butterscotch chips
- 1 cup chopped nuts
- 1 can sweetened milk

Directions:

Preheat oven to 350 degrees F. Melt the butter in a 9x13 pan. Spread one layer of ingredients on top of another as they are listed. (Spread graham crackers in pan, then put coconut on top,

Oso White Bean Chili

- 1 bag dried white beans
- 2 Oso Sweet Onions
- 1/2 cup Garlic (chopped)
- 1 pound ground chicken or turkey
- 1 cup celery (chopped)
- 1 tsp Oregano
- 1/4 cup Olive oil
- 2 each large green mild chili (deseeded)
- 2 quarts chicken stock or water (to cover)
- 2 tsp Cumin

Saute onions, garlic, celery, chilies, chicken/turkey for 10 minutes on medium heat. Add half of the chicken stock. Then add salt, pepper, oregano and cumin and simmer for 45 minutes. Then adjust with the remaining chicken stock. Combine all ingredients in crock pot or large heavy-bottomed pot, bring to a boil and then simmer overnight, or 8 hours.

Puree 1 cup beans for a thicker chili and serve. Garnish with shredded cheese, fresh cilantro, tarragon or basil, chopped Tabasco peppers, raw chopped Oso Sweet onions or hot sauce.

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then chocolate chips, etc.) Pour milk over top then with a spoon or one deft hand, pat the mixture down.

Bake for 25 minutes. Cool before cutting.

Variation: Using 16oz of any chips. I.e. 1/4 butterscotch chips, 1/4 white chocolate chips, 1/4 chocolate chips, and 1/4 peanut butter chips OR 1/3 white chocolate chips, 1/3 chocolate chips and 1/3 peanut butter chips.

Open Source Cook

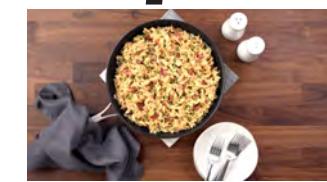
Noodles to the Rescue: Make Dinner In a Snap

(News USA) - It used to be that families sat down at the dinner table and ate their evening meal together. These days, parents are juggling work and home, while running kids to and from various activities. Because of all of these demands, it can be a struggle to find a recipe solution that meets your needs. You want to provide a wholesome, flavorful, home-cooked meal, but really, who has the time?

Fortunately, there are alternatives that can make you feel good about what you're serving, which is not too time-consuming to make. The following one-pot prep meal is made with the smooth, firm texture of No Yolks noodles, the number-one brand of noodles in the US and Canada. Created in 1976, No Yolks noodles are the healthier alternative to regular egg noodles. They're made with egg whites, so they have no cholesterol and you can feel good about serving them.

One-Pot Creamy Noodles with Bacon & Peas

- 8 oz bacon, diced
- 12 oz No Yolks Extra Broad Noodles



- 2 cups diced onion
- 3-1/2 cups low sodium chicken broth
- 3/4 cup half and half
- 1 cup frozen peas
- 1/2 cup grated Parmesan cheese
- 1 Tbsp lemon juice
- Salt and ground black pepper, to taste

1. Heat large deep skillet over medium-high heat. Cook bacon for about 5 minutes, stirring occasionally, until browned and crispy. Transfer to paper towel-lined plate; set aside.

2. Discard all but two tablespoons of grease. Add onions and cook for 5 minutes, or until golden brown and tender.

3. Add broth, half and half, and uncooked noodles to skillet and bring to a boil. Reduce heat to medium-low and simmer, covered, for 8 to 10 minutes or until noodles are tender. Stir occasionally while simmering.

4. Season with salt and pepper, and stir to combine. Add peas, Parmesan, bacon and lemon juice to skillet and cook for an additional 2 minutes or until heated through. Serves 8

For more information and recipes, visit www.noyolks.com



Image Source: <http://bestchristmascookierecipes.com>

Managing Caregiver Guilt



Guilt is a common feeling in the landscape of care giving. Guilt can propel you to be the best you can be ...or it can immobilize you. For caregivers, painful feelings-- such as guilt, sadness and anger -- are like any other pain. It's your body's way of saying, 'Pay attention.' Just as the pain of a burned finger pulls your hand from the stove, so, too, guilt guides your actions and optimizes your health. You have a picture of the "Ideal You" with values you hold and how you relate to yourself and others. Guilt often arises when there's a mismatch between your day-to-day choices and the choices the "Ideal You" would have made. The "Ideal You" may be a parent who attends all of the kids' soccer games. Miss a game to take your dad to the doctor, and you think you're falling short. You may have needs out of line with this "Ideal You." You may believe that your own needs are insignificant, compared to the needs of your sick loved one. You then feel guilty when you even recognize your needs, much less act upon them. A mother may ask herself, "How can I go out for a walk with my kids when my mother is at home in pain?" You may have feelings misaligned with the "Ideal You." Feeling angry about the injustice of your loved one's illness? You might even feel angry at your loved one for getting sick! Recognizing those feelings can produce a healthy dose of guilt. Yes, you may even feel guilty "Why did my loved one get sick?" you may ask. Perhaps, if the

"Ideal You" acted more often, your loved one would be healthy. What if you served more healthful meals? What if you called 911, instead of believing your husband when he said his chest pain was just "a little heartburn"?

If you're the kind of person prone to guilt, learn to manage guilt so that guilt serves you rather than imprisons you. Here are 5 tips for managing your caregiver guilt:

Recognize the feeling of guilt: Unrecognized guilt eats at your soul.

Name it; look at the monster under the bed

Identify other feelings: Often, there are feelings under the feeling of guilt.

Name those, too. For example, say to yourself: "I hate to admit this to myself, but I'm resentful that dad's illness changed all of our lives." Once you put it into words, you will have a new perspective. You will also be reminding yourself of how fortunate you are to have what it takes to take care of loved one."

Be compassionate with yourself: Cloudy moods, like cloudy days, come and go. There's no one way a caregiver should feel.

When you give yourself permission to have any feeling, and recognized that your feelings don't control your actions, your guilt will subside.

Look for the cause of the guilt: What is the mismatch between this "Ideal You" and the real you? Do you have an unmet need? Do you need to change your actions so that they align with your values?

Take action: Meet your needs. Needs are not bad or good; they just are. If you need some time alone, find someone to be with your loved one.

Change your behavior to fit your values: For example, Clara felt guilty because her friend was in the hospital and she didn't send a card. Her guilt propelled her to buy some beautiful blank cards to make it easier for her to drop a note the next time.

Ask for help: Call a friend and say, "I'm going through a hard time. Do you have a few minutes just to listen?" Have a family meeting and say, "Our lives have been a lot different since grandma got sick. I'm spending more time with her. Let's figure out together how we'll get everything done." Revisit and reinvent the "Ideal You": You made the best choices based on your resources and knowledge at the time. As you look to the future, you can create a refined vision of the "Ideal You." What legacy do you want to leave? What values do you hold dear? Then, when you wake up in the morning and put on your clothes, imagine dressing the "Ideal You." Let this reinvented "Ideal You" make those moment-to-moment choices that create your legacy.

Alzheimer's Help



Alzheimer's affects 3 million people a year.

Caregivers are often challenged with finding answers to help someone with Alzheimer's.

Here are some trusted websites for caregivers to find answers.

Help for Alzheimer's Families

www.helpforalzheimersfamilies.com/

The Alzheimer's Association

www.alz.org.

The Greater Indiana Alzheimer's chapter services 73 counties including:

Northwest: Jasper, Lake, LaPorte, Newton, Porter, Pulaski, Starke

Northern: Elkhart, Kosciusko, Marshall, St. Joseph, Wabash

Northeast: Adams, Allen, DeKalb, Huntington, LaGrange, Noble,

Steuben, Wells, Whitley

West Central: Benton, Carroll, Clinton, Fountain, Montgomery, Tippecanoe, Warren, White

North Central: Cass, Fulton, Howard, Miami, Tipton

Heartland: Blackford, Delaware, Grant, Henry, Jay, Madison

East Central: Fayette, Randolph, Rush, Union, Wayne

Wabash Valley: Clay, Parke, Putnam, Sullivan, Vermillion, Vigo

Metro Indy: Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Shelby

Limestone: Greene, Lawrence, Martin, Monroe, Owen

South Central: Bartholomew, Brown, Decatur, Jackson, Jennings

Vincennes: Daviess, Gibson, Knox, Pike

You can reach the Greater Indiana Alzheimer's chapter at 219-472-0855 in Merrillville.

Good Idea Contest!

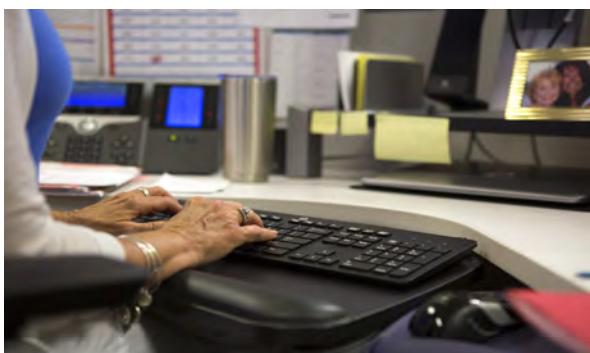
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Good Idea Contest!



Daughters in the Workplace Need More

(News USA) - For the millions of women caring for an aging adult while balancing a full-time job, it can be a struggle to juggle conflicting demands.

In fact, a new survey by Home Instead, Inc., franchisor of the Home Instead Senior Care network, found that one in four daughters in the workplace report that her career growth has suffered because of being a caregiver, feels her supervisor is unsympathetic to her care giving responsibilities, and feels that there is a negative stigma associated with time off for eldercare. There is much that can be done to address this problem.

Employers can provide support and resources to help daughters and sons feel empowered at their jobs and working caregivers can educate themselves on the policies and resources available to them. Home Instead created Daughters in the Workplace, available at www.DaughtersintheWorkplace.com, a free resource for working caregivers and their employers.

Here, caregivers can test their knowledge on care giving benefits; Can you take time off work to care for Mom? interactive quiz.

Furthermore, working caregivers can use the following tips to help feel more empowered at work:

1. Be realistic. Understand how much you can do.
2. Honesty is the best policy. Be honest with yourself and your employer about what you need.
3. Think creatively. Think outside the box to offer solutions that work for you and your employer.
4. Get plenty of rest. Well-rested, you can get more done and be increasingly confident in handling daily challenges.
5. Take one day at a time. Caring for an older adult is an unpredictable job and one that often calls for a measured approach.
6. Arrange for help including respite care. Check with your Area Agency on Aging (www.n4a.org) for community resources, or contact your local Home Instead Senior Care office (www.HomeInstead.com) to learn

how professional caregiving could help you.

7. Educate your employer. Do what you can to explain the kinds of challenges you are facing.

8. Look for ways to give back. If your employer offers flexibility and help, think about ways to pay it forward with your manager and co-workers.

9. Be organized. Honing your organizational skills could go a long way toward staying on top of your job and easing your anxiety.

10. Find support. Connecting with others going through the same circumstances could be meaningful.

To explore additional resources for Daughters in the Workplace and their employers, including the interactive quiz, visit www.DaughtersintheWorkplace.com or find a Home Instead office near you by going to www.homeinstead.com/state.

Elder Financial Abuse: How to Spot It and Stop It!

Elder financial abuse is growing among seniors, especially the disabled. Family and caregivers are the best to safeguard seniors against this crime. But family and caregivers are often at the heart of the abuse. In fact, up to 90% of abusers are family or trusted others. Other commonly trusted people often named in elder financial abuse include:

- Neighbors
- Friends and acquaintances
- Attorneys
- Bank employees
- Pastor
- Doctors or nurses

Adult Protective Service (APS) programs report that elder financial abuse is on the rise. Worst, research has found that elder financial abuse is widespread, expensive, and even deadly. According to APS, one in nine seniors reported being abused, neglected, or exploited in the past twelve months, with 1 in 20 older adults reporting

financial mistreatment.

The challenge is that elder abuse is rarely reported, and financial abuse is seldom reported. The alarming truth is that abused seniors are three times more likely to die and elder abuse victims are four times more likely to go into a nursing home.

Seniors are also common targets of scams leading to financial abuse.

Common scams impacting seniors are:

- Lottery & sweepstakes scams
- Home repair/traveling con men
- Grandparent scam: You urgently need to send money to release your jailed grandchild
- Charity scams
- Utility company scams where you step outside to help, and another person steals your valuables
- Telemarketing scams and accompanying threats

Seniors need to be aware of all forms and persons involved in elder financial

abuse. For example, predatory lending tactics pressure seniors into inappropriate loans; financial planners pressure the sale of an unaffordable annuity; or a medical professional inappropriately bills Medicare. On the personal side, family members also put seniors at risk. Pressuring a senior to turn over Power of Attorney over finances or taking advantage of a joint bank account, are examples.

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Tips to Plan a Fun Family Reunion

As extended families spread out throughout the country, it becomes more difficult to get everyone together. Holding a family reunion, then, gives everyone a chance to meet, catch-up and learn a little more about their family history.

Arranging a reunion can be a massive undertaking, and it's easy to become overwhelmed. But with a little planning, anyone can pull off a successful family reunion. Follow these tips to ensure a fun, rewarding family reunion experience:

- Create a family reunion committee. You will need at least two people to plan location, food, activities, budget, mailings, payments and record-keeping. The better organized your committee, the more smoothly your reunion will run. You can never start planning too early – you will need to start at least a year ahead of time.
- Pick a theme. Designing your reunion around a theme can make planning activities, food and decorations more creative. Family history themes, such as celebrating an anniversary, a birthday or a cultural heritage – a Mexican fiesta, for example – are always popular.
- Develop a budget. Your budget will influence the rest of your decisions regarding housing, food and activities. When in doubt, plan

for affordability – as much fun as a Caribbean cruise might be, it's unlikely that every family member can afford to attend.

- Plan housing. If possible, choose a location that offers a range of lodging choices. National parks, for example, often have hotels nearby and may have cabins or tent-camping available, giving your guests plenty of options.
- Keep the kids entertained. Don't presume that the grandparents or teenagers will act as babysitters for the whole reunion. Ask for volunteers, and rotate babysitting duties. Arranging competitions, like three-legged and costume races, will keep kids happy. You can even present the winner with a trophy – Plaque-maker Plus offers a variety of trophies, including "Trophy Dudes" with bendable arms and legs.
- Create activities. Adults might be content to sit around and chatter, but integrating the whole family can be a challenge. Try giving each family member a family tree to fill out, or arrange a friendly game of family trivia. And don't forget to take a family photo. Plaque-maker Plus (www.plaquemakerplus.com) can even create heirloom-quality wooden plaques or acrylic images, so you can offer a unique souvenir to any family member who wants one (Source: USA News).

Mature Dating Tips

Just because you've reached retirement age doesn't mean you've got to retire from an active social life. Mature dating is one of the hottest trends these days. With people over 55 healthier than ever, enjoying a long and healthy social life is becoming the new norm. If you're a senior returning to an active social life for the first time in years, you may think you've been left behind. That isn't the case at all. Even though you may feel "rusty" when it comes to dating, don't let that stop you. To help, here are three tips for mature dating.

1. At this stage in your life the pressure is off, so don't pressure yourself. Think about it: you're an active and vital senior citizen. These days many of the things that used to control much of your life are behind you. If you're retired, then you no longer face the daily grind at work. You can explore a mature relationship with more quality time. Don't



pressure yourself. Take advantage that old pressures -- like work or career -- are now behind you.

2. Don't worry about your age. Age is only a number. The old expression "you're as young as you feel" is still true. When you plan your dates, consider activities like golf, tennis, or a trip to the gym. Let's face it, no matter your age, being in great shape is important.
3. Use technology with caution. Computers, the Internet, cell phones, and other new technology is here to stay. And many seniors entering the mature dating scene use technology to help them find a suitable partner. But scams are everywhere and many target lonely seniors. Use caution when sharing personal information online. Seniors can enjoy mature dating. Don't be afraid to take a chance on a new relationship. Just take it slow and be aware of scam artists!

SCAM ALERT

Continued from page 23. Using ATM cards and stealing checks to withdraw monies from the victim's accounts. Violence and neglect are often at the heart of elder financial abuse as well among those closest to the senior. Examples include threatening to abandon, hit, or otherwise harm the

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victim unless the senior gives in to the demand or withholding care unless an asset is given.

Besides the financial loss, the senior may suffer emotionally as well. Loss of trust, depression, fear, guilt, and shame are common negative emotions experienced by seniors who are victims of financial abuse.

Seniors and their caregivers can prevent or

reduce the crime. Steps to stop or prevent financial abuse include, closing joint bank accounts, cancelling Power of Attorney, or seeking the help of an elder attorney for guardianship and management of funds. If you suspect financial elder abuse, the best place to start is Adult

Protective Services (APS). There is no harm in reporting a case. APS will investigate and assist the senior as needed. The Indiana state hotline number for APS is 800-992-6978. You can learn more about APS in Indiana at IN.gov, search term Adult Protective Services.



Grandchildren Contest

Grandchildren give us joy and purpose. Every grandparent has a special story or picture to share. Send your favorite grandkid story or picture to georgene@nwiseniors.com. If we publish it, we'll enter you into a drawing to win a \$25 gift card.

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