Northwest Indiana Seniors

60% of people are more afraid of this than dying. Find out why you must know the difference between real and average returns. Page 9

For Seniors and Those who Care About Them in Lake and Porter Counties February 2019 Edition

See Page 5 for Travel Info!

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NWI

Welcome, NWI Seniors!

Northwest Indiana Seniors

Better Living After 55

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Seniors Beware and Prepare!

With the holidays behind us and a brand-new year ahead, there is a lot to look forward to. Spring, summer picnics, and enjoying the outdoors. But for many seniors, it's a time to stay alert to the potential risks we face every day.

In the February edition of NWI Seniors, learn how to protect against the top 10 scams targeting seniors. In the House and Home section you'll find ways to protect yourself against Radon Gas and the most common tool injuries for do-it-yourself home improvement. And check out the current state of the Northwest Indiana housing market.

Of course, finances are always on our mind as seniors. And with good reason. Most of us fear outliving our money more than death. You can prepare for your future by being aware of the upcoming economy with the Recession Watch article on page 10. Also in this edition, find out how credit scores are calculated and how to rapidly pay down your debt to keep more money.

Despite the risks, seniors share one thing in common-resiliency. We learn to roll with the punches. With each experience, we use past lessons to solve present and future problems.

Seniors also rely on inspiration from others. This edition has many inspiring stories from local writers sharing their experiences in a senior community, to a "disappointed grandson" story, to a celebrity heart attack survivor. On page 15, you'll find a special "thank you" to our readers.

There's also an inspirational story about the 90-year old "Most Extreme Grandpa", dating tips, puzzles, and much, much more!

Also Inside:

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CLARENDALE OF SCHERERVILLE
A Senior Living Community

By Judith Lachance-Whitcomb

"What can it be?" we queried as we passed the expanding construction. Because of the burgeoning size, we guessed everything from a new shopping mall to a medical care center. Whatever it was, it most definitely was transforming the northwest area of Burr Street and Highway 30 in Schererville. Finally, a sign went up announcing that this site was the future home of Clarendale of Schererville, a new senior living community. When my daughter suggested I move there when my house sold, my very strong response was, "I'm not ready for a nursing home!" It is now two years later and for well over a year I have lived at Clarendale. And I am definitely not in a nursing home.

In response to the growing number of retiring seniors, most who are "baby boomers", senior living communities are being developed. Unlike previous senior generations, the current one is looking for homes that provide services for a good value while offering lots of lifestyle choices. No longer are seniors looking for a place to go to where they will be taken care of but rather a home that provides multiple avenues for an active healthy lifestyle. Clarendale of Schererville offers that type of home.

Clarendale of Schererville opened its doors in June of 2017. Potential residents have three lifestyle choices: independent living (87 units), assisted living, (38 units), and memory care (57 units) all under one roof in a state of the art building. Entering the building feels similar to entering an elite hotel. The friendly concierges greet you providing pertinent information. Most likely you will observe residents enjoying lively conversations in the adjacent bistro area.

As a resident in independent living in the west arm of the building, I have found a comfortable home with multiple opportunities for socialization, activity involvement, and maintenance free concerns. All units are bright, well appointed apartments, including in-unit washers and dryers. I chose a two-bedroom, two-bath unit. Many other apartment options are available. When I want the companionship of neighbors, I can go to the bistro and have snack and usually find others to talk with or I may grab a book to sit in one of the conversation areas on each of the three floors in independent living. Usually players occupy the game room with cards, box games, or puzzles. Our meals take place in a formal dining room. Gourmet type specials are available daily with multiple alternative choices. Three hundred and fifty dollars of our monthly rent is a food allotment, I just sign a ticket when I eat in the dining room or our bistro. If I don't want the culinary choices offered, I can make my own meals in my kitchen with full size appliances.

In independent living, we live as we would in our own homes or apartments. We have developed our own weekly optional activities such as bridge, non-denominational faith sharing, and crafters circles. A resident-initiated ambassador committee, open to all residents in independent living, functions under the motto of "Our community working together". Our boutique of resident-made items funds our welcome bags that floor reps bring to new independent residents. The committee facilitates communication throughout the community. Additionally, other benefits we wouldn't have in our own places are abundant. We don't have to worry about "fixing" housing problems or paying utility bills, our building is secure at all doors with a concierge at the main entrance from 8:00 A.M. to 8:00 P.M., and there is bi-weekly light apartment cleaning. There are emergency pull chains in each apartment. Thirsty Thursdays, as well as other planned events, give us the opportunity to relax with snacks, drinks, and entertainment. Exercise and craft rooms are utilized for planned activities but also are available to us twenty-four hours daily.

However, the most unexpected benefit I have experienced at Clarendale is the community of friends that I have found here. We care about each other; we help each other out when needed. We laugh, complain, and laugh again. I am never abandoned; I have a whole community of caring neighbors on call.

Maya Angelou wrote, "The ache for home lives in all of us. The safe place where we can go as we are..." Those of us who live at Clarendale of Schererville do believe we have found a home that is a "safe place" where we can be who we are.

About NWI Seniors

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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.

February is National Heart Health Month

Keep Your Heart Healthy

The Basics

Heart disease is the leading cause of death for both men and women in the United States. Take steps today to lower your risk of heart disease.

To help prevent heart disease, you can:

• Eat healthy.
• Get active.
•Stay at a healthy weight.
•Quit smoking and stay away from secondhand smoke.
•Control your cholesterol and blood pressure.
•Drink alcohol only in moderation.
•Manage stress.

Am I at risk for heart disease?

Everyone is at risk for heart disease. But you are at higher risk for heart disease if you:

•Have high cholesterol or high blood pressure
•Smoke
•Are overweight or obese
•Don't get enough physical activity
•Don't eat a healthy diet
•Your age and family history also affect your risk for heart disease

Your risk is higher if:

• You are a woman over age 55
• You are a man over age 45
•Your father or brother had heart disease before age 55
•Your mother or sister had heart disease before age 65

What is a heart attack?

A heart attack happens when blood flow to the heart is suddenly blocked. Part of the heart may die if the person doesn't get help quickly.

Some common signs of a heart attack include:

•Pain or discomfort in the center or left side of the chest – or a feeling of pressure, squeezing, or fullness
•Pain or discomfort in the upper body – like the arms, back, shoulders, neck, jaw, or upper stomach (above the belly button)
•Shortness of breath or trouble breathing (while resting or being active)
•Feeling sick to your stomach or throwing up
•Stomach ache or feeling like you have heartburn
•Feeling dizzy, light-headed, or unusually tired
•Breaking out in a cold sweat

Not everyone who has a heart attack will have all the signs.

Don't ignore changes in how you feel.

Signs of a heart attack often come on suddenly. But sometimes, they develop slowly – hours, days, or even weeks before a heart attack happens.

Talk to your doctor if you feel unusually tired for several days, or if you develop any new health problems (like pain or trouble breathing). It's also important to talk to your doctor if existing health issues (like pain) are bothering you more than usual.

If you've had a heart attack in the past, it's important to know that symptoms of a new heart attack might be different from your last one – so talk with your doctor if you have any concerns about how you feel.

Call 911 right away if you or someone else has signs of a heart attack.

Don't ignore any signs or feel embarrassed to call for help. Acting fast can save a life. Call 911 even if you aren't sure it's a heart attack.

An ambulance is the best and safest way to get to the hospital. In an ambulance, EMTs (emergency medical technicians) can keep track of how you are doing and start life-saving treatments right away.

People who call an ambulance often get treated faster at the hospital. And, if you call 911, the operator can tell you what to do until the ambulance gets there.

Take Action!

Take steps today to lower your risk for heart disease.

Control your cholesterol and blood pressure.

High cholesterol and high blood pressure can cause heart disease and heart attack. If your cholesterol or blood pressure numbers are high, you can take steps to lower them.

Get your cholesterol checked.

It's important to get your cholesterol checked at least every 4 to 6 years. Some people will need to get it checked more or less often.

Get your blood pressure checked.

Starting at age 18, get your blood pressure checked regularly. High blood pressure has no signs or symptoms.

Use the myhealthfinder tool (https://healthfinder.gov/myhealthfinder/) to get more screening recommendations based on your age and sex.

Know your family's health history.

Your family history affects your risk for heart disease. Share the information with your doctor or nurse.

Ask your doctor about taking aspirin every day.

If you are age 50 to 59, taking aspirin every day can lower your risk of heart attack and stroke – but it's not recommended for everyone. Talk with your doctor to find out if taking aspirin is the right choice for you.

Talk to your doctor about taking medicine to lower your risk of heart attack and stroke.

Experts recommend that some people ages 40 to 75 take medicines called statins if they are at high risk for heart attack and stroke.

Eat healthy.

Eating healthy can help lower your risk of heart disease. A heart-healthy diet includes foods that are low in saturated and trans fats, added sugars, and sodium (salt).

Heart-healthy items include high-fiber foods (whole grains, fruits, and vegetables) and certain fats (like the fats in olive oil and fish).

Drink alcohol only in moderation.

If you choose to drink alcohol, drink only in moderation. This means limiting your drinking to no more than 1 drink a day for woman and no more than 2 drinks a day for men. Drinking too much alcohol can increase your risk of heart disease.

Get active.

Getting active can help prevent heart disease. Adults need at least 2 hours and 30 minutes of moderate aerobic activity each week. This includes walking fast, dancing, and biking.

If you are just getting started, try walking for 10 minutes a day, a few days each week. Then add more activity over time.

Stay at a healthy weight.

People who are overweight or obese are at an increased risk for heart disease, high blood pressure, and type 2 diabetes. If you are overweight or obese, losing just 10 pounds can lower your risk of heart disease.

Quit smoking and stay away from secondhand smoke.

Quitting smoking helps lower your risk of heart disease and heart attack. Call 1-800-QUIT-NOW (1-800-784-8669) for free support and to set up your plan for quitting.

Avoiding secondhand smoke is important, too – so keep your home smoke-free. If you have guests who smoke, ask them to smoke outside.

Manage stress.

Managing stress can help prevent serious health problems like heart disease, depression, and high blood pressure. Deep breathing and meditation are good ways to relax and manage stress.

Source: NIH.gov

Celebrating Survivorship:

Heart Attack Survivors are Not Alone

Image with permission Wikipedia Common License.

You'll never forget that moment. Whether it impacted you or a loved one. It stopped you in your tracks and changed everything.

Life after a heart attack can feel overwhelming. Survivors can feel vulnerable, afraid, or sometimes weak. And while every survivor's journey is unique, the initial focus following a heart attack is often related to physical recovery. What we often forget is the impact of the emotional journey, and the importance of instilling strength and resilience in survivors, celebrating their stories and offering support as they navigate life after a heart attack.

Health and fitness expert and best-selling author, Bob Harper, knows the significant impact of a heart attack all too well. He suffered his heart attack in the middle of a workout back in February of 2017. "I woke up in the hospital two days later, dumbfounded by what had happened," Harper said. "I spent an emotional and upsetting eight days in the hospital coming to terms with my new reality." Today, Bob is passionate about another kind of training: emotional recovery. While changes to his diet and exercise routine are an important part of his physical recuperation, Bob credits further education with helping him evolve his mindset and believes this plays an equally important role.

This story holds true for so many others. The fact is, nearly 8 million people are part of the heart attack survivor community in the United States. And while a heart attack can be one of the most traumatic moments of a person's life, there is hope. Eighty percent of heart attack survivors 45 years of age or older avoid having a second heart attack within five years. The risk of a recurrent heart attack can be reduced by working with a health care team to develop a plan that includes exercising, maintaining a healthy diet, and quitting smoking.

Life after a heart attack begins an ongoing journey toward heart health and well-being, but survivors need support on their road to recovery. By listening to their bodies, working closely with their healthcare teams, and connecting with other survivors and caregivers to share experiences, survivors can build a community that will support them in their journey toward wellness.

Today, survivors and caregivers don't have to look far. The Survivors Have Heart movement fosters such a community. Created by AstraZeneca, the program is dedicated to celebrating survivorship and offers personal stories from fellow heart attack survivors, tips from Bob Harper on navigating life after a heart attack, and helpful resources from leading advocacy organizations.-(BPT)
Visit SurvivorsHaveHeart.com to learn more.

Ride Your Stress Away!

(NewsUSA) – Turns out motorcyclists may get more than a glorious sense of freedom from riding.
A pioneering new study conducted by researchers at UCLA's Semel Institute for Neuroscience and Human Behavior found that motorcycling can also provide a number of mental and physical benefits. Stress-related hormonal biomarkers decreased by 28 percent among participating riders, to name one thing. And motoring along on the open road for just 20 minutes increased their heart rates an average of 11 percent and their adrenaline levels by 27 percent – similar to light exercise, though a lot more fun – to name another. Come to think of it, with stress levels on the rise – especially among young adults – anyone looking for that same "glorious sense of freedom" might want to check out the New Rider Course offered at select Harley-Davidson dealers.

Healthy Living

T	I	S	E	L	B	A	T	E	G	E	V	E	L
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EXERCISE
WALKING
SWIMMING
DIETS
FRUIT
VEGETABLES
CHECKUPS
VITAMINS
FRESH AIR
HUMOR
SAFETY
MEDICINE
LONGEVITY
HOBBIES
MINERALS

Tips for Travelers with Disabilities

Traveling, especially during peak times, can come with lots of hassles. Booking a flight, traversing through a packed airport and getting to the gate on time are just a few things that can cause stress. Then there's using those tiny on-board bathrooms, and hoping you get your luggage back in one piece.

Travel is difficult for the average person, but now imagine doing all this in a wheelchair.

"Problems for travelers with disabilities are extremely common," says Shaun Castle, a service-disabled U.S. Army veteran and deputy executive director of Paralyzed Veterans of America (PVA). "By far, the number one complaint that we receive from our members about any issue, is about the problems with air travel."

Castle has experienced the difficulties firsthand. He has had his wheelchair bent, cracked and even lost in separate incidents.

"These are more than minor inconveniences," Castle says. "If my wheelchair is damaged, it may mean I am stranded until I can get it repaired."

But things could be getting better soon for Castle and tens of thousands of travelers with disabilities with the signing of the Federal Aviation Administration Reauthorization Act of 2018 (H.R. 302) by President Donald Trump.

The passage of H.R. 302 provides a "bill of rights" and an advisory panel for passengers with disabilities, as well as revised training and procedures for TSA screenings for people with disabilities.
PVA calls it a matter of basic civil rights and has been a vocal advocate for safer trips for all travelers with disabilities. The congressionally chartered veteran's service organization even challenged the Department of Transportation in court to move forward with requirements for accessible bathrooms on single-aisle planes.

There are some things travelers with disabilities can do to reduce risks, especially during the busy peak travel times.

Write it down. The group recommends attaching written instructions for folding and stowing directly to wheelchairs and scooters. Many airlines have forms online for passengers to complete.

Plan ahead. Call the airline a week in advance of the flight to confirm special arrangements and call the TSA Cares helpline 72 hours in advance (855-787-2227) for assistance with security.

"This new bill recognizing the rights of travelers with disabilities is a huge move forward, but there's more work to do," says Castle. "Paralyzed Veterans of America will continue to work toward accessibility for all Americans with disabilities." Check pva.org/travel for more tips, resources and to share your travel story.-(BPT)

Vacation Spots

N	S	A	G	E	E	R	W	G	S	H	B	S	B
R	T	O	N	A	S	T	R	O	D	O	M	E	I
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R	O	E	U	S	D	T	S	T	C	Y	K	R	S
A	U	I	R	U	E	E	O	N	S	D	N	U	U
N	I	D	T	A	R	N	S	B	S	N	I	I	R
D	S	N	L	O	N	E	W	Y	O	R	K	E	S
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SAN DIEGO
NEW YORK
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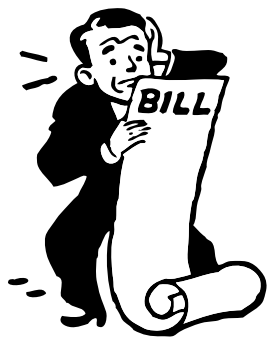
MOUNT RUSHMORE
ST LOUIS ARCH
ASTRODOME
CONEY ISLAND
SEARS TOWER
SEDONA
BIG SUR



Rapid Debt Reduction

By CIS, Inc. Staff

When considering retirement or your financial planning, the first question you need to ask is how much money we need to maintain the lifestyle we want. With that number, you can determine what income you need. That will tell you how much in assets you need to dedicate to your retirement to achieve those goals.

For example, let's say you have a mortgage payment, maybe an equity line of credit, 2 car payments, and a couple of credit cards. You also have regular recurring bills for groceries, cable, insurance etc. You'd also like to account non-monthly recurring bills such as holidays, birthdays, clothes, car upgrades or repairs, and so on. If this is you, congratulations, you are like most everyone else.

For the average couple, all the above requires an income close to $100,000 a year. If you are nearing retirement and claiming Social Security and earned a moderately high income while working, you and your spouse would probably claim $40,000 in annual income from Social Security.

Most people do not have pensions anymore, so the rest of the income has to come from assets you've accumulated over the years, such as 401K(s), IRAs, Brokerage accounts etc. If you needed those investments to generate $60,000 a year and you wanted to make sure it would continue, you would probably need about $1,000,000 at a minimum to have a decent chance at reaching your goals.

What if you don't or won't have $1,000,000 when you reach retirement age? You either have to find a way to acquire more assets or cut your expenses. When you suggest people cut their expenses, they think you mean downgrade their lifestyle and go without. But, what if one of your largest expenses could be eliminated and not change your lifestyle at all? You'd live in the same house, drive the same cars, and take the same trips, and so on. So what is it? It is interest on all your loans and credit cards.

Here's a case of a real couple that did exactly that over 10 years ago. One day, they realized they had a monthly mortgage payment of $1,200, Equity Line of Credit, 2 monthly car payments of over $600, dental bills of about $20,000, monthly credit card bills of over $1,000, a couple of personal loans, etc. When you add the regular reoccurring bills like groceries, cable, gas, etc., their total expenses ran about $10,000 a month.

They made decent income so this wasn't a big problem, but it depended on maintaining those jobs. If something happened to either of them that would be trouble. Additionally, that didn't include taxes, which was their biggest bill. To clear $10,000 each month, they needed to gross over $14,000.

Another concern they had was that their retirement funds were last in line as a priority. So they weren't growing as fast as they liked. As a couple they were in the top 10% of family income at the time. But, they would need the $1,000,000 mentioned above and were over $900,000 short.

They noticed when they figured out what they were paying back including interest, it made sense why they weren't getting ahead faster. They came up with this simple plan:

• They determined how much extra money they could set aside each month without pinching too much. They came up with the number of $500.
• They documented all their bills, balances, and monthly costs for those bills.
• They identified the one bill that would be the fastest to pay off. In their case, a personal loan with 2 payments left. They took the money they normally would pay for that bill and added it to the the accelerator funds (the extra $500) and paid it off in 1 month.
• They then identified the next fastest bill to pay off, and used the money they normally set aside for that bill, the money they were applying to the first bill that was just paid off and the accelerator funds of $500 and applied it all to the second bill. It took two months to pay that next bill off.
• They repeated the process paying off the next bill that could be paid off the fastest, they applying all the funds and the accelerator funds to it. Continued on page 7.

From Work Life to Retirement: A Personal Journey

4 Success Musts to Help You Transition

By Bob Mallo, Retired CEO and Business Coach

Retirement can mess with your mind. The transition to hard-won retirement freedom can be a bumpy ride. We leave behind the only life we have known and set into motion a major milestone. Suddenly, everything changes. To help you prepare, here are four success musts for transitioning to retirement to maximize your chances for a smoother path.

#1- Establish Your Retirement Income Plan Before You Retire

If your pension and/or Social Security covers your expenses, then your income plan is for the most part covered. But many folks retire needing more income. If you retire early, before Social Security or without a pension like I did, you'll need to create an income plan from your portfolio.

Figure Out Your Portfolio Withdrawal Strategy

There are many ways to do this. First, depending on your portfolio and your age at retirement, you may find early withdrawal penalty rules to work around. If your portfolio generates enough passive income in dividends and interest, then you have an easy target for harvesting retirement income. If you don't you will need to occasionally sell assets to meet your income needs. Then develop your portfolio rebalancing strategy to know which assets to sell. All of this should be done within the 4% safe withdrawal rate guidelines and Bucket strategies. This may be an area where you want to consider getting professional advice.

Address Your Budgetary Income Needs and Intervals

When you were working you probably received a paycheck at specific intervals. Your bills are going to continue arriving just as they always did and with the same due dates. Decide how you want to receive your portfolio income. Will it be easy to handle your retirement lifestyle budget getting a monthly transfer? Perhaps you prefer a quarterly transfer.

I was used to getting paid on the first and fifteenth of the month. But my retirement funds are distributed once a month on the twenty-third into my Credit Union Savings Account. At first it was hard for me to easily handle my budget, at least in my head. I unnecessarily restricted my spending early in the monthly distribution period.

To allow myself to live my budgeted and planned early retirement lifestyle, I decided to transfer half on the first and the other half on the fifteenth from my savings account to my checking account. It was a simple mind trick.

Now that I am a fully transitioned and experienced retiree, I just transfer to my checking account once a month for the amount needed. I still have a budget, but I now know that some months will come in below and some above. But by keeping spending discipline throughout the year, the budget stays intact.

#2- Wrap Your Mind Around Going from Saver to Spender

The transition from being a saver to spender of the portfolio messed with me and other retirees I know. After years of adding to our portfolio along with reinvested interest and dividends, we see the opposite occur. Seeing a monthly subtraction on our statement for our retirement lifestyle funding can and will mess with a retiree's mind.

Expect the Saver to Spender Mental Challenges

This had never crossed my mind before I retired the first time. I was surprised by these feelings. My initial reaction was that I needed to pull back on my budget even though it was all planned out. My lifestyle budget was fine-tuned over many years and the retirement calculator results were all good. When logic and calculations fail to relieve our saver-to-spender financial funk, then find peace of mind through affirmation. I just repeated to myself that this is what the portfolio is for. It is only a tool created to be used for just this purpose.

Give Yourself Time to Adjust Your Mindset

Nothing happens overnight. The journey to retirement took many years to accomplish. We must give ourselves some time to adjust our thinking. It took me about 4 or 5 months before I was able to start developing a long-term retirement spending mindset within my portfolio.

Mentally ditching the working life and saver mentality is a gradual progression. Just stick to your retirement lifestyle budget and long-term portfolio investment and income strategy. And of course, enjoy your retirement.

#3- Know and Embrace What You are Retiring To

The celebrating of your retirement will only last for a short period of time. At least relative to how long you will be retired. It is then that you understand that for retirement happiness it's not about what you are retiring from but what you are retiring to which matters most.

Before retiring or at least very shortly afterward look at what it is you want to do with your time. Think about hobbies, volunteering, sports, part-time work, encore career, starting a business, travel, improving our health, and any other kind of retirement projects. Consider including things that push you outside of your comfort zone to add excitement and learning.

Protect your Mental Health by Creating a Retirement Activity Schedule

Nothing causes more retiree anxiety and unhappiness than retiring into a void. There is only so much daytime TV, boredom, and loneliness a person can tolerate. Anxiety is common to many who retire. Much of this can be alleviated by doing what we all have done for many years. That is having a schedule. But this schedule isn't dictated by some job or boss. It is ours.

By setting a schedule or list of activities and things we want to accomplish we have a way to feel productive and purposeful in our retirement. Even if we don't have much to plug into it, having some structure helps our brain cope with our transition from work to retirement. Freedom takes some getting used to after decades of working.

My schedule isn't hard. It is just a list of goals for the day and the week that I want to accomplish or cross off my bucket list. It isn't precise scheduled activity either. There is room for spontaneity and variety. None of it is carved in stone. Use a schedule to transition your brain until it readjusts to a freedom lifestyle. Let go of your work identity and embrace your retirement identity. Many people feel a loss of identity once they retire. It stands to reason that after years of thinking of ourselves as our career or title that there will be a feeling of something missing. That is why it's important to understand and embrace what you are retiring to.

Making the transition from work to retirement is much easier when we can let go of our past identity and those efforts should start before, we retire. There will still be some feelings of identity loss, but this is another mental progression over time. Figure out what you are retiring to and proudly identify with it. Retirement is the all-time best opportunity for us to reinvent ourselves. Reinvention is changing something to be better. Figure out what it is you are looking forward to becoming. Identify yourself as your better reinvented version of you.

#4- Inventory Your Friends and Social Life Before Retiring

Retirement happiness is easier to have when we have a robust social life. It is important to sit down and list the people who we consider as those we are closest to.

Who do you want to be part of your retirement life? Look at how many of these friends are work-related.

How many friends do you have outside of the work you did?

Also look at those folks you may not want to be part of your retirement life. Most of us have someone who we tolerate in our social circle but could use some space from in our retirement.

It is also important to identify your non-work-related social activities. Will you have easy opportunity to meet with people you enjoy? Will there need to be a plan to expand your social circle? Work to keep relationships with people you enjoy from your old work life.

When we spend so much of our lives on the job it should be no surprise that most of our friends are work-related. But what started these friendships may be the bond of our shared labor through both accomplishment and workplace misery.

It is far easier to keep these friendships when you are on the job. Once we retire it will require an extra effort to keep these friends close. Always remember that they are still in the grind. If that grind is our only common bond, then you will feel as an outsider soon after retirement.

Many of my friends who are still on the job have slowly become less close over the years since my retiring. I didn't feel comfortable when all the talk turned to work. I didn't want to hear about all the corporate BS, and I didn't feel they wanted to hear about how glorious retirement life is. It was then that I realized we only had the job as our connecting bond.

Others have however stayed in my social circle. That is because we share outside interests. Look at your working relationships to understand your work-related friendship bonds and what it might take to keep them as close friends.

Make New Friends in Retirement

Friends within your social circle outside of work should still be your friends after retirement. In fact, you will have more time to be an even better friend. However, if your social circle is limited or you just wish to expand it, then you should find a way to meet new people and make new friends.

Always be open to people. Continued on page 13.

Rapid Debt Reduction

Continued from page 6.
And they continued this until the last bill they were paying off was their mortgage.

In total, it took less than 3 years to pay off everything, almost. They had obtained an Associates degree, 2 Bachelor degrees, 3 Master's Degrees and 1 PhD. And $159,000 in student loans that they would begin payments in November 2013. Having no debt and using the same approach, they paid off the student loan debt in 16 months. That averaged paying it off at about $10,000 a month.

At the beginning of the article, we mentioned that interest on debt was your biggest expense. How much did this couple save?

- $163,000 on their mortgage payments
- $195,000 in student loan debt payments
- $10,000 in dental bill debt
- $30,000 in car loan debt
- $10,000 in personal loan debt
- $35,000 in other debt

The money saved was over $440,000 in less than 5 years total. And their lifestyle did not diminish in any way. They bought 5 new cars over the next 10 years all for cash. Took at least two 1 to 2 week vacations every year, including twice taking all their children and grandchildren to Disney World. Over the same time period, they made major improvements to their house including replacing their roof, furnace, central air conditioner, hot water heater, gutters, and installed siding. All while paying cash for the improvements.

With no debt, they only needed about $4,000 instead of $10,000 each month to maintain their lifestyle. If they take full retirement from Social Security, their income will be a little over $50,000.

Anything above $40,000 is extra and can be invested to build more assets and so on.

It is a lot easier for them to meet their goals. What's the difference? They are just not paying interest on debt. The best approach, in our opinion, is to both accumulate assets and be debt free.

Money and Debt

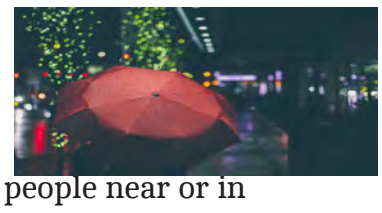
D	I	C	U	R	R	E	N	C	Y	R	I	E	G
I	A	N	R	N	O	I	S	N	E	P	T	E	P
S	N	M	T	M	O	R	T	G	A	G	E	R	D
C	N	R	O	E	S	G	E	P	D	N	I	C	W
O	D	N	T	R	R	P	N	C	T	B	A	Y	E
U	G	C	E	B	T	E	A	I	S	G	R	N	A
N	P	A	I	I	E	I	S	N	N	A	A	U	L
T	T	A	U	E	T	D	Z	T	L	N	E	I	T
S	I	C	A	S	S	P	S	A	D	U	A	G	H
C	I	N	C	O	M	E	S	N	T	C	M	L	Y
D	D	E	P	R	E	C	I	A	T	I	O	N	P
S	T	P	U	R	K	N	A	B	T	N	O	U	C
T	N	I	D	P	A	Y	M	E	N	T	S	N	N
R	E	T	R	A	G	S	I	N	W	S	M	I	O

INCOME
SALARY
PENSION
DEBT
MORTGAGE
INTEREST
AMORTIZATION
PAYMENTS
DEPRECIATION
DISCOUNTS
CURRENCY
WEALTHY
BANKRUPT
PLANNING
CDS

4 Common Habits of Financially Free People

1. A financially free person has expenses directly related to creating income. Simply put, apart from food and clothing, financially free people spend money to make more – yes, even on their vehicle and home expenses. If you have a business and a car and a home office, that car and mortgage payments can be written off under the business when tax time comes around.
2. A financially free person sets aside money EVERY time they RECEIVE money. Most non-financially free people SPEND first, out of any cash they get. Financially free people do the opposite and set aside money first, either in savings and /or to be used for investing. This practice ensures that they're NEVER without some source of money, AND it drives them to figure out how to make even more money to cover whatever expenses they may still have, AFTER they've taken out money to put aside.
3. A financially free person ONLY carries debt related to earning income. Financially free people borrow money to put into investments – business, real estate, buying shares in a company, etc, which will make them more money in the future. Non-financially free people on the other hand, borrow money to spend… to pay someone else. In turn, they also now have to repay the person or institution they borrowed the money from. It's a never ending cycle that is a lose-lose situation.
4. Financially free people make themselves rich.
They eat at home or in their own restaurants or those of their friends. They spend money in their own businesses and those of their friends. They use their money to make more money, and they invest in themselves and their children on a consistent basis, through education and experiences.
Non-financially free people however, make everyone else rich. They spend money in everyone else's businesses, buying every one else's products. They spend far less on education for themselves and their children, and they have no businesses, so they also must depend on others for their income.
Now, which side of the fence would you prefer to be on? Which one would be more beneficial to you and your family?

Annuities



The number one concern of many people near or in retirement is outliving their money. An **Allianz study of over 3,000 baby boomers in which 60% were more afraid of outliving their savings than actually dying. There are very few ways you can be proactive in preventing this from happening to you.

With an annuity, you may be able to make sure you have a guaranteed income you can't outlive. This is an income you can always count on. You have the flexibility to choose the time period you want the income to continue to. You can make sure any unused part of your investment passes to your heirs.

Another advantage is the income is guaranteed. It is not subject to the Markets and Economic Crash, which has been based on a seven year cycle of economic crashes that goes all the way back to the Great Depression. And, we can't overstate how important trying to avoid losses can be. Most prospectus and advertisements state the performance of their products (such as mutual funds) in terms of "Average Returns". That can be grossly misleading.

Annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 and 6 months, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes.

Here's a hypothetical example: with average returns, the total return is divided by the number of years to give you the average return per year. So, if you had invested $100,000 in a Mutual Fund and it went up 50% the first year, then down 50% the second year, then up again 50% in year 3 and in year 4 down 50%, the average return would be zero.

In reality, your $100,000 would have grown to $150,000 after year one. In year 2, it would have dropped 50% to $75,000. In year 3, up 50% again to $112,500 and in year 4 down 50% again to $56,250.

While the average return would have been 0%, the real return was a loss of $43,750 or about -44%. Let's look at the devastating effect this can have on your money.
The total returns of the S&P 500 index are listed by year. Total returns include two components: the return generated by dividends and the return generated by price changes in the index. While most individuals focus only on the price returns of the index, dividends play an important factor in overall investment returns.

The chart above on the left (Under the Average Returns Header) assumes the following; you invest $1 Million. You take a distribution of $100K a year. You do this for 30 years, starting in 1970. According to the chart, even though you've taken out $100K a year, the average return on the stock market over that time period was 14.89%. So in addition to the $100K a year, the underlying account has grown to over $21 million. Looks like a great plan.

AVERAGE RETURNS

Average Vs Real Return

Assumptions: Hypothetical Example
Retirement Funds: $1,000,000
10% annual distributions of $100,000
Average Annual Returns SP 500
SP 500 Historical 1970 through 1999/30 Years)
Average Returns

Retirement Years	Avg Annual Return	Income	Value
1970	14.89%	100000	$1,048,900
1971	14.89%	100000	$1,105,081
1972	14.89%	100000	$1,169,628
1973	14.89%	100000	$1,243,785
1974	14.89%	100000	$1,328,985
1975	14.89%	100000	$1,426,871
1976	14.89%	100000	$1,539,332
1977	14.89%	100000	$1,668,539
1978	14.89%	100000	$1,816,984
1979	14.89%	100000	$1,987,533
1980	14.89%	100000	$2,183,476
1981	14.89%	100000	$2,408,596
1982	14.89%	100000	$2,667,236
1983	14.89%	100000	$2,964,387
1984	14.89%	100000	$3,305,785
1985	14.89%	100000	$3,698,016
1986	14.89%	100000	$4,148,651
1987	14.89%	100000	$4,666,385
1988	14.89%	100000	$5,261,209
1989	14.89%	100000	$5,944,604
1990	14.89%	100000	$6,729,755
1991	14.89%	100000	$7,631,816
1992	14.89%	100000	$8,668,193
1993	14.89%	100000	$9,858,887
1994	14.89%	100000	$11,226,875
1995	14.89%	100000	$12,798,557
1996	14.89%	100000	$14,604,262
1997	14.89%	100000	$16,678,836
1998	14.89%	100000	$19,062,315
1999	14.89%	100000	$21,800,694

REAL RETURNS

Average Vs Real Return

Assumptions: Hypothetical Example
Retirement Funds: $1,000,000
10% annual distributions of $100,000
Average Annual Returns SP 500
SP 500 Historical 1970 through 1999/30 Years)
Real Returns

Retirement Years	Avg Annual Return	Income	Value
1970	4.01%	100000	$940,100
1971	14.31%	100000	$974,628
1972	18.98%	100000	$1,059,613
1973	-14.66%	100000	$804,274
1974	-26.47%	100000	$491,382
1975	37.20%	100000	$574,177
1976	23.84%	100000	$611,060
1977	-7.18%	100000	$467,186
1978	6.56%	100000	$397,834
1979	18.44%	100000	$371,194
1980	32.42%	100000	$391,535
1981	-4.91%	100000	$272,311
1982	21.55%	100000	$230,994
1983	22.56%	100000	$183,106
1984	6.27%	100000	$94,587
1985	31.73%	100000	$24,599
1986	18.67%	100000	$0

The total returns of the S&P 500 index are listed by year. Total returns include two components: the return generated by dividends and the return generated by price changes in the index. While most individuals focus only on the price returns of the index, dividends play an important factor in overall investment returns.

The chart above on the right (Under the Real Returns Header) uses the actual returns. In reality, you would not see growth to over $21 million starting with $1 million in 30 years while at the same time taking a distribution of $100,000 annually. Instead, you'd only be able to take a partial withdrawal in 1985 and you would be out of money by 1986.

How about a more recent example? If you use the same data source and see what would happen if we used the same assumptions for the 19 year period from the beginning of the year 2000 through the end of 2018?
Using the "Average Returns" approach for the 19 years from 2000 through 2018, the annual return was 6.43%. This is significantly less than the 14.89% averaged between 1970 and 1999. When using actual returns and taking out $100,000 a year, we run out of money in 2009.

How much could we take out? Hypothetically, if we wanted to have about the same as our initial account balance, we could take out $36,000/year over the past 19 years. See the chart below on the right.

Average Vs Real Return

Assumptions: Hypothetical Example
Retirement Funds: $1,000,000
10% annual distributions of $100,000
Average Annual Returns SP 500
SP 500 Historical 2000 through 2018/19 Years)
Real Returns

Retirement Years	Real Rate of Return	Income	Value
2000	-9.1	100000	$899,992
2001	-11.89	100000	$799,981
2002	-22.1	100000	$699,960
2003	28.68	100000	$599,990
2004	10.88	100000	$500,001
2005	4.91	100000	$400,007
2006	15.79	100000	$300,024
2007	5.49	100000	$200,031
2008	-37	100000	$99,995
2009	26.46	100000	$0
2010	15.06	100000	$0
2011	2.11	100000	$0
2012	16	100000	$0
2013	32.39	100000	$0
2014	13.69	100000	$0
2015	1.38	100000	$0
2016	11.96	100000	$0
2017	21.83	100000	$0
2018	-4.38	100000	$0

Average Vs Real Return

Assumptions: Hypothetical Example
Retirement Funds: $1,000,000
Annual distributions of $36,000
Average Annual Returns SP 500
SP 500 Historical 2000 through 2018/19 Years)
Real Returns

Retirement Years	Real Rate of Return	Income	Value
2000	-9.10%	$36,000	$873,000
2001	-11.89%	$36,000	$733,200
2002	-22.10%	$36,000	$535,163
2003	28.68%	$36,000	$652,648
2004	10.88%	$36,000	$687,656
2005	4.91%	$36,000	$685,420
2006	15.79%	$36,000	$757,648
2007	5.49%	$36,000	$763,242
2008	-37%	$36,000	$444,843
2009	26.46%	$36,000	$526,548
2010	15.06%	$36,000	$569,846
2011	2.11%	$36,000	$545,870
2012	16%	$36,000	$597,209
2013	32.39%	$36,000	$754,645
2014	13.69%	$36,000	$821,956
2015	1.38%	$36,000	$797,299
2016	11.96%	$36,000	$856,656
2017	21.83%	$36,000	$1,007,664
2018	-4.38%	$36,000	$927,529

*Market return numbers obtained courtesy of Slickcharts website for all charts on this page.

*SP 500 Historical Data returns for the years 1970 to 1999 obtained 1/14/2019 from https://www.slickcharts.com/sp500/returns
**Older people fear this more than death" obtained 1/16/2019 from https://www.fool.com/retirement/2016/09/25/older-americans-are- more-afraid-of-running-out-of.aspx
***Will the 7-Year Cycle of Economic Crash Come Again? Website. https://www.econmatters.com/2014/09/the-7-year-cycle-of-economic- crash.html

One Policy Protecting Two Lives.

That's Peace of Mind.



Get long-term care (LTC) protection for less — together. With the one-of-a-kind joint protection of Asset-Care®, you can cover two people on the same policy for less than two individual Asset-Care policies.

Joint protection Asset-Care is unlike anything else on the market today. Multiple pairings of people can be protected for less money on one policy versus purchasing two individual policies*. Consider your business partner, parent, child, sibling, spouse or other loved one as your plus one and receive access to a larger LTC benefits pool, even if you both need LTC at the same time.

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•Both insureds are eligible for the full monthly benefit, even if they need LTC services at the same time.

•When one insured passes away, the second can continue to access available LTC benefits.

•If the entire death benefit is not needed for LTC, the second insured can leave any remaining amount to their heirs.

*The two individuals must be within 25 years of age.

No matter where life takes you, you're both protected.

Chances are, you know someone who has needed LTC services, is receiving them now, or may require such care in the future. No one can predict who will need LTC benefits or when. No one knows where care will be required, either — at home, in assisted living, in a nursing home, or elsewhere. For each of these unknowns, Asset-Care provides peace of mind for two individuals and for their loved ones.

Learn more today! Let's talk about the ways joint Asset-Care can save you money over other options — while also helping you enjoy peace of mind about your future.

Schedule an appointment today:
GENAY AIREY
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219-650-4050

Final Expense Insurance

What You Need to Know

You hear a lot about life insurance and how important having a policy is to protecting your family. You've most likely gotten letters in the mail from multiple different companies offering you coverage. Besides life insurance, there is also final expense insurance, also called burial insurance. While these two products are related to the same topic, they are actually very different from one another. Knowing the differences between the two will help you to choose the best type of insurance to meet your specific needs.

A final expense, or burial insurance policy, is generally designed for older adults. These types of policies are geared towards retirees, have few to no debt, and no longer have dependent children. The purpose of final expense insurance is to pay for the cost of a funeral and end of life expenses. Your family doesn't receive a lump sum check following your death. Instead, the insurance company pays the funeral home for funeral, cremation or burial, and other costs. Final expense insurance can also be used to help pay fo medical bills and end of life care.

Underwriting is simple and fast. Policies are issued in 1-3 days.

How Much Does a Policy Cost

The costs of life insurance and final expense insurance policies vary from person to person on many different factors. For life insurance, cos of your premiums include age, gender, tobacco use, family history, lifestyle, and current health. A medical exam is required to get a life insurance policy. Many of these same factors also apply for final expense insurance, although a medical exam is usually not needed. Final expense policies

are more affordable for older adults, when a life insurance policy might not make sense or is too expensive.

Insurance policies help to provide you and your family with financial protection. Life insurance and burial insurance policies provide your family with protection following your death. With these types of policies, your family doesn't have to worry about the high costs associated with a funeral in addition to grieving your loss. Take your time to research your choices and find the policy that best suits the needs of you and your family.

The terms and conditions are different on each, so make sure you understand them clearly.

The top 5 companies that can provide the type of policy you may be looking for are:

Comparing Final Expense Insurance Carriers

*All Ratings are provided by AM Best and all approval times are based on the best case scenario, times can change if additional health information is needed.

Carrier	Rating	Approval Time	Coverage Options
Gerber Life Insurance Company	A (Excellent)	1 Day	$5,000 - $25,000
PHOENIX	B (Fair)	3 Days	$10,000 - $100K
AIG	A (Excellent)	2 Days	$5,000 - $25,000
Mutual of Omaha	A+ (Superior)	1 Day	$2,000 - $40,000
Foresters Financial	A (Excellent)	2 Days	$2,000 - $35,000

Note: Products issued and underwritten by The State Life Insurance Company® (State Life), Indianapolis, IN, a OneAmerica company that offers the Care Solutions product suite. Asset-Care Form numbers: L301, R501 and SA31. In ID: L301 (ID); SA31, R501.

Not available in all states or may vary by state. All guarantees are subject to the claims-paying ability of State Life.

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10 Most Common Senior Scams

And Tips to Prevent Them

By Georgene Collins, PhD, MBA, RN, Editor

Do I really have an inheritance coming? Who is this prince that wants me to help him? Why is my credit card company calling me at night for money, I just paid the bill? These are a few questions my elderly father would ask me about scam e-mails and calls he received.

My dad was smart, and he had no problem keeping up with technology. Being deaf since 2, he was used to communicating through TTY, so e-mail came natural to him. But like many seniors, my dad was always willing to help and wanted to live on purpose. This made him a target for scammers.

Senior-targeted scams come in all forms. Credit card, charity, home improvement, investments, banking and wire transfers, insurance, health products, and contests are the most common. Scammers send e-mails, texts, knock on doors, call on the phone, and mail offers.

Seniors often don't report the scam because of embarrassment, or they don't know how. But most often the reason scams go unreported is because a family member is the scammer. In fact, more than 90% of elder abuse involves a family member.

The challenge with scammers is they're tricky. Especially if they hide behind a text or e-mail. They may be sympathetic or kind and appeal to your desire to help others. Or they may use bullying and scare tactics, or a sense of urgency. Overall, the scammer tries to increase your emotional state, either positively or negatively.

And research shows this is effective. In a 2016 study by Stanford, researchers induced emotional states in the elderly. The elderly were then shown advertisements labeled fraudulent by the Federal Trade Commission (FTC). Researchers then measured levels of intention to buy the item. Compared to young adults, the elderly reported higher levels of intention to buy fraudulent items when in a heightened emotional state. Con artists know and use this information to scam the elderly.

The National Council on Aging (NCOA) reports the ten most common elderly scams.

1. Medicare/health insurance scams
2. Counterfeit prescription drugs
3. Funeral & cemetery scams
4. Fraudulent anti-aging products
5. Telemarketing/phone scams
6. Internet fraud
7. Investment schemes
8. Homeowner/reverse mortgage scams
9. Sweepstakes & lottery scams
10. The grandparent scam

As seniors, there are many ways to prevent becoming a victim. Here are some to consider.

Screen your calls. Use caller ID or allow the caller to leave a message. Before returning the call, verify the number online. Always check for a legitimate address or verify the business with the Better Business Bureau before returning the call.

Go directly to the source. The IRS, Medicare, the Social Security office and other government businesses send mail and do not randomly contact you by phone. Also, the government would ask for an appointment and not conduct business over the phone. If you receive a call from a government office, verify the caller is legitimate by contacting the department directly.

Never release your personal information such as your birthdate, social security number, or banking information to a business or person you do not recognize, especially over the phone.

Use caution when sharing personal information on social media. Change your settings to private for your birthdate, address, phone number, and e-mail.

Keep an antivirus program on your computer.

Consider registering with an Identity Prevention company like LifeLock or one of the credit reporting companies such as Equifax.

Avoid the grandparent scam. Avoid answering any caller with "yes". For example, the caller says, "is this grandma" or "is this grandpa"? Before you can recognize the voice, ask "who is calling". When you answer "yes" the caller may record your voice and use it to approve purchases in the future without your knowledge or consent.

Report scammers to the Federal Trade Commission at ftc.gov or 1-877-382-4357

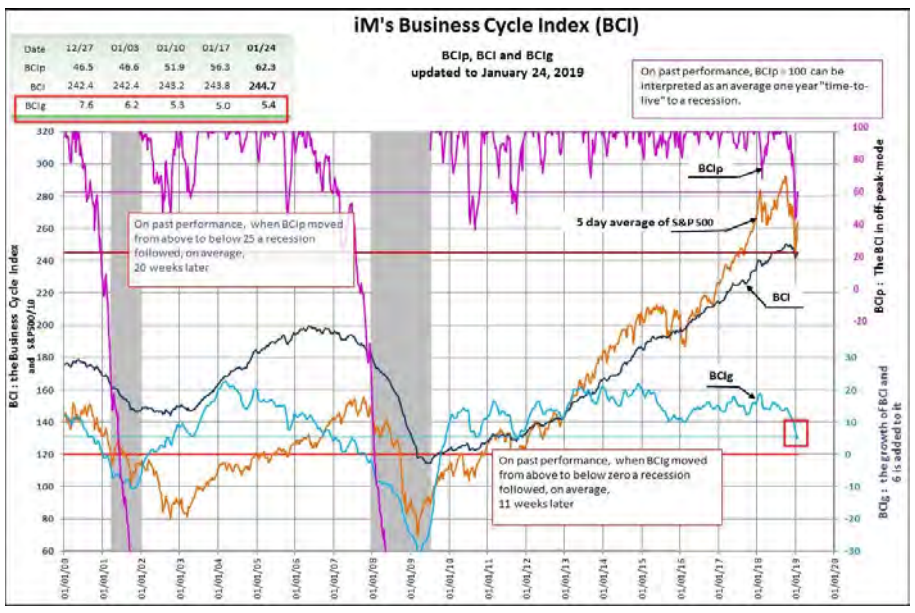
Scammers feast on the elderly for two main reasons. First, they think the elderly are vulnerable and willing to help. And second, they think the elderly are not technical savvy. With these two beliefs in mind, con artists plan and execute their crimes against seniors. You can protect yourself from scammers by knowing their common plans and using these prevention tips. Stay aware!

Recession Watch

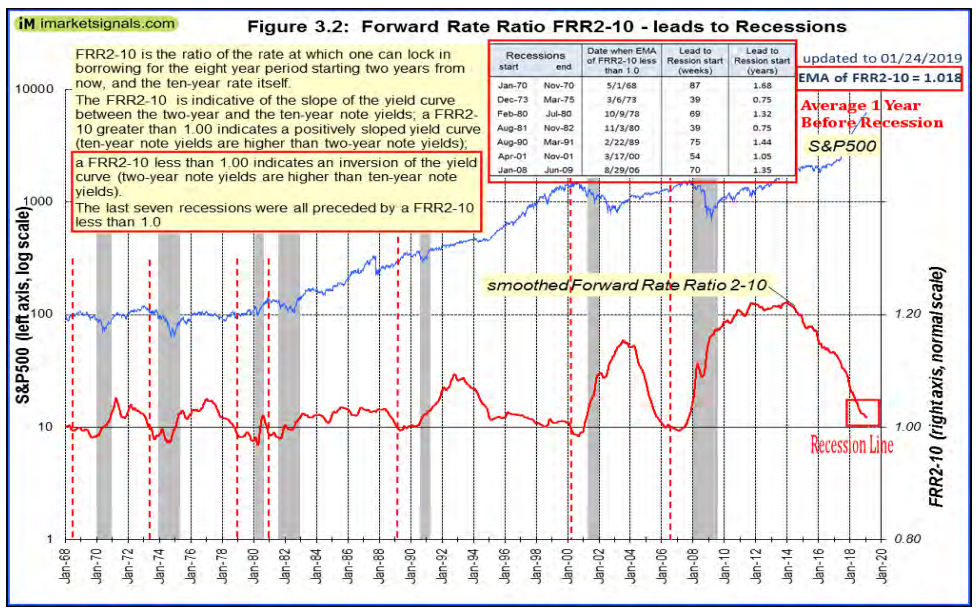
By CIS, Inc. Staff

One of the main responsibilities of a professional money manager is to keep eyes on the overall Economy. Money managers use several indicators to track and watch changes. Most of the Indicators have a level that shows an early warning of an upcoming Recession. Virtually all Recessions immediately precede a stock market sell off or crash, with an average drop of -47%.

The Business Cycle Index (BCI), consists of the 10-year Treasury Yield, 3-month T-Bill, SP 500 Index, Unemployment Claims, and New Houses for sale and sold. Specifically, the BCIg is carefully watched. Once it drops to zero, we have approximately 11 weeks before a recession starts. As of 1/25/2019, we are approximately where we were 2 months before the Great Recession of 2007-2009. Back then, the BCIg crossed the zero line on 10/4/2007, 5 days before the DOW hit its all-time high back then at 14,191. After that, it dropped 53% before the recovery started on 3/9/2009. We are getting close.

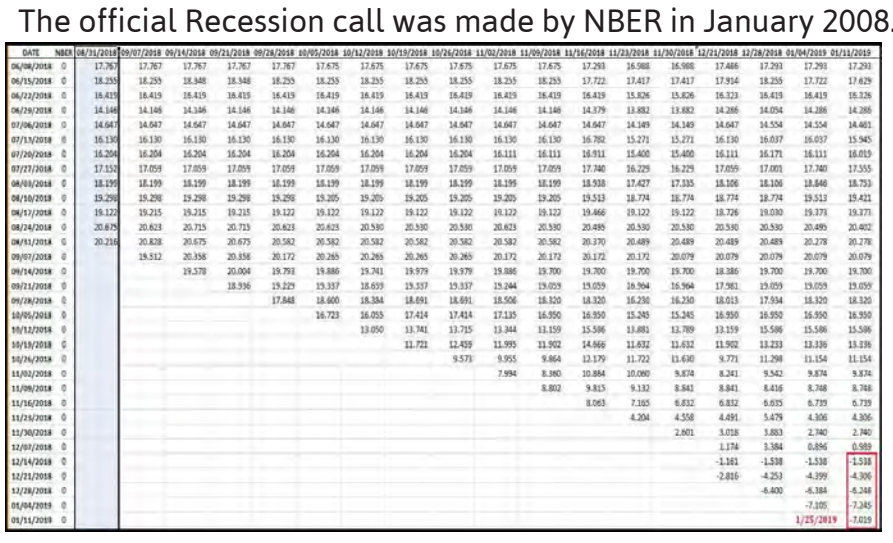


Another indicator is the Forward Rate Ratio. It has picked up all the recessions over the past 50 years with no false positives. Once this signal reaches 1.0, the clock starts. A recession follows typically, within 1 year. As you can see below, the red line is getting close to the 1.00 mark. Once the indicator hits or goes below the 1.00 line, the shaded/gray bar appears. This bar represents the National Bureau of Economic Research (NBER) official recession call by the government. NBER is a private corporation tasked with this job since 1920. NBER is typically a lagging indicator, used like the Forward Rate to get a heads up.

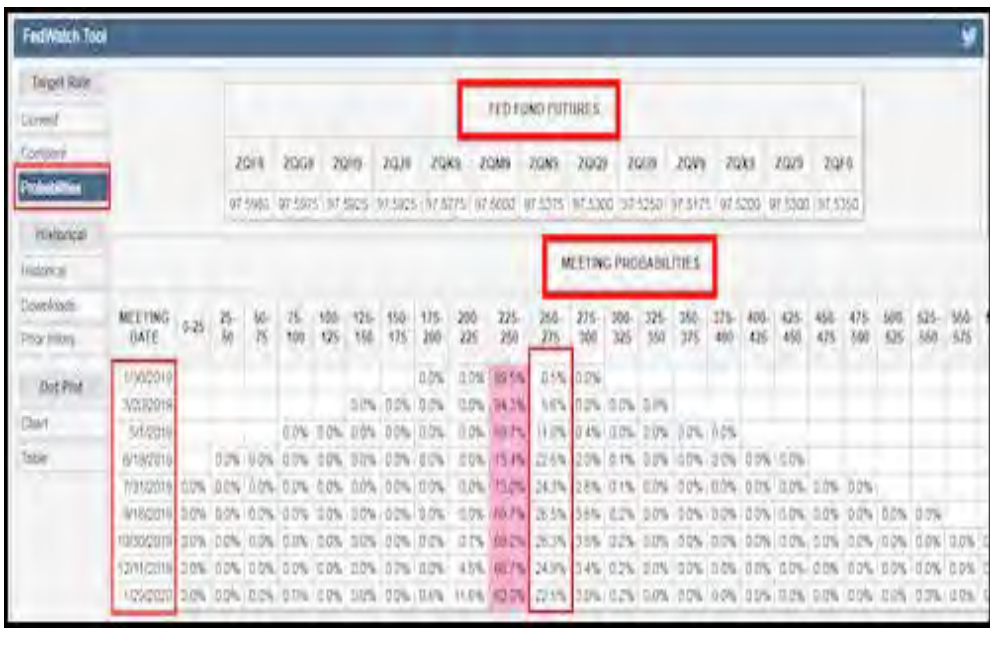


The Weekly Leading Economic Index (WLEI) uses 50 different time series from Corporate Bond Composite, Treasury Bond Composite, Stock Market Composite, Labor Market Composite, and the Credit Market Composite. WLEI is a growth Index and its data is no more than 1 week old, making it very current. When this indicator drops below zero, it's a leading indicator of an upcoming recession. The images below show the WLEI is 4 weeks below the zero line.

Below is the WLEI spreadsheet from 2007, before the Recession. As you can see, a signal was issued on 10/19/2007. The official Recession call was made by NBER in January 2008.



Several other indicators are tracked, but these are the basics. One is the US Money Supply. Over the past 2 years, the money supply has shrunk significantly. Also, the FED has raised Interest Rates 8 times since December 2016. It looks like the FED may pause for a while. The Fed Funds Futures say there is only, at most, a 26.3% chance that the FEDs may raise rates even once over the next 13 months.



Average Credit Scores

How Do You Compare?

By CIS, Inc. Staff

Here's a quick question: What is the average U.S. credit score? The answer is 690. So, how close did you get? If you were pretty far off, that's okay. Before you can make an accurate guess, you need to know how the economy is doing, and the full ranges of credit scores. On the first point, a declining economy can have a negative impact on credit scores. The current downturn of the economy has had little impact on credit scores. But that can change. It makes sense to do what you can to maintain or improve your score, despite a sluggish economy.

Here are the ranges of credit scores. A perfect score is 850, and the worst possible score is 300. A little quick math tells us the average of those two numbers is 575. But, we know the national average score is 690. This is mostly because no matter how tough times get, people still do their best to pay their bills, and on time. Perhaps that can be attributed to the American spirit and the need to keep one's word. Whatever the reason, the actual average of 690 is significantly higher than 575.

More confusion is added by lenders who do not disclose what the cutoff point is for different terms of loans. Not to mention that these points can change at any time, and for a variety of reasons. For example, securing a good loan 3 years ago with a score of 680 (10 points below average) would be difficult today.

So what score do you usually need to get the best terms today? Again, each lender is different, but overall you will need a credit score of 720 or better get the best terms. That's quite a leap from 680, and 30 points above average. Lenders may have more tight standards because they're affected by the economy as well. They may see everybody as a higher risk than they used to. Of course the reason doesn't really matter if you can't get the best terms for a loan, or if you can't get a loan at all.

You should also know that each state has its own average credit score. This means lenders have different numbers to work with in each area. The state with the highest average credit score is Minnesota, 718. Lowest with 660 is Nevada. Indiana is in the middle of the country at 695.

From Work Life to Retirement

Continued from page 7.

You never know who may be someone you really want to get to know and begin a friendship with. Look at places you enjoy going where you will meet other friendly people. Places you may frequent like the gym, church, coffee shop, volunteer activities, clubs, etc., are logical places to start expanding your social circle.

When I first retired, I had few friends outside of work. But it only took a little concentrated effort to make many new friends in the town I live in.

Most of us concentrate on all the financial aspects of retirement while we are still in the working world. From saving enough to retire to how we will handle our health insurance.

Retirement is a major life changing event. Making the transition from work to retirement can be a lot easier by considering the above retirement musts.

Retirement

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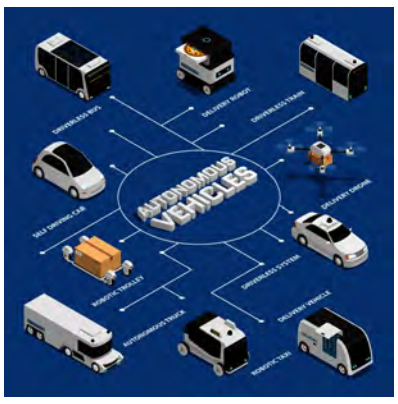
ANNUITIES
BANK LOAN
PENSION
IRA
LIFESTYLE FUND
MUTUAL BOND
BONDS
RMD
ROLLOVER
ROTH
SEP
GOLDEN YEARS
TRAVELING
HIKING
BEACHES
CHURCH
FLORIDA

Risk Management www.NWISeniors.com Published Monthly Edition: February 2019

What's all the Hype about Driverless Cars?



By Shaw Collins, MBA, MSIT

A self-driving, autonomous car that uses sensors, cameras, radar, and Artificial Intelligence (AI) to travel without a human driver. Say it isn't so! Yet driverless cars existed since research began in the 1980's. But what's all the hype? Are driverless cars really that big of a deal? Read on and judge for yourself.

The University of Michigan reports five levels of driverless cars or Autonomous Vehicles (AV). Level 0 is fully operated by a human driver. Level 4 is fully operated by technology. And levels 1 through 3 have variations of drivers and technology in control. Examples include cruise control in level 1, two systems working together in level 2, and driver override after a timed period in level 3.

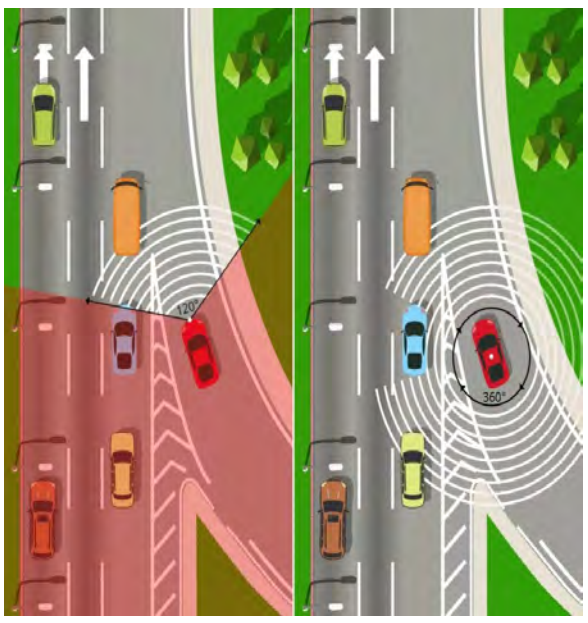
Current models have up to 2,400 sensors and light imaging, detection and ranging or LIDAR. LIDAR technology enables autonomous cars to operate safely. LIDAR gives the car a 360 degree field of vision. A far better view around the vehicle than a human can see. With significantly better awareness of what is going on around it, a driverless car has many safety advantages. The ability to sense and talk to other vehicles allows it to detect the traffic situation around the car. This enables it to map out the most efficient, current path and speed to reach its destination. Traffic jams can become a thing of the past.

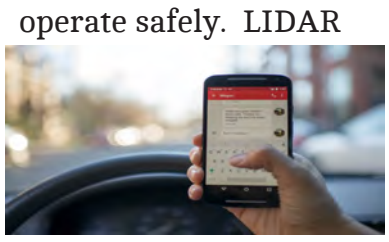
Replacing drivers with sensors and AI eliminates human error and unsafe drivers. Driverless cars can reduce injuries and deaths related to impaired drivers from drugs and alcohol. Road rage would be eliminated. And sleepy drivers can relax without risk to self or others. Also, visually impaired or ill drivers can ride comfortably and safely. And inexperienced teen drivers and people texting and using a cell phone can stay safe.

Besides public safety, there are other benefits to switching to a driverless car model. Cost savings is a great benefit. Driverless cars could reduce the cost of insurance, maintenance, and fuel. A cleaner environment is another benefit. The use of driverless cars promises a decline in Greenhouse Gas by 9%. Finally, increased productivity time as commuters can complete personal or professional work during the ride.

Although driverless cars have many benefits, there are barriers. Laws and preventing and managing cyber attacks and data security breaches are high on the list of barriers. Also consumer acceptance and demand are barriers to a driverless car society.

Many companies are working to overcome these barriers through research. Google, Tesla, Ford, and technology companies are driving the studies. While the date of a fully driverless car society is unknown, it seems to be in the near future.





Texting and Driving is Dangerous and Annoying!

But Older Drivers Do it More Often

By Georgene Collins, Editor

You're driving down a busy road and you notice the driver in front of you swering. You immediately think stay back and allow plenty of room. Then you wonder, is the person ill? Maybe falling asleep or having a heart attack? But just as you decide to call 911, the driver lifts their phone above the dash. Aaaargh, you think, texting!

You assume it's a teenager out for a joyride. As you pass you look over and see a gray-haired woman! Surely, a mature driver would never text and drive. But according to studies, mature drivers text more often than younger ones.

In a 2015 study by Wayne State University done in a driving simulator. Fifty adults, ages 18 to 59 took part. The researchers studied the drivers making lane changes while texting. 100% of drivers 45 to 59 changed lanes while driving and texting in comparison to 25% of drivers between 18 and 24. The study also found that young drivers were less distracted by texting. Also, driving performance among older drivers was worse during texting.

On a positive note, all drivers were surveyed before and after the simulation on the risk of texting while driving. 50% agreed texting and driving was unsafe before the study. When asked after the research, 60% of drivers agreed texting and driving were unsafe.

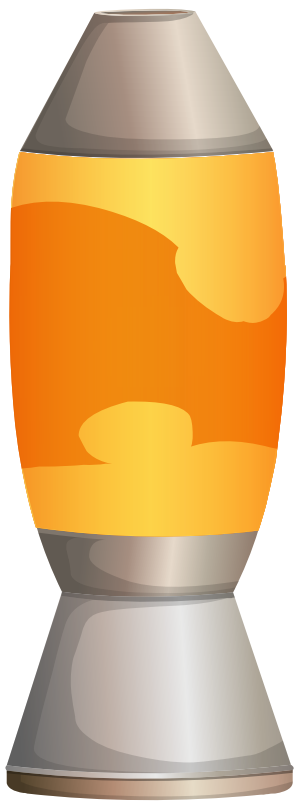
In another study by the Pew Research Center, 47% of adult participants said they had sent or read a text while driving. In comparison to 34% of 16 to 17-year-old teenagers. This may be because most of the special service announcements target younger drivers. But the research shows, drivers of all ages should avoid texting and driving.

Music: Name That Tune

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

1. "You Light Up My Life" - Debby Boone
2. "Tonight's The Night (Gonna Be Alright)" - Rod Stewart
3. "Le Freak" - Chic
4. "How Deep Is Your Love" - Bee Gees
5. "I Just Want To Be Your Everything" - Andy Gibb
6. "Silly Love Songs" - Wings
7. "Let's Get It On" - Marvin Gaye
8. "Night Fever" - Bee Gees
9. "Tie A Yellow Ribbon Round The Ole Oak Tree" - Dawn Featuring Tony Orlando
10. "Shadow Dancing" - Andy Gibb

Remember This?



"He's come a long way since that video on YouTube."

Thank you to our readers!

Seniors serving seniors, that's what NWI Seniors is all about. And Seniors in Northwest Indiana have a lot to share. In January, we sent a special mailer asking for feedback on how to improve NWI Seniors. The focus of NWI Seniors is to improve the lives of seniors 55 and over. The best way to do that is to listen to our readers.

Here are the recommendations we received.
Focus on saving and investing money, home improvement projects, life in Northwest Indiana, senior housing, and more puzzles. The February 2019 edition includes these changes. We also had requests to highlight outstanding seniors in Northwest Indiana. If you know of an outstanding senior, please send their information to support@NWISeniors.com. You can include a story about them or with their permission, we'll contact them for an interview.

By far, the most exciting news is that NWI Seniors welcomes 2 articles by our readers! You'll find their heartwarming stories about living in a senior community in Northwest Indiana on pages 2 and 16. We very much appreciate these writers taking the time to share their experiences.

We welcome more senior writers. Don't worry if you're rusty or never written, contact us at 219-256-3394 and we'll walk you through it. Seniors have a lot to offer and if it is on your mind, it's worth sharing!

Life is about learning and sharing. Because our readers are willing to share with others to learn from, we very much appreciate you!

Please keep your recommendations coming to support@NWISeniors.com or 219-256-3394. Together, we'll make NWI Seniors the best newspaper for seniors 55 and over living in Northwest Indiana.

Senior Living Community

A Fountain of Youth

By Julie Samarzija

Fred Rogers is credited with having said, "When you think you are at the end of something you are at the beginning of a new life." For my husband and I, the beginning of our new life was enhanced by our choice to move into a senior living community. Everyone here has a story to share about his/her life, and the sharing creates a community of care and love.

•One resident pushes her husband around in a wheel chair. They have been married over 60 years and she takes such good care of him. This is love.

•Another resident who resides in the independent living section of our community eats every meal with her husband who is in the memory care section. This is love.

•Everyone here is concerned about each other. This is love.

•Listening to residents talk about their lives, regardless of what has happened during those lives, it is clear they all feel blessed. We share each other's laughter and tears. This is love.

Moving to a senior living community gives new meaning to life. You begin to forget about yourself and think of others. You feel much happier and younger. Most of all you share love for others in the community.

By choosing to move to a senior living community, we've found a fountain of youth – it is your mind, your talents, and the creativity you bring to your life and the lives of people you care about. George Bernard Shaw stated, "You don't stop laughing when you grow old, you grow old when you stop laughing." In our senior living community, laughter comes easily because love and care surrounds us.

Julie Samarzija is a resident at Clarendale of Schererville in Schererville, Indiana.

Oustanding Senior

NWI Seniors is looking to feature outstanding seniors! Do you know an outstanding senior who deserves recognition?
Send their name, and contact information to support@NWISeniors.com and we'll feature their story in an upcoming edition.

Who is the World's Most Extreme Grandpa?

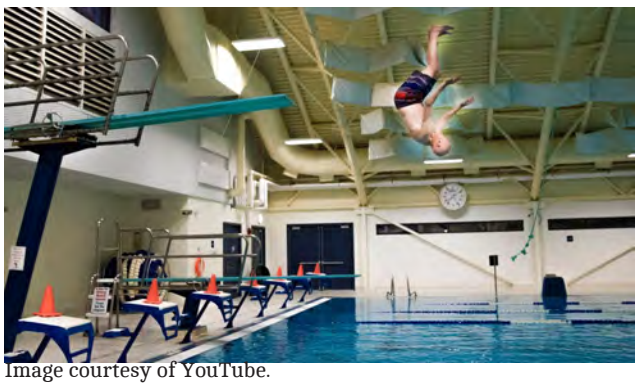


Image courtesy of YouTube.

Have you heard about the "World's Most Extreme Grandpa"? Meet John Carter, 91. Mr. Carter is a YouTube legend. His most recent video scored nearly 50,000 views shortly after the release. A total of nearly 219,000!

Who is Mr. John Carter? Mr. Carter is from Tail British Columbia. He gained fame locally for singing on the radio to generate business for his sewing shop.

But lately, he is best known for his courage to take risks at 91 doing what he loves to do! And filmed by his famous grandson-in-law, Devin Graham. Devin Graham is an American extreme sprots videographer with 5.2 million YouTube followers. Carter's energy and love of adventure captured Graham's attention and led to the seven-minute film. The film shows Carter doing what he loves-biking, snowshoeing, pumping weights, and doing back flips off a high dive! You can view this inspirational film of the "World's Most Extreme Grandpa" at https://youtu.be/CEySick9_Rw

National versus Regional Home Sales

What's Happening in the NWI Housing Market?

By Georgene Collins, PhD, MBA, RN, Certified Senior Advisor©, Senior Real Estate Specialist©, & Senior Move Manager

Nationally, a power shift is occurring in the housing market with more negotiating power landing on the buyer's side. But the NWI housing market looks very different. If you're planning to buy or sell a home in 2019, here is some information you need to know.

National Housing Market
According to the National Association of Realtors (NAR), single family home sales dropped by 6.4 percent in December over November. And sales fell by 10.3 percent over 2017. The median house price for all housing types was $253,600, an increase of 2.9% over 2017. Inventory of homes increased to 3.7 months over 3.2 in 2017.

First time homebuyers accounted for 32%, the same from 2017. And investor buyers fell to 13 percent from 16 percent in 2017. Fort Wayne was one of the hottest metro areas along with Chico, California, Columbus, Ohio, and Midland and Odessa, Texas, according to online searches.

Nationally, the housing market is slowing. NAR credits the slowing market to the government shutdown and increasing interest rates. But what's happening in Indiana?

Indiana Housing Market
According to the Indiana Association of Realtors, the median sale price rose 7.9 percent to $158,500 over 2017. Closed sales increased 0.6 percent over 2017. Housing supply of inventory fell 3 percent to 3.2 months comparing December 2018 to 2017. And sale to listing price percentage rose .6 percent to 96.3% from 95.7%.

NWI Housing Market
In Lake County, the median sales price rose 6.2% to $162,000 in 2018 over 2017. Closed sales increased 1 percent over 2017. Housing supply of inventory fell 9.1 percent to 3 months comparing December data 2018 to 2017. And sale to listing price percentage rose .6 percent to 95.8 percent from 95.2 percent.

In Porter County, the median sales price rose 6.9% to $198,322 in 2018 over 2017. Closed sales increased 4.6 percent over 2017. Housing supply of inventory fell 19.4 percent to 2.9 months comparing December 2018 to 2017. And sale to listing price percentage rose 0.3 percent to 95.8% from 95.5 percent in 2017. While, nationally the housing market looks like it is slowing with inventory increasing, Indiana continues to enjoy a seller's market. Also, demand in Porter County is exceeding that of Lake County.

Possibly driving the NWI housing market is The Grass is Greener campaign which started in April 2018. The online campaign gives buyers 10 reasons to move from Illinois to Indiana. You can learn more about the campaign at MovetoIndiana.com.

But the housing marketing is constantly changing. Buyers and sellers need to keep their eye on several factors to get the best deal. Interest rates, homeowner tenure, aging population, and property values need considering before buying and selling a home.

Interest rates. Interest rates rose four times in 2018. Rates are expected to rise twice in 2019. The average 30-year fixed mortgage rate rose 31% over the last decade. Rising interest rates reduces the pool of available buyers and sellers. Buyers may no longer qualify for the higher rates. Homeowners with low rates may stay put to avoid more debt.

Homeowner Tenure. Owners are staying in their current homes longer. According to the First American Bank, homeowner tenure rose to 7 years in 2016 and increased by 10 percent in 2018 over 2017. This trend is expected to continue as interest rates increase and inventory and foreclosures decrease.

Aging population. The AARP data shows that most seniors want to live at home. Years of memories, equity, no mortgage or low interest rates, great neighbors, and living close to family are many reasons to stay put. With more than half of homes owned by seniors, staying put contributes to the low inventory rates.
Property values. There are two schools of thought about property values. Decrease in property values may spark or deter sellers. Some sellers may want out before their value continues to fall. Other sellers may want to stay put and regain their loss. Either way, property values are something to consider when you are thinking about moving.

The decision to move relies on many reasons. Job change, divorce, health, and upsizing and downsizing, to name several. Buying and selling a home are two of the biggest transactions in someone's life. Whether you need to or want to move, staying current in the housing market can help you make a better decision. You can learn more about the Indiana housing market at GNIAR.com or IndianaRealtors.com.

Georgene Collins is the owner and managing broker of Collins Realty Group. She is A Senior Real Estate Specialist and Senior Move Manager. Georgene helps seniors and caregivers downsize, prep and sell their home, manage the move, and relocate or buy a new home.

Home Radon

And What to Do About It

By Shaw Collins, Licensed Home Inspector and Certified Aging-in-Place Specialist

What is the second leading cause of Lung Cancer death in the US next to cigarette smoking? It is Radon-related Lung Cancer. Approximately 21,000 people die every year from this cause. About the same amount that die from Leukemia.

You can't see, smell, or taste Radon. The EPA and the Surgeon General recommend testing for radon in all homes below the third floor. The EPA also recommends testing in schools. The EPA estimates that the national average indoor radon level in homes is about 1.3 pCi/l of air. We also estimate that about one in 15 homes nationwide has levels at or above the level of 4 pCi/L, the level at which the EPA recommends taking action to reduce concentrations. Levels greater than 2,000 pCi/L of air have been measured in some homes. The only way you can know if there is radon in your home is to test for it.

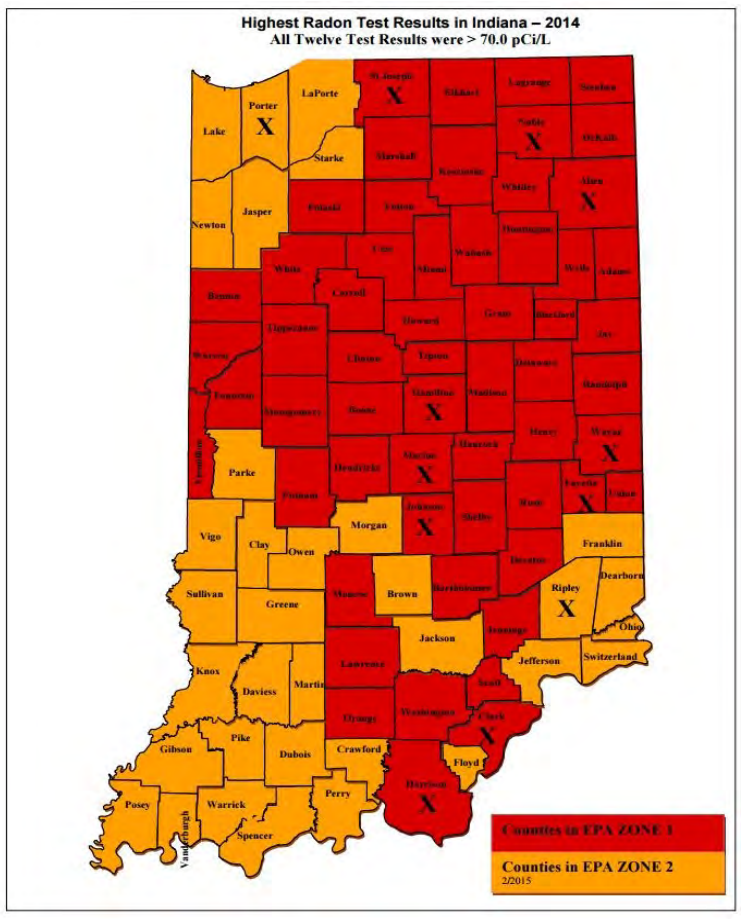
The EPA color-code areas of states as follows:

Red. EPA Zone 1. These areas have Radon levels greater than 4.0 pCi/L. These are high risk areas and are "actionable." Need mitigation

Orange. EPA Zone 2. Radon Levels between 2.5 to 4.0 pCi/L. Monitor. Consider mitigation

Yellow. EPA Zone 3. Radon Levels below 2.5. Acceptable. No action needed

Here's an image from the EPA for Indiana showing current Radon Levels:

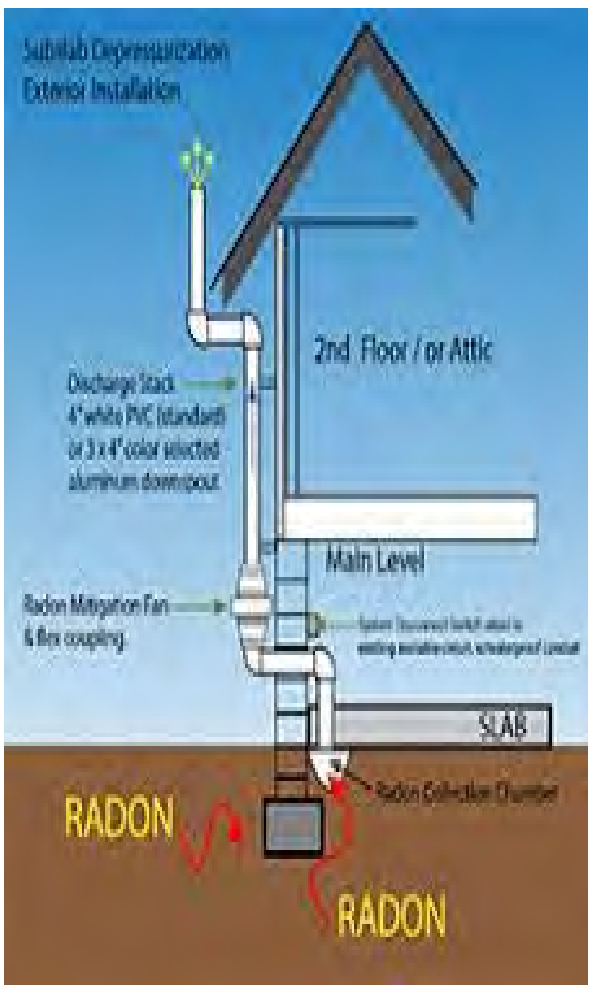


Having your home tested for Radon is a simple process. You can have a licensed inspector perform the test. This is done with a Radon kit, or Electronic Tester. Typical cost is around $150. Or, you can purchase the kit yourself, follow the instructions and send the kit to the lab. Results will be sent back shortly and you'll have an accurate rating for your home and can go from there. The kits run around $20 or less. You can find them in most home improvement stores like Home Depot, Lowes, Menards, and Amazon.

If you determine you have a Radon problem, mitigation steps can be taken that can reduce your Radon levels to acceptable levels. The process is called "active soil depressurization.

Here you draw the radon from the soil beneath your home before it can enter. A hole is made in the basement floor and a cavity produced beneath, where radon can be collected and vented through a pipe that passes outside and up the exterior wall or upwards inside the house and through the roof. Looks like the image below.

Most systems don't exceed $1,500. For houses with multiple foundations or complex configurations, costs can go to as high as $3,000.



Home Inspections

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ROOF
GRADE
FOUNDATION
ELECTRICAL
PLUMBING
FURNANCE
TERMITES
LEAKS
MOISTURE
FLASHING
GUTTERS
VENTS
RADON
ATTIC
MOLD

Take the Stress Out of DIY Home Improvement Projects

Common Tools that Cause Injury and Prevention Tips

By Georgene Collins,PhD, MBA, RN, Certified Senior Advisor, Senior Real Estate Specialist, & Senior Move Manager

As a former Emergency Room nurse treating senior patients for home-related accidents was common. Recently when I came across an article showing an average of over 895,000 injuries from Do-It-Yourself (DIY) projects result in emergency room visits each year, I thought of some memorable patients. The article reminded me of respiratory burns from mixing cleaning products, head injuries from falls off roofs and ladders, and severed fingers and hands from lawn mowers and saws.

No doubt with Spring around the corner, more seniors, including me, will take on DIY projects. And it seems fitting to share the list of most common injuries related to tools used in DIY home improvement projects. The data, listed from highest to lowest number of injuries, is from the National Electronic Injury Surveillance System (NEISS) and Porch.com.

•Ladders
•Hardware (nails, screws, etc.)
•Lawn Mowers
•Power Saws
•Cleaning Equipment
•Manual Garden Tools
•Knives with Replaceable Blades
•Cleaning Agents
•Grinders, Buffers, and Polishers
•Chain Saws
•Hammers
•Unspecified Tools
•Pruning Equipment
• Trimmers (small, power, and garden tools)

Professional help is always best when it comes to home improvement projects. This is especially important for large projects and when responding to a buyer's inspection report. Professional help protects you from injury but also warranties the work.

If you prefer DIY projects, here are some tips to remain injury-free

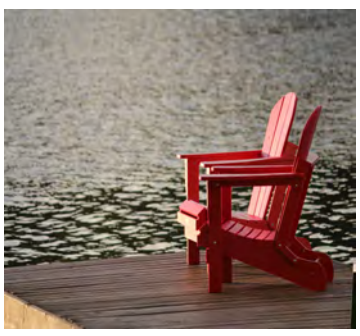
•Follow manufacturer's guidelines for assembly, use, maintenance, and repair of tools of equipment

•Wear protective equipment such as goggles, earplugs, proper gloves, and boots

•Replace rusty or broken tools and equipment

•Use caution if you have difficulty seeing, hearing, or loss of feeling in hands and feet

•Ask a friend or family member to stay nearby in case you have an injury or need help during the project



10 Fastest Growing Places to Retire

By Georgene Collins,PhD, MBA, RN, Certified Senior Advisor, Senior Real Estate Specialist, & Senior Move Manager

Seniors rule! And we'll rule for some time with 10,000 of us turning 65 every day over the next decade. Not only are there many us, we control most of the wealth in the US. And while we don't abuse our power, we do expect some perks. One perk is where we live after retirement.

The challenge with meeting our housing needs is that we have many. Some of us work and need to live by our jobs. Others want to live by family or friends. And others prefer community or rural settings. But two conditions stand out when talking with other senior homeowners. We want low maintenance and independence!

Here is a list of the top 10 fastest growing retirement spots from Realtor.com for 60 and over. All are walkable, tourist-friendly, and affordable. Affordable is important because according to Stanford Center on Longevity, Baby Boomers have less than $210,000 saved. And one in three have no retirement savings.

1. Punta Gorda, FL
Median list price: $275,100
Percentage of residents age 60 and up: 47%
Population: 182,033

2. Cape Coral, FL
Median list price: $299,100
Percentage of residents age 60 and up: 35%
Population: 739,224

3. Prescott, AZ
Median list price: $399,100
Percentage of residents age 60 and up: 40.1%
Population: 228,168

4. Santa Fe, NM
Median list price: $580,100
Percentage of residents age 60 and up: 30.4%
Population: 148,750
Homes in Santa Fe

5. Tucson, AZ
Median list price: $279,100
Percentage of residents age 60 and up: 25.7%
Population: 1,022,769

6. Morehead City, NC
Median list price: $325,100
Percentage of residents age 60 and up: 32.5%
Population: 68,881

7. Asheville, NC
Median list price: $375,000
Percentage of residents age 60 and up: 29.1%
Population: 456,145

8. Barnstable Town, MA
Median list price: $525,100
Percentage of residents age 60 and up: 38.9%
Population: 213,444

9. Traverse City, MI
Median list price: $319,100
Percentage of residents age 60 and up: 29.7%
Population: 148,671

10. Ocean City, NJ
Median list price: $424,800
Percentage of residents age 60 and up: 34.8%
Population: 93,553

Is Co-Housing Right for You?

By Georgene Collins, PhD, MBA, RN, Certified Senior Advisor©, Senior Real Estate Specialist©, & Senior Move Manager

Want to age-in-place and stay at home? Not too keen on community living or overbearing Homeowner Associations (HOA's)? Maybe Co-Housing is for you! Remember the Golden Girls, a group of mature women living together in one home. They shared friendship and expenses. This 1980's television show was a great example of co-housing. But before you invite your best friends to live with you, consider the pros and cons. While there are many benefits, knowing the cons are important too. With a little planning, you may find co-housing is right for you. Here is a list of pros and cons to consider.

Co-Housing Pros

Financial. Homes are expensive. Mortgages, maintenance, and taxes cost money. As do daily living expenses such as groceries and utilities. And co-housing can help offset these expenses. Plus, there are economy of scale benefits. For example, products and food are cheaper in larger quantities because of packaging and shipping costs. When you and your roommates share food and products, you can buy in bulk and save money. Cost sharing is one of the best benefits of co-housing.

Social. By far, an advantage to co-housing is socialization. With gray divorces on the rise and death a normal part of aging, many seniors find themselves living alone and isolated. More commonly women face living alone more often than men. That's because women outlive men on average by 5 years. The average life expectancy of a woman is 81.2 years compared to men at 76.4 years. And isolation and loneliness are unhealthy. According to Webmd.com, loneliness has the same impact on health as smoking 15 cigarettes a day. Sharing living space with others with common interests can help ease isolation.

Safety. Seniors face many risks. Falls, crime, and an event from a chronic illness are a few of the risks seniors face. Living with a roommate may help prevent the situation from worsening by getting you help faster.

Help with Tasks. Driving, cleaning, laundry, paying bills, and gardening are part of daily living. When you co-house, you can divide these tasks among roommates. Even the cost of a service, like cleaning or lawn maintenance, can be shared.

Co-Housing Cons

Conflict. Conflict can develop among family and friends anytime. Unfair division of tasks, medications, illness, pain, messiness, or moodiness can lead to conflict. The best way to handle conflict is to prevent it. Set out expectations in writing before sharing space. Work as a team to cover all sensitive subjects and the best way to manage conflict.

Incompatible. You never know someone until you live with them. While people get used to each other over time, you may find some roommates are incompatible. In your initial expectations, include a trial period with steps to follow if someone is a poor match.

Crime. Con artists and scammers are everywhere. Even disguised as interested roommates. Look for roommates within your circle of friends and family. Avoid posting vacancies on public sites like Craigslist or Facebook. If you are unsure of someone, listen to your gut and avoid the risk. But if someone has potential consider running a background check to put your mind at ease.

As with all decisions, co-sharing has advantages and disadvantages. Ideally, you'll find roommates like the Golden Girls. If you're serious about sharing your home, consider these pros and cons. Discuss your plan with your family and consider consulting an attorney for advice. By doing your research, you'll gain peace of mind with your companions!

Georgene Collins is the owner and managing broker of Collins Realty Group. She is A Senior Real Estate Specialist and Senior Move Manager. Georgene helps seniors and caregivers downsize, prep and sell their home, manage the move, and relocate or buy a new home.

FOOD & RECIPES

Classic Mac 'N' Cheese: An Easy Peasy Recipe

For so many, macaroni and cheese is a hands-down favorite comfort food. A specialty dish that was introduced to America by Thomas Jefferson, it was his cousin Mary Randolph who popularized it in her cookbook "The Virginia Housewife," published in 1824.

Whether you dress it up or down or enjoy it as a side or main dish, macaroni and cheese offers delicious versatility and partners perfectly with many meals. It travels well, too, for tailgating or bring-a-dish parties.

This macaroni and cheese recipe uses three cheeses, giving it a rich, creamy texture and fantastic flavor. While curly pasta is pictured here, you can easily substitute elbow. With so many tasty possibilities, don't limit yourself to the variations below the recipe.

EASY PEASY CHEESY MACARONI

2 cups (8 ounces) curly or elbow style pasta
1/2 stick butter, divided
1/2 cup plain breadcrumbs
1/2 teaspoon paprika
3 tablespoons flour
3 cups milk
1 4-ounce log chevre (a fresh, soft un-ripened goat cheese)
2 cups coarsely shredded Jarlsberg cheese
1 cup cubed American cheese

Preheat oven to 350. Butter a 2-quart round ovenproof casserole dish. Cook pasta one minute less than package directions; transfer to colander and drain. In same pot over very low heat, melt butter; remove from heat. Measure 2 tablespoons butter and, in small bowl, combine it with breadcrumbs and paprika. Set aside.

Return pot to heat. Whisk in flour and simmer until bubbly (1 minute). Gradually add milk, goat cheese and shredded Jarlsberg. Cook over very low heat, stirring constantly until mixture is creamy and thickens slightly. Return pasta to the pot and toss until coated; mix in diced American cheese.

Transfer to prepped casserole dish and sprinkle with buttered breadcrumbs. Bake 30 minutes or until center is bubbly-hot and crumbs are golden. Serves 8-10.

VARIATIONS

When combining pasta with cheese sauce, fold in:

- 2 cups cooked small shrimp (or one can of tuna, drained) with 1 cup frozen petite peas.
- 2 cups each chopped cooked beef and mushrooms.
- 2 cups each cubed kielbasa or ham and chopped grape tomatoes. Instead of buttered breadcrumb topping, top with crushed, lightly salted tortilla chips.
- 2 cups each chopped cooked chicken and broccoli florets.
- 2 cups cauliflower florets with 1 cup cooked crumbled bacon.

Source: USA News

Rice Pudding

This old-fashioned rice pudding has the sweet taste of raisins and cinnamon. Try this for breakfast with fruits or as a low-fat dessert.

Ingredients

2½ cups 1% low-fat milk
2¼ cups cooked long-grain white rice
¼ cup raisins
¼ teaspoon salt
¼ cup brown (or white) sugar
1 teaspoon vanilla extract
¼ teaspoon cinnamon

Directions

In a medium-size pot, combine milk, rice, raisins, and salt. Bring pot to a boil. Lower heat and cook for 15 minutes. Stir pot every 3 minutes.

Add sugar, vanilla extract, and cinnamon to pot. Mix well. Cook over low heat for 5 minutes. Serve hot or refrigerate and serve cold.

Serves 6

Tip: Sprinkle more raisins on top of rice pudding just before serving.

Get Support If You Are a Caregiver

The Basics
When you are taking care of a loved one, make time to care for yourself, too. The emotional and physical stress of caregiving can cause health problems.
What is a caregiver?
A caregiver is someone who helps a family member, friend, or neighbor who is sick or has a disability. An informal or family caregiver often helps a loved one with basic daily tasks.

You may be a caregiver if you regularly help someone with:
Grocery shopping
Housework
Getting dressed
Taking and keeping track of medicine
Medical care, like keeping wounds clean or giving shots
Cooking food
Transportation, like car rides to appointments
Managing services, like talking to doctors or paying bills
About 1 in 3 Americans are caregivers. Most caregivers also have other jobs and spend an average of 24 hours a week caring for a loved one.

The stress of caregiving can lead to health problems.
When you are caring for a loved one, it can be hard to take care of your own health. Caregivers are more at risk for colds and the flu. They are also more likely to have long-term health problems, like arthritis, diabetes, or depression.
Here are some signs you may have caregiver stress:
Feeling angry or sad
Feeling like it's more than you can handle
Feeling like you don't have time to care for yourself
Sleeping too much or too little
Having trouble eating, or eating too much
Losing interest in things you used to enjoy
Find out more about caregiver stress.
The good news is that you can lower your risk for health problems if you take care of yourself and get support.

Take Action!
Take these steps to lower the stress of caregiving.
Take care of yourself.
Caregiving can be stressful. Stress can lead to problems like back pain and trouble sleeping. Taking care of yourself will give you the energy and strength to handle the demands of caregiving.
Take care of your body.
Eat healthy to keep your body strong. Making smart food choices will help protect you from heart disease, bone loss, and high blood pressure.
Get active to give you more energy. Aim for 2 hours and 30 minutes a week of moderate aerobic activity, like walking fast or dancing.
Take steps to prevent back pain, like keeping your back straight and bending your knees when you lift something heavy.
Make sure you get enough sleep. Most adults need 7 to 8 hours of sleep each night.
Take care of your mental health.
Find ways to manage stress. Start by taking a few slow, deep breaths.
Do something for yourself. Set aside time each day to do something you enjoy. Try reading, listening to music, or talking to a friend.
Ask a neighbor to visit with your loved one while you take a walk.
Get support from others to help you cope with the emotional stress of caregiving.
Read these stories from other caregivers – their experiences may be similar to yours.
Ask for help.
You don't need to do it all yourself. Ask family members, friends, and neighbors to share caregiving tasks.

It's also a good idea to find out about professional and volunteer services that can help. Use these links to find:
Resources for caregivers
Services and support groups for caregivers of veterans
Community-based services for older adults and caregivers – like transportation, meals, and caregiver support programs
Respite services near you that can give you a break from caretaking
If you are taking care of someone with Alzheimer's disease:
Find resources for Alzheimer's caregivers.
Call the Alzheimer's Association 24/7 Helpline at 1-800-272-3900 .
If you are feeling overwhelmed, talk with a doctor about depression.
Sourc: NIH.gov

A Guide for When You're Asked to Be a Power of Attorney

By Georgene Collins, PhD, MBA, RN, Certified Senior Advisor, Senior Real Estate Specialist, & Senior Move Manager

an you think of any other topics as important as money and health? Managing both well are important to the quality of life. Seniors are no exception. In fact, as we age, managing our money and health often becomes our main focus. The challenge is when an elderly friend or family member can no longer manage their affairs. When this happens, they must rely on a trusted person to do it for them. In Indiana, when someone becomes incapacitated due to illness, the next of kin is contacted to make healthcare decisions. Following a defined order, the spouse, adult children, and parents or siblings are called upon to make decisions. If family is not available, a friend may be asked. And if there are disputes or no one available, the court will appoint someone to make the healthcare decisions. With planning, a person can list their decisions in an Advance Directive and grant someone Power of Attorney to carry out their wishes.

Financial decisions are more restricted to spouses or anyone legally appointed. The Financial Power of Attorney is the legal document that allows someone to manage the financial affairs of an incapacitated person. Without one, the courts can appoint a Financial Power of Attorney.

Whether you're asked to manage healthcare or financial decisions for someone else, it's important that you willingly accept the responsibility. Accepting the responsibility involves careful consideration. Time, relationship risk, personal feelings and financial skills are some areas to consider. Here is a guide to help you decide.

Time. The amount of time you spend managing someone's affairs depends on the severity of the illness. A chronic illness such as Alzheimer's or a severe stroke may last years. An acute illness such as complication of a surgery or recovery after a fall may only take a few weeks. The commitment is typically for life. Weighing the time commitment now and in the future is important before taking on the responsibility.

Relationship Risk. In my many years as a hospital Director of Quality, relationship risks were by far the most difficult on a Power of Attorney. This was especially true if the patient chose one family member over another. Sometimes the oldest child thinks they should be asked but if they were estranged or irresponsible, the parent would ask another child or non-family member. This often led to family conflict and strained relationships.

Your personal feelings. When people we love are sick and dying, it is often difficult to look at the situation objectively. You may be asked to make challenging decisions that are against your values but what the patient wanted. Knowing the person's decisions upfront can help you decide if you can carry them out in a crisis.

Your Financial skills. Some people struggle with managing their own financial affairs. Taking on more financial responsibility may add stress or conflict to your life. If you mismanage money or struggle with your own affairs, being a Financial Power of Attorney may not be for you.

Being asked to be a Power of Attorney is an honor. It shows the person trusts and has faith in you. For the most part, the decisions are made in advance. You simply need to follow their wishes. Reflecting on these common concerns will help guide your decision. The most important part is you accept the responsibility willingly.

Online or Offline Dating

Which One is Right for You and Tips to Start Again!

By CIS, Inc. Staff

Valentine's Day is linked with romance, gifts, and expressions of love. But what if you're single and looking for that special someone? Relationships are complicated. And seniors know this too well. With gray divorce on the rise and the death of a soul mate, many seniors look online for love and companionship.

Online dating has been around for years. But many people avoided it to find romance. Safety concerns or looking desperate was often linked to online dating in the past. But online dating is gaining acceptance, especially among seniors.

According to Pew Research Center, a 2015 survey showed an increase of 100% over a similar poll in 2013 for senior users of online dating services. In 2015, 12 percent of people 55 and over reported using an online dating site or mobile app in comparison to 6 percent in 2013. If you are ready to explore online dating, here are several senior match sites to consider.

- HowAboutWe.com (an AARP Partner)
- eHarmony.com
- OurTime.com
- SilverSingles.com
- SeniorMatch.com

While the stats show mature adults are embracing online dating, eighty-eight percent still prefer offline methods. Whether you choose online or offline, keep these dating tips in mind.

Stay Safe. Regardless of how you meet someone new, keep safety in mind. Avoid giving out too much information in the beginning and consider video chatting first. Always meet in a public place and let others know where and when you're going. You can't always tell if someone is a good person. Do a Google search before committing to the date. Always follow your instincts.

Start with your friends and family. Let others know you're ready to date again. Talking with friends and family about other single seniors looking to date is a safe way to meet new people.

Go Local. Community senior centers, volunteering, classes at a local college, or senior events through the parks department are great ways to meet new people who share common interests.

Be patient. Meeting new people is challenging, especially when romance is involved. Allow yourself time to date many different people before committing. Follow your instincts and give new relationships time.

Try a Coach. Dating and Life coaches are available locally and online. These coaches are trained to help you turnaround specific areas of your life. Coaches may be licensed or unlicensed. Some are local and others are online. Most coaches will offer a free consultation to answer your questions.

No matter where you're at on the dating journey, it's important to have fun. Companions add joy to the journey. Sometimes the best romances start as a simple friendship.

Disappointed Grandson Story

One day my grandson, Gavin, called. Gavin was 6 and was calling to let me know he was very disappointed in his grandmother because there was no Happy meal toy for him when he got home from school. I watched his younger sister, Addison, that day and treated her to lunch.

I did what any grandmother would do. Grandpa and grandma visited 4 McDonald's to find a toy for Gavin and bought it for him. It cost $1. Then we drove 30 minutes one-way to resolve this near tragedy. We are hypervigilant now to make sure we don't get any more "disappointed" phone calls!

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.