

Northwest Indiana Seniors



Do you know the difference between average and real returns? It is critical that you do. Go to page 10 to get the details.

Free. Sign up at www.NWISeniors.com

For Adults 55 and Over and Their Caregivers

Edition: October-November 2019



See Page 6 for Travel Info!

Follow us on Facebook



Welcome, NWI Seniors!



Northwest Indiana Seniors

Better Living After 55



Visit us at www.nwiseniors.com

What is the Yield Curve?

As we rolled into October financial news sources paint a significant risk of a Recession and the YIELD CURVE! For example, CNN Business recently published an article with the title "What is the Yield Curve and Why it Matters. The Bond Market is Flashing a Big Neon Caution Sign." Flashbacked to 2008 with images of the Great Recession! Let's explore the facts and how they impact our Economy.

Yields on 10-year US Treasury bonds dipped below the US 2-year bond recently. It was the first time the 10-year yield was below the 2-year yield since 2007 — just before the Great Recession. Both were rates hovered around 1.58%. In another worrisome sign, the yield on the 30-Year US Treasury fell to a record low recently of about 2.01%.

An inverted yield curve happens when shorter-term rates are higher than longer-term bond yields. The 3-month yield already inverted this spring in comparison to the 10 year.

Yield curve inversions precede recessions. This economic event makes investors nervous. Investors demand higher rates for short-term loans which is not normal. See the table. Once the curve inverts, a Recession is often inevitable even if it normalizes. The table also shows investors are paying

more for the 30 day T-Bills than the 30 Year T-bonds.

Under normal circumstances, it is the other way around. For example at the beginning of 2013, the yield on the 30 Day T-Bill was .07%. The 30 Year T-Bond was yielding 3.04%. That is a normal Yield Curve.

So why is the curve inverting? Usually it is a flight to safety. Investors seek guaranteed returns over riskier investments U.S. Treasury bond are the safest in the world.

This time is different. The Economy is experiencing strength. Low unemployment, job creation, and solid Consumer numbers are strong.

But the same is not happening in the rest of the world. In Japan for example, it costs -0.237 percent interest for banks to hold money. Smart Japanese investors are buying U.S. Treasury bonds paying 1.52 percent A gain of 0.1735 percent.

Continued on Page 4.

Daily Treasury Yield Curve Rates

Date	1 Mo	2 Mo	3 Mo	6 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
09/03/19	2.06	2.01	1.98	1.88	1.72	1.47	1.38	1.35	1.42	1.47	1.77	1.95
09/04/19	2.05	2.02	1.97	1.87	1.69	1.43	1.36	1.32	1.40	1.47	1.77	1.97
09/05/19	2.05	2.01	1.97	1.88	1.73	1.55	1.47	1.43	1.51	1.57	1.86	2.06
09/06/19	2.05	2.00	1.96	1.88	1.73	1.53	1.46	1.42	1.50	1.55	1.83	2.02

Friday Sep 6, 2019



Also Inside:

- Lifestyle Page 2
- Health Page 4
- Travel Page 6
- Inspiration Page 8
- Money Page 9
- Retirement Page 14
- House & Home Page 15
- Food & Recipes Page 20
- Caregiver Page 22
- Relationships Page 24

CIS, INC
9800 Connecticut
B1-801
Crown Point, IN
46307

PRSR STD
U.S. POSTAGE
PAID
Crown Point, IN
PERMIT NO. 74

Or Current Resident

Disregard real estate advertising if you are under contract.

How to Save Money on Pet Care

Owning a pet has a lot of perks, but caring for one can take its toll on your wallet.

According to the ASPCA, owning a dog or cat can cost up to \$1,000 in the first year, and many people end up spending much more. The good news is you can cut your pet care expenses without compromising your pet's health and well-being. Here are a few ways you can save money and keep your pet healthy.



1. Don't skip the vet. If you're trying to save money, it can be tempting to cut back on veterinary visits. But according to Julie Ciarmella of the American Veterinary Medicine Association, "an investment in preventive healthcare can reduce your long-term pet healthcare costs." Why? Because regular check-ups can prevent expensive complications down the road.

2. Get by with a little help from your friends. Dog-walking, pet-sitting and kennel services can be some of the most expensive aspects of owning a pet. You can save money by taking the "you scratch my dog's back, I'll scratch your cat's chin" approach and tapping into a network of other pet owners in your area. Neighborhood dog parks are great places to meet like-minded pet lovers; or, you could try good old-fashioned advertising.

3. Choose high-quality pet products that give you more value for your money. Reaching for the cheapest product can feel like a thrifty move, but you may be surprised by the impact "cheap" products can have on your budget. For example, cheaper clay cat litter needs to be changed more often, so cat owners go through bag after bag. World's Best Cat Litter is an alternative that harnesses the concentrated power of corn for long-lasting performance. You'll use less litter, replace it less often and save money in the long run. (NewsUSA)



To Our Readers

Thank you for the great feedback about NWI Seniors. The October-November edition is the last one of the year. The next edition will be January-February 2020.

From all the staff at NWI Seniors, we wish you Happy, Healthy, and Safe Holidays!

Remember to like us on Facebook and sign up for our newsletter for more great information on ways to live better after 55 in Northwest Indiana.

Sincerely,
Georgene

About NWI Seniors

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

Georgene Collins, Editor.....georgene@NWISeniors.com

Content & Advertising

Content in NWI Seniors® is for information purposes only. Advertising is free provided quality and content standards are met. Content must focus on improving the lives of senior citizens of Northwest Indiana. Published content is subject to editorial review. Advertisement is not an endorsement of any product, service or individual except the advertisers. Letters, articles, and columns are the opinion of the writer and not necessarily the publishers. Disregard real estate advertising if you are under contract.

Reprint Rights

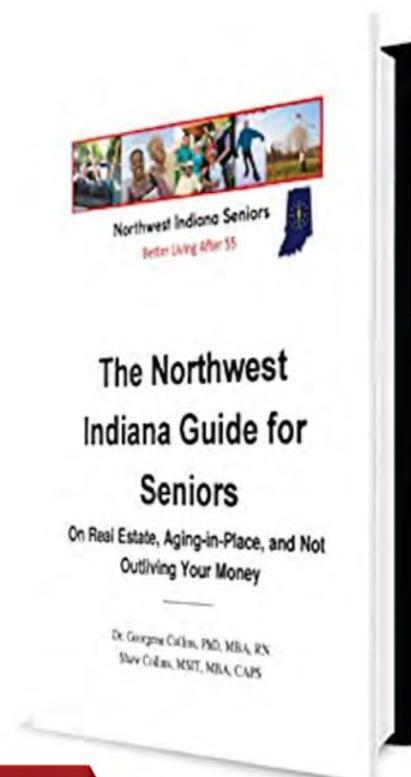
Reprinting of any content in NWI Seniors is not allowed in part or in whole without expressed written permission from the CIS, Inc. Material is subject to copyright. All rights reserved.

VISIT
NWISeniors.com



Northwest Indiana Seniors

Better Living After 55



www.NWISeniors.com

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

Emergency Preparedness Tips to Help Ensure Pet Safety

Preparing for an emergency can be a challenge. It oftentimes is hard to foresee when disaster will strike and how to properly prepare before it occurs.

When it comes to managing pet safety during an emergency, the unpredictable can make the preparation process even more difficult. Regardless of a pet's size or demeanor, a disaster can take a toll on a pet without proper planning. Keep in mind that all pets are different, particularly when the unexpected occurs. From accommodating their nervousness to tracking their food or medication requirements, understanding the needs of your pets can make a difference in the handling of an emergency.

Consider these tips from PetSmart Charities to help create a preparedness plan for you and your pets.

Pack in Advance

Arranging emergency supplies ahead of time can be a helpful first step when creating a pet preparedness plan. Essentials for packing include bowls for food and water, basic first aid items, lists of vaccinations and medications and a spare leash and collar. Consider adding the pet's name and your phone number to the collar to ensure you can be contacted if you become separated from your pet.

Keeping these items close will be essential if you're able to stay in your home but if there comes a time to leave your home, bring along a week's supply of food and water, labeled pet medication and a crate to provide a safe space for pets that may feel nervous or frightened.

"Plastic or wire crates will not only safely contain and transport pets, but they also condition relaxed behavior," said Amanda Landis-Hanna, DVM, senior manager of veterinary outreach at PetSmart Charities. "Using a crate can provide a familiar reference point for pets during times of fear, uncertainty and anxiety."

Pick a Safe Location

Knowing where to turn in the case of a crisis can be tricky when bringing pets along. Try locating an array of safe places that allow pets and keep the list on-hand in the event of an emergency. Locations range from the homes of friends and relatives to hotels and disaster shelters, however, be sure the accommodations are pet-friendly and do not have restrictions on specific animals or breeds. If those locations won't suffice, check with your local humane society or Society for the Prevention of Cruelty to Animals (SPCA) to see if they offer facilities during disasters or can provide recommendations.



Ready Yourself

When disasters take place, try to maintain as much of a ready-to-go mindset as possible. With items packed in advance and locations in mind, it can be beneficial to have details and items sorted, like a toothbrush and other easily overlooked necessities. Although the needs of your family members, whether they are four-legged or two-legged, are at the forefront of your mind, it can put you at ease knowing your needs are in check.

For more tips to prepare you and your pets for an emergency, visit petsmartcharities.org.

Photo courtesy of Getty Images #14818

Source: Family Features



Musical Terms

L	E	M	L	Q	C	N	B	A	R	O	Q	U	E	ADAGIO
D	Y	E	O	I	F	A	C	L	Q	U	C	S	E	ALLEGRO
R	E	Z	G	S	A	A	D	A	I	A	A	T	E	ATONAL
D	L	Z	O	U	L	L	O	E	D	C	O	E	G	CADENCE
L	D	O	A	R	S	L	T	A	N	E	A	Z	L	BAROQUE
E	E	D	D	O	E	E	O	M	C	Z	N	D	D	CADENZA
G	M	O	A	H	T	G	E	A	A	R	A	C	N	CAVATINA
A	C	H	G	C	T	R	I	B	V	D	T	C	E	CHORD
T	T	H	I	O	O	O	R	E	A	U	A	C	H	CHORUS
O	E	O	O	L	A	L	O	D	T	E	H	A	E	CLEF
A	C	D	N	R	F	E	L	C	I	T	A	C	E	DUET
E	Y	E	L	A	D	E	E	D	N	H	G	D	G	FALSETTO
E	A	A	Z	T	L	A	L	A	A	G	A	A	E	LEGATO
H	N	C	C	A	L	D	C	T	D	E	T	E	C	MEZZO
														MEDLEY



Collins Realty Group

CALL TODAY TO FIND OUT WHAT YOUR HOME IS WORTH

Collins Realty Group, Inc.
Complementary Marketing Services for Listing Clients*

- Pre-Sale Home Inspection by Indiana Licensed Inspector
- Drone Videography & Photography by FAA Drone Pilot
- Your Home Address Custom Website
- Professional Staging Consultation

GEORGENE COLLINS, PhD, MBA, RN
 Managing Broker/Owner
 Certified Senior Advisor®
 Senior Real Estate Specialist®
 Senior Move Manager
 Collins Realty Group, Inc.
 Crown Point, IN



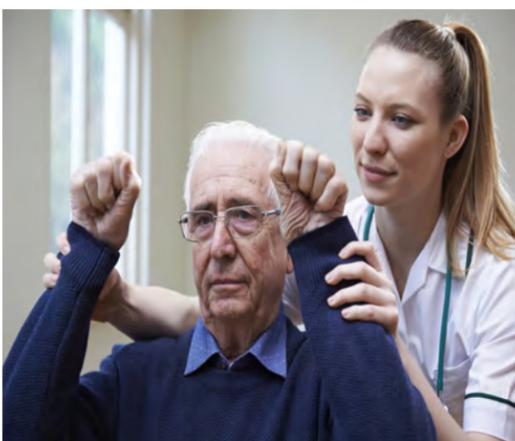
g@collinsrealtygroup.net | 219-315-6569 visit: www.CollinsRealtyGroup.net
 TO LEARN MORE

6 Keys to the Best Possible Stroke Recovery

Strokes change more than 795,000 lives in the United States each year. In fact, according to the American Stroke Association, brain blockages or bleeds are one of the most common causes of disability and the fifth-leading cause of death. Starting the right rehabilitation program as soon as possible may help survivors recover better. One patient's rehab journey might include balance, strength or mobility, while another might need speech or other therapies.

"The residual impact of a stroke can vary widely between patients in terms of deficits and severity," said Pamela Duncan, Ph.D., F.A.H.A., American Stroke Association volunteer and professor of neurology at Wake Forest Baptist Health. "A rehabilitation program designed for you, where you need it, whether at a hospital or at home, is critical."

For example, Jessica Alfonso was just 33 when she suffered a stroke. She credits her husband, Pablo, with saving her life - not just through the quick thinking that ensured her prompt medical care, but for being her voice as she worked to regain her ability to speak, read, walk and eat independently.



"He was with me for six weeks of inpatient rehabilitation," Alfonso said. "Encouraging me and helping me communicate with my team while I re-learned everything. Without him, I may not have survived my stroke and I definitely wouldn't be where I am today."

The American Stroke Association's Together to End Stroke(tm) initiative, nationally sponsored by Kindred Hospital Rehabilitation Services, provides recovery tips and resources for stroke survivors and their caregivers such as:

- * Ask your doctor for an assessment of physical and cognitive challenges you face after a stroke and a specific plan to address each challenge.

- * Work with your doctor to create a plan to manage risk factors to prevent another stroke. This may include being physically active, not smoking and managing your blood pressure.

- * While recovery can occur years after a stroke, the most rapid recovery typically occurs during the first three months. As soon as your medical team gives the "all clear," start your personalized rehabilitation program right away.

- * It is recommended by American Heart Association guidelines that patients who can tolerate and are eligible for rehab at an inpatient rehabilitation facility receive it. However, rehabilitation can happen anywhere from a formal rehabilitation facility to the comfort of your home. Ask your

the best local rehab options to maximize recovery.

- * Talk with your health care provider about any financial constraints, such as ability to pay for medications, so a plan can be developed to identify alternative community resources.

Communicate and follow up regularly with a team of health care providers as some challenges - such as remembering medications - may not be immediately clear.

"For many survivors, your functional state prior to the stroke plays a big role in how you recover," Duncan said.

"Working with your team of loved ones and health care providers to find and stick with the best rehabilitation program for you is key."

For more information about recovery and how to make informed decisions after a stroke, visit stroke.org/recovery. #14866

Source: American Heart Association (Family Features)



NWI

Enjoying NWI Seniors? Sign up for our mailing list at www.NWISeniors.com or call Georgene today at 219-315-6569. It's Free!

What is the Yield Curve?

Continued from Page 1.

Europe is experiencing the same. German bonds are yielding -0.712 percent. France is yielding -0.429%. And it costs consumers in the Nordic countries for banks to hold their money because no yield paid.

Many Asians and Europeans are investing in US Treasury Bonds. This changes the

supply and demand. The increase demand causes the price of bonds to go up and the yields to drop. This causes the U.S. Yield Curve to invert.

Does that mean we don't have to worry about a Recession? No. The U.S. Economy depends on the Business Cycle. There are four periods in the Cycle, Expansion, Peaks, Contraction, and Recession. While we've had the longest period of expansion in our history, it appears we are peaking. Contractions and Recessions happen

naturally. Once a Yield curve starts inverting, a Recession typically follows within 6 months on average. The latest activity shows Recessionary storm clouds appearing in the late summer to early fall



Mild Cognitive Impairment (MCI)

What Does It Mean and How Can Residences at Deer Creek Help?

Mild Cognitive Impairment (“MCI”) can cause a slight but noticeable and measurable decline in cognitive abilities, including memory and thinking skills. A person with MCI is at an increased risk of developing Alzheimer’s or another form of dementia.

About Mild Cognitive Impairment
Not all people with MCI decline and some eventually recover. According to the Alzheimer’s Association, approximately 15 to 20 percent of those aged 65 and older may have MCI.

Symptoms;

Experts classify MCI based on the thinking skills affected:
MCI that primarily affects memory is known as “Amnestic MCI”. With this type of MCI, a person may start to forget important information that he or she would previously have recalled easily, such as appointments, conversations or recent events.

MCI that affects thinking skills other than memory is known as “Non-Amnestic” MCI. Thinking skills that may be affected by Non-Amnestic MCI include the ability to make sound decisions, judge the time and sequence of steps needed to complete a task, or visual perception. Some studies suggest that the following activities may help to slow the decline in

Exercise on a regular basis to benefit your heart and blood vessels, including those that nourish your brain.

Participate in mentally stimulating and socially engaging activities which may help sustain brain function

Other Common Conditions that Can Affect Our Mental Sharpness:

- High blood pressure
- Depression
- Sleep apnea

Does MCI Mean My Loved One Requires a Secured Memory Care Community?

Becoming forgetful of dates, and/or simple tasks does not necessarily mean a person requires a typical secure memory care community or service.

In many cases at Residences at Deer Creek, increased socialization, medication assistance, and encouragement can significantly improve symptoms and overall quality of life all while living in our licensed Senior Living community.

How Residences at Deer Creek Approaches Mild Cognitive Impairment (MCI)
Residences at Deer Creek is proud to offer our Senior Living residents access to expertly trained staff and team members who can provide coaching, guidance and customized

programming to help those with MCI develop successful coping strategies which may help to slow the decline in thinking skills and help continue to promote independent function in daily life.

We can assist our residents with cognitive impairment to be as independent as possible in the following ways:

Regular senior friendly exercise classes to benefit your heart and blood vessels, including those that nourish your brain
Mentally stimulating and socially engaging activities, which may help sustain brain function.

- Assist with meal and snack time reminders
- Coach and guide residents through doing their own personal laundry
- Grooming assistance to help locate supplies
- Toileting reminders
- Walking along-side the resident for safety and guidance to destination
- Bathing supervision, and stand-by as emergency support
- Reminders for life enrichment activities and outings

Our residents can enjoy the independence of home with the safety and security of our highly trained team members on-site 24/7. For more information on how Residences at Deer Creek can help you or a loved one manage their MCI, call one of our friendly team members to schedule an appointment or tour our community: 219-864-0700.

Collins Realty Group

Georgene Collins, PhD, MBA, RN
Managing Broker/Owner
Certified Senior Advisor®
Senior Real Estate Specialist®
Senior Move Manager
Collins Realty Group, Inc.
Crown Point, IN

219-315-6569
g@collinsrealtygroup.net

visit: www.collinsrealtygroup.net
TO LEARN MORE

Downsize with Ease!
Don't Waste 9 More Months*
*Average do it yourself downsize time
FREE CONSULTATION
Call Collins Realty Group Today to Start Your Plan

One Move Can Maximize Your Independence!

IMMEDIATE AVAILABILITY!
Call 219-864-0700

RESIDENCES AT DEER CREEK
Experience Our **UNIQUE APPROACH** to Senior Living & Memory Support

Managed by WestShore LLC

Taking Care & Lifestyle One Step Further

- Open restaurant dining with full menu prepared by our chefs, including special diets
- Complimentary Café/Bistro
- Care levels for every need
- On-going health related seminars
- Outings to local restaurants and venues
- Daily fitness classes
- Month-to-month payment model
- Nursing care available 24/7
- Medication Administration available
- Professionally managed salon and spa
- Wireless emergency response system
- Complimentary scheduled transportation
- Weekly housekeeping and linen service
- Library and Movie Theatre
- Wellness, fitness and therapy center
- Outdoor gardens and walking path
- Pet Friendly

401 East U.S. 30 • Schererville, IN • 219-864-0700
www.ResidencesAtDeerCreek.com

Escape to the Caribbean for Stress-Free Holidays

Summer vacation season may be over, but it is never too soon to start planning a Christmas- season getaway. Christmas in the Caribbean means a stress-free change of scenery with warm weather and a serene setting. Calabash Cove, a secluded boutique resort on the island of Saint Lucia, welcomes adults of all ages, such as empty-nesters who want to relax and reconnect, young adults looking to establish their own holiday travel traditions, or anyone looking for a unique Christmas vacation. Visitors to Calabash Cove at Christmas can enjoy discounts of up to 53 percent, and the longer you stay, the more you save. A stay of seven paid nights or longer includes a complimentary car service to meet you at the airport in Saint Lucia. The resort's unconditional all-inclusive package covers all meals including room service, and all

variety of wines from an extensive wine list. An all-inclusive holiday package at Calabash Cove includes Christmas dinner with ham or turkey, a New Year's Eve gala dinner, and complimentary champagne. New Year's at Calabash Cove features a stunning fireworks display that can be seen from the resort's restaurant or bar, or from the private balconies of the elegant guest

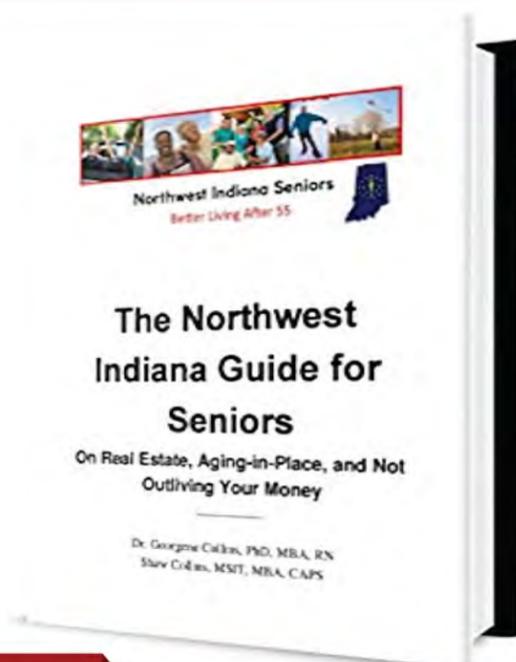


Caribbean for Christmas:- Romance: The holidays are prime time for proposals, and what better place to pop the question than a tropical island? Planning a holiday wedding? A Caribbean destination is an ideal option, and resorts such as Calabash Cove work with couples to plan the ideal ceremony and other events. And wedding guests feel pampered, too. Holiday honeymoon? The intimate setting of Calabash Cove lends itself to honeymoons and anniversary trips.- Restoration. A boutique resort offers the ultimate setting to recharge your batteries and prepare for the new year. Calabash Cove's Ti Spa treatments, including massage, facials, and mani/pedis, are a popular way for guests to relax. Meanwhile, those who want to burn off stress with exercise can take advantage of the infinity pool and cardiovascular fitness center with inspiring ocean views. In addition, Calabash Cove staff can help arrange off-site activities, including kayaking, horseback riding, hiking, and diving. For more information, visit <https://calabashcove.com/news-usa/> to discover how you can make the most of a Caribbean Christmas that you'll never forget. (News USA)

Visit NWI Seniors.com for Your Free Book!

**VISIT
NWISeniors.com**

Northwest Indiana Seniors
Better Living After 55



Watch for the next edition of NWI Seniors in January!



5 Advantages of Traveling on a Small Cruise Ship

Close your eyes and imagine your perfect ocean voyage. Are you peaceful and serene, gently floating toward exciting ports? Do you imagine a leisurely trip, with a delightful itinerary and plenty of time to explore your ideal destinations?

If that's the picture of your dream cruise, chances are you're imagining a small ship. While the typical cruise may conjure the image of a huge, noisy, floating party, there are better options - with travelers like you in mind.

Here are five advantages of traveling on a small ship:

1. Unique and unusual ports

A smaller ship can bring you to more under-the-radar spots around the world, whose ports can't accommodate larger ships. Viking, for example, sails to remote Scandinavian ports including the stunning Lofoten Islands among jagged peaks of Norwegian mountains, or the picturesque fishing village of Skagen, Denmark's northernmost town. Smaller ships can also take you closer to the heart of your dream destinations such as the Sydney Harbor or the Thames River in London.

2. An intimate, relaxed journey

Ships with fewer than 1,000 passengers allow every traveler a more leisurely, intimate experience. You'll get to know your fellow passengers, the crew and the boat's amenities much better than on a large cruise ship. You'll spend less time just trying to find your way around a smaller vessel, allowing you to focus on what matters to you. Smaller ships also mean you'll



experience much quicker and easier embarkation and disembarkation, with no long lines for anything onboard.

On Viking Sky and her sister ships, there are no more than 930 passengers. Each stateroom offers a private veranda, with no interior cabins. Viking hosts no children under 18, has no casinos and offers free access to the spa, creating a relaxed, peaceful ambiance so you can enjoy the journey as much as the exceptional destinations.

3. Culturally enriching experiences

Smaller ships allow for more fascinating tours, and savvy travelers can find the perfect itinerary to suit their tastes. Excursions on smaller ships afford more flexibility, often including interesting experiences larger ships wouldn't have time to offer. For example, Viking offers excursions that are designed to immerse guests in local cultures, including Local Life, Working World and Privileged Access experiences. Local Life excursions shine a light on everyday activities, such as a Viking Chef-hosted trip to a local farmers market, or tea at a home with local residents, while Working World excursions feature behind-the-scenes "making of" experiences like factory and farm visits highlighting local exports. Privileged Access excursions include unique experiences only available to Viking guests, such as an exclusive dinner in the Churchill War Rooms in London or a private cooking class in a Tuscan castle.

Travel experiences through Viking's ocean cruises are unique, such as the "Viking Homelands" itinerary, which includes Scandinavia and the Baltic, with overnights in Stockholm and scenic Bergen, plus the historic cities of Tallinn, Estonia, and Gdansk, Poland. If warmer climes entice you, the "West Indies Explorer" itinerary sails round trip from San Juan avoiding the long sea days from South Florida associated with most Caribbean cruises and allowing you more time to spend discovering the rich cultures of nine Caribbean islands over the 11-day sailing. You'll spend more time on shore, with at least one overnight stay on



4. Unparalleled shipboard experiences

A smaller ship lets you choose the exact experiences you desire. Rather than aiming to please everyone, smaller cruise lines have the luxury of specializing in terms of not only itineraries, but the entire on-board experience. It's wise to research what amenities are included - or not included - on any ship before signing on to the journey.

5. Compelling value

Smaller ships can offer a greater variety of choices in terms of voyage length, types of accommodations, a better crew-to-passenger ratio (which means better service) and an overall experience that suits each passenger in a way that larger, one-size-fits-all cruises cannot. Search for the right experience for your dream voyage by listing your must-have amenities and destinations first - then don't settle for less.

Smaller cruise ships like Viking Sky and her sister ships offer luxurious amenities such as fine dining, complimentary beer and wine with lunch and dinner, free Wi-Fi and 24-hour room service. The onboard Spa draws on the holistic wellness philosophy of Nordic culture, so you can stimulate your circulatory system in the sauna, then be invigorated by the snow grotto, where snowflakes gently descend from the ceiling through chilled air. Viking even offers book collections thoughtfully curated by London's Heywood Hill throughout the ships.

If you yearn to travel by sea, consider options offered by smaller cruise ship lines, and look for your ideal experience. Your dream ocean voyage will reflect your interests, your travel style and the best experiences to suit your taste - so you'll enjoy the journey as much as the destinations. (BPT)



Adjusting To An Aging Mind

By CIS, Inc. Staff

As our brains age, we're less likely to think as quickly or remember things as well as we used to. Research is now showing how the brain changes and adapts with age. You can use what we've learned and follow a few simple tips to help remember things and avoid scams.

Dr. Denise C. Park, director of the Roybal Center for Healthy Minds at the University of Illinois, explains that the knowledge we gain from life experience can sometimes compensate for other changes in our brains as we age. Older professionals can often be better at their jobs than younger ones. "Your memory may be less efficient," Park says, "but your knowledge about how to do it may be better."

Researchers can design tests that expose problems in the aging mind by creating tasks in which older adults can't use their experience. These tests reflect real-life situations like getting upsetting medical news or having a crafty scam artist pressure you for an answer.



Favorite Thoughts of October

By Julia Samarzija

October is my favorite month of the year. It is God's canvas of beautiful colors, it is a symphony of performance and change. I love the cool air, walking, and the sound of crunching leaves, a cozy sweater, curling up with a good book, hot cocoa, hot tea, and warm banana bread.

October makes me nostalgic for seeing old friends, cooking Chili, and baking. Especially crock pot cooking and making apple pie.

Thinking of apple pie, I remember the time we went to the orchard and I picked a bushel of apples. And when I got on the wagon, the bottom of the bushel broke and apples went all over. Everyone on the wagon helped me pick them up.

I have so many nice memories of October. Taking our daughters trick or treating and one year it was snowing. They had snow suits under their costumes! I was freezing but, they had fun. October is a time to wind down, relax and think about the holidays to come.

One key to dealing with situations like these, Park says, is not to make rash decisions. Ask for further information and more time to consider. Discuss it with friends or relatives. Perhaps the most common trouble people face as they age is remembering things. Park says it's important to acknowledge that your memory is fallible. "For medicines, driving directions or other things with specific details, don't rely on your memory," she says. "That's good advice for everybody, but especially for older adults." If you need to remember something important, write it down on a pad or use an electronic device like a personal digital assistant (PDA) that lets you store notes and reminders.



Another way to remember things is through routines. Take your medicine with a snack or a meal, for example. Always keep your keys and wallet in the same place.

You can also use your imagination. If you imagine doing something beforehand, Park says, you're much more likely to do it. So, for example, imagine taking your medicine in as much detail as you can, paying attention to where, when and how.

Practice can help, too. Rehearse talking to a salesperson. Visit somewhere new in advance. Keeping your brain active with activities that require mental effort, such as reading, may help keep your mind sharp. Staying physically active may help, too.

Autumn

C	O	R	N	S	R	E	T	A	E	W	S	R	E	APPLE
W	T	S	C	A	R	E	C	R	O	W	B	C	L	BROWN
O	F	M	R	W	R	O	R	O	R	A	N	G	E	CHILLY
W	O	A	E	E	W	O	L	R	S	O	E	O	A	COLORS
H	K	Z	A	P	P	L	E	O	A	E	V	F	V	FALL
E	R	E	P	B	L	L	A	U	C	D	A	H	E	GEESE
A	P	E	A	R	R	O	H	T	O	L	E	G	S	HARVEST
T	V	O	W	A	Z	O	C	L	L	O	E	R	E	HAY
Y	L	L	I	H	C	A	W	C	O	E	S	R	N	LEAVES
O	P	Y	A	A	K	F	S	N	S	D	P	L	A	OCTOBER
O	C	T	O	B	E	R	O	E	C	N	H	A	Y	ORANGE
H	A	R	V	E	S	T	R	O	K	G	T	F	H	PEAR
W	O	Z	H	L	U	F	K	N	A	H	T	B	R	RED
C	O	E	L	E	A	O	O	E	I	Y	L	C	W	SWEATER
														THANKFUL
														SCARECROW
														RAKE
														CORN
														MAZE
														WHEAT



Are You Protecting Yourself from Cybercrime?

By CIS, Inc. Staff

Convenience often comes at a cost and technology is no exception. Technology has improved our lives but we as seniors, we must use caution to protect ourselves from cybercrimes. Thieves are everywhere, online and offline. And it is important to use technology wisely and safely. Cybercrime magazine reports cybercrime will cost as much as \$6 trillion by 2021. Cybercrime can impact private citizens, businesses, and government computers also. The recent ransomware issue with the Lake County Government complex is a great example.



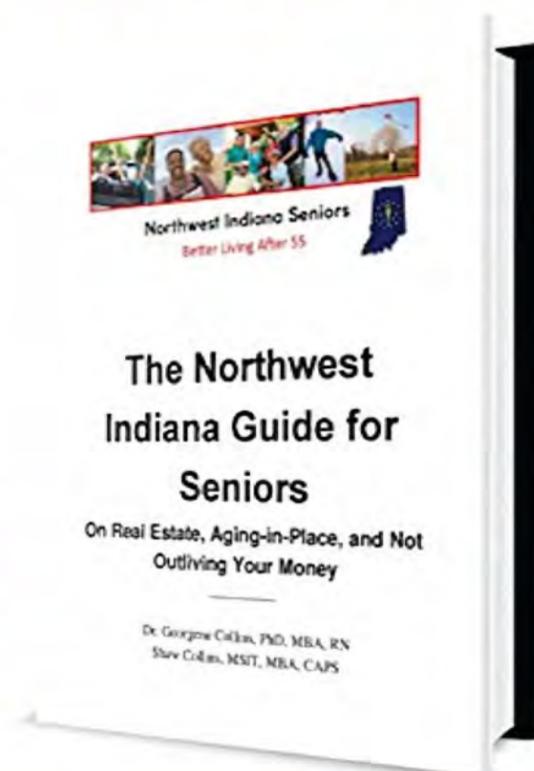
NWI

Enjoying NWI Seniors? Sign up for our mailing list at www.NWISeniors.com or call Georgene today at 219-315-6569. It's Free!

Free Senior Guide at www.NWISeniors.com

VISIT **NWISeniors.com**

**NorthWest
Indiana
Seniors**
**Better Living
After 55**



SCAM ALERT

A cybercrime happens when there is unauthorized access to your personal information through a device, typically your computer. There are many types of cybercrimes.

One type is a data breach. A data breach occurs when someone accesses your personal information. Unauthorized access to your medical records is an example of a data breach.

Another cybercrime is the installation of malicious software. Internet thieves often install ransomware, viruses, or spyware to gain access to your mobile phone, computer, or other device. Once installed, the thief can access and sell your information and demand payment from you to remove the software. Phishing is the most common form of cybercrime. Phishing occurs most often through e-mail. You can spot an email phishing attempt by suspicious headlines and links with little explanation within the body of the email. We've all received them. A headline may read "Congratulations, you won

email and the link says, "click here to claim your gift card". If you were to click on the link, it could execute the software and allow the cyberthief to access your information.

Another form of phishing is on the phone. Often the caller will call from what seems to be a local number. You answer the phone and the caller speaks very fast and just needs a little more information to complete an application you filled out online, or scares you into believing the IRS wants more information, or asks you a series of questions such as your name and address and has you answer a question with yes. The thief records your answers and uses them to complete credit applications and make purchases with your recordings.

While we may not like cybercrime, there are many things we can do to protect ourselves from becoming victims. Here are 5 tips to help you protect yourself from cybercrime.

1. Install an antivirus program such as Norton or McAfee and keep the programs updated.
2. Be wary of public wif-fi networks. Never make a purchase or update personal information while on a public wi-fi.
3. Protect your passwords. Vary your passwords by account and change them every 90 days. Use 2-step verification when available.
4. Look for websites with https when completing a form with your personal information.
5. Immediately delete suspicious emails. Don't open a link from anyone you don't know. If you receive a link from what appears to be your credit card company or another company you do business with asking you to update or verify information, call the company first and report it as fraud if appropriate.

Technology is here to stay and will continue to evolve. Criminals are everywhere and the worst kind are the ones that hide on the Internet. While we cannot see them, we can prevent these criminals from attacking us through prevention. These 5 tips are a good start.

Real vs Average Returns



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

*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-asp>
 ***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>

Securities offered through OneAmerica Securities, Inc, a Registered Investment Advisor, Member FINRA, SIPC. Airey Financial Group is not an affiliate of OneAmerica Securities and is not a broker dealer or Registered Investment Advisor. Guarantees are subject to the claims paying ability of the issuing insurance company. Investing involves risk which includes potential loss of principal. Past performance is not a guarantee of future results. All numerical examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary. Dividends are not guaranteed, past performance is not indicative of future results, and actual results may vary. An Index fund is a type of mutual fund with a portfolio constructed to match or track the components of a market Index. Individuals cannot invest directly in an index. The index return assumes reinvestment of all distributions of taxes, fees, and expenses.

AVERAGE RETURNS

Average Vs Real Return			
Assumptions:		Hypothetical	
Retirement Funds: \$1,000,000		Example	
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	
Retirement Funds: \$1,000,000		Example	
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.

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.

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	
Retirement Funds: \$1,000,000		Example	
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	
Retirement Funds: \$1,000,000		Example	
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.

Protecting Seniors Online from Scams, Hacks and Tax Fraud



The vast majority of seniors today are using the Internet at least once a week to check email, pay bills online and keep in touch via social media. But all that time online puts them at risk for scams and hacks, such as tax fraud.

In fact, a new survey by Home Instead, Inc., franchisor of the Home Instead Senior Care network, found that 67 percent of surveyed older adults have been the victim of an online scam or hack.

Encouraging seniors to practice cyber security can go a long way toward protecting their identity and sensitive financial information. Home Instead collaborated with the National Cyber Security Alliance to create Protect Seniors Online, available at www.ProtectSeniorsOnline.com, a free resource that educates older adults about cybersecurity. Here, seniors can test their cybersecurity skills with the "Can You Spot an Online Scam?" quiz.

Older adults can take the following steps now to protect themselves online:

*Password protect and secure devices, accounts. Lock all devices (including computers, tablets and smartphones) with secure passwords in case devices are lost or stolen.

*Think before clicking. When faced with an urgent request -- like emails asking for money -- think before clicking or get a second opinion. Clicking on links is often how scammers get personal information. When in doubt, trash an unusual message.

*Share with care. More than half (51 percent) of seniors surveyed by Home Instead use social media to stay connected. Use care when sharing personal information,

adjust privacy settings to limit who can see your information, and turn off location sharing.

*Use security software. Install anti-virus and anti-spyware software and program it to run regularly. And be wary of pop-up ads or emails, many of which contain malware that can infect computers.

*Log out. Log out of apps and websites when you are finished. Leaving apps and websites open on computer screens could make you vulnerable to security and privacy risks.

*Recommend support. Older adults who live alone may need help from a trusted source -- such as a family member, tech-savvy friend or professional caregiver -- to serve as a second set of eyes.

To explore additional Protect Seniors Online resources, including the interactive quiz, visit www.ProtectSeniorsOnline.com

A Home Instead office near you can be found by visiting www.homeinstead.com/state. (News USA)



NWI

Enjoying NWI Seniors? Sign up for our mailing list at www.NWISeniors.com or call Georgene today at 219-315-6569. It's Free!



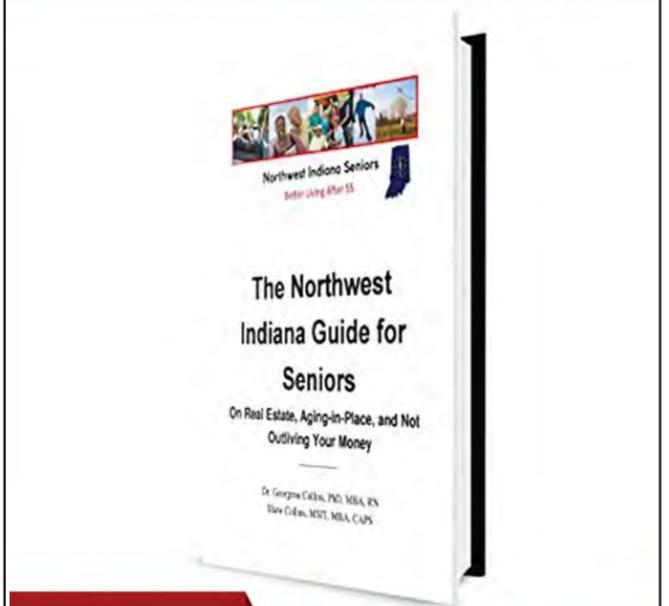
Get Your Free Senior Guide at www.NWISeniors.com

VISIT NWISeniors.com



Northwest Indiana Seniors

Better Living After 55



www.NWISeniors.com

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

One Move Can Maximize Your Independence!

IMMEDIATE AVAILABILITY! Call 219-864-0700

RESIDENCES AT DEER CREEK

Experience Our **UNIQUE APPROACH** to Senior Living & Memory Support

Managed by WestShore LLC

Taking Care & Lifestyle One Step Further

- Open restaurant dining with full menu prepared by our chefs, including special diets
- Complimentary Café/Bistro
- Care levels for every need
- On-going health related seminars
- Outings to local restaurants and venues
- Daily fitness classes
- Month-to-month payment model
- Nursing care available 24/7
- Medication Administration available
- Professionally managed salon and spa
- Wireless emergency response system
- Complimentary scheduled transportation
- Weekly housekeeping and linen service
- Library and Movie Theatre
- Wellness, fitness and therapy center
- Outdoor gardens and walking path
- Pet Friendly

401 East U.S. 30 • Schererville, IN • 219-864-0700
www.ResidencesAtDeerCreek.com

Medicare Open Enrollment: How to Save Money Next Year



Medicare Open Enrollment is about to kick off. For most people already enrolled in Medicare, the annual Open Enrollment period (Oct. 15 through Dec. 7) is the only opportunity to make changes to your existing Medicare coverage.

Even if you are happy with your Medicare coverage, you should take the time to explore your options. There may be a plan that is better suited to your health and financial needs that could save you hundreds of dollars in the upcoming year.

During Medicare Open Enrollment, Medicare beneficiaries can switch Part D prescription drug plans; switch Medicare Advantage plans, which offer health (and often drug) coverage through private insurers; switch from Original Medicare, administered by the federal government, to Medicare Advantage; or switch from Medicare Advantage back to Original Medicare. All changes made to coverage during Open Enrollment take effect on Jan. 1, 2020.

Dan Klein, president and CEO of the Patient Access Network (PAN) Foundation, an independent charitable organization dedicated to helping people afford out-of-pocket costs for prescribed medications, offers the following tips for navigating Medicare Open Enrollment.

1. Do your homework

Take the time to shop around and understand the benefits and costs of each plan so you can find the coverage that works best for you. Changes to your health status, doctors or other healthcare providers, prescription drugs or budget may mean that your current plan is no longer the most cost-effective choice for you. Insurance companies can also make annual changes to their plans that might affect the drugs covered, provider networks and your out-of-pocket costs.



2. Make sure your doctors and providers are in-network

Before selecting a Medicare Advantage plan, it's smart to check that your preferred doctors, hospitals and pharmacies are in the plan's provider network. If you visit a doctor, hospital or pharmacy that is outside of the network, you will likely have to pay more. If your insurance company has changed your plan's provider network for next year, you may want to use Open Enrollment to switch to a plan that will include your current doctors, hospitals and pharmacies in-network to lower your medical costs. Note: With Original Medicare you can go to any doctor that accepts Medicare patients.

3. Make sure your medications are covered

Medicare Part D helps cover the cost of prescription drugs. Many Medicare Advantage plans provide prescription drug coverage as well. It's important to ensure that your plan covers the medications you need and that the plan's network of pharmacies makes it convenient for you to access your drugs. Switching prescription drug coverage, or even adding it for the first time, can help make the critical medical treatments you need less expensive.

4. Assess if your plan is still a good fit for your budget

Annually, there may be changes to your Medicare plan that affect your out-of-pocket costs. Out-of-pocket costs are your expenses for medical care that aren't reimbursed by insurance. When selecting a plan, you should consider what you will be responsible for paying under the plan, including the deductible, out-of-pocket limit, co-pays and co-insurance. Also, if you are enrolled in Original Medicare and do not already have supplemental coverage, now may be a good time to consider purchasing a Medigap plan.

5. Determine how you will pay for your out-of-pocket costs

With rising deductibles, premiums, co-pays and co-insurance, the inability to pay is a growing problem for people with Medicare. There may be assistance available to you if

you cannot afford the out-of-pocket costs for your prescription medications. You should research your options now.

If you have limited income and resources, you may qualify for a federal Medicare Low Income Subsidy (LIS) - also known as Extra Help - to help pay for your prescription drug costs. You may also be eligible for a patient assistance program that provides people with financial assistance to cover out-of-pocket costs for their medical treatments. You can learn more about PAN and patient assistance charities by visiting PANFoundation.org. Other helpful online resources are available at:

* Medicare.gov

* BenefitsCheckup.org

* MedicareInteractive.org

By taking the time to re-evaluate your existing coverage and learn about all the options, you may be able to save significantly on your healthcare costs next year (BPT).

**Free Guide at
NWISeniors.com**

VISIT
NWISeniors.com

Northwest Indiana Seniors
Better Living After 55

The Northwest Indiana Guide for Seniors
On Real Estate, Aging-in-Place, and Not Outliving Your Money
By George Calko, Ph.D. MBA, RN
New Cities, NEXT, MHA, CAPS

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

Thought About Starting a Business in Retirement? It's More Common Than You Think!

By Georgene Collins, Editor

According to Bloomberg Business Week, 26% of new entrepreneurs were 55 to 64 in 2017. That's an increase of 15% from 1996 according to the Ewing Marion Kauffman Foundation.

Other research shows similar trends. One of the biggest trends is older and newer generations partnering together. Older partners bring experience and capital and younger members bring digital knowledge, networks, and energy.

Starting a business after retirement doesn't need an elaborate plan or expense. Local incubators and co-sharing workspace remove the cost of the expensive brick and mortar office. Purdue Technology Center is one example.

For a minimal fee, entrepreneurs gain the credibility of an established location and mailing address without the need for a long-term expensive lease. Since many businesses are digital, the co-sharing workspace satisfies many practical needs without the expense.

Many people dream of starting a business but struggle with limited time and money. Work and family responsibilities distract aspiring entrepreneurs from putting in the time and sweat equity in getting a business off the ground.

Retirement clears away many obstacles to starting a business as money and time are more available. And while many dream of leisure retirements, most get bored quickly, especially after years of a successful career.



Some seniors start a business after retirement out of financial need. Finding ways to supplement a fixed income is a strong motivator to start a business. Self-employment allows for a flexible schedule while supplementing an income.

Regardless of your age, there are many free resources to help aspiring entrepreneurs. Start online by visiting the Small Business Administration at www.sba.gov. Here you will find endless resources on starting and growing a business. You will also find many resources on securing funding and writing a business plan.

For face-to-face help, contact the local SCORE chapter. The Service Corps of Retired Executives (SCORE) is a nonprofit organization who mentor small business owners at any stage.



As retired professionals, executives, and business owners, SCORE mentors bring a wealth of knowledge to entrepreneurs of any age. You can learn more about SCORE services at score.org.

When I retired from nursing in 2017 to start a real estate business, I never realized the personal and professional changes I would experience.

And while the transition felt uncomfortable at first, I often look back and wonder why I waited so long. In hindsight my entrepreneurial dream started around 8 or 9.

My dad helped my sisters and I show cartoons using our garage door as the screen. I can't remember how much we charged for the movie, popcorn, and cool aid. Looking back, I only remember every chair was full and everyone had a great time! Never give up on your dreams!



Collins Realty Group

CALL TODAY
TO FIND OUT
WHAT YOUR
HOME IS WORTH

Collins Realty Group, Inc.
Complementary Marketing Services for Listing Clients*

- Pre-Sale Home Inspection by Indiana Licensed Inspector
- Drone Videography & Photography by FAA Drone Pilot
- Your Home Address Custom Website
- Professional Staging Consultation

GEORGENE COLLINS, PhD, MBA, RN
Managing Broker/Owner
Certified Senior Advisor®
Senior Real Estate Specialist®
Senior Move Manager
Collins Realty Group, Inc.
Crown Point, IN



g@collinsrealtygroup.net | 219-315-6569 visit: www.CollinsRealtyGroup.net
TO LEARN MORE

*See Terms at www.CollinsRealtyGroup.net

Plan the Ultimate Kitchen Upgrade

A kitchen serves as command-central of most homes, so it's also one of the first rooms homeowners choose when it's time to make upgrades. When approaching your kitchen remodel, it's important to keep your family's lifestyle at the forefront of your planning to create a space that fits the way you like to live.

Get the most livable space and enjoyment out of a kitchen remodel with these tips from the experts at the National Association of the Remodeling Industry:

Make purposeful changes. A desire to bring your kitchen's style up to date is plenty of motivation for a renovation, but to get maximum benefit from your new space, spend time considering what functional improvements you can make, too. Do you need more cabinets for storage? Is there enough counter space for meal prep? Does the overall layout suit your family's needs? Even if you chose the original layout and floorplan, chances are good that over time you've found a few things you'd change given the chance to do it again.

Consider physical space. If yours is a family that cooks together, or if guests tend to congregate in the kitchen when you're

entertaining, a renovation is the perfect time to make adjustments that accommodate more bodies in the kitchen. You might want more work zones for multiple cooks or an island or peninsula set away from the high-traffic zone for guests more interested in snacking and chatting than getting hands-on.

Evaluate your shopping style. You may be in the habit of doing your grocery shopping to fit your available space. However, with a larger refrigerator and more pantry space, your shopping habits could change, allowing you to become a bulk shopper or at least increase the time between shopping trips.

Be realistic about mealtime. If your family's activities have everyone eating at different times, you may benefit from a feature like a warming drawer that keeps dinner warm until each family member makes it home for a meal. Think about features that would make the table space more practical, such as task lighting so kids can tackle homework at the table or convenient access to power for laptops.

Choose appliances with care. It's easy to get carried away with all of the design elements that go into a kitchen renovation, but at the end of the day, remember the appliances are



the true centerpiece of the space. Be sure to leave room in the budget to select the best appliances for your needs so you have all the functions, features and space to make using your new kitchen as enjoyable as possible.

Think into the future. A kitchen renovation can be a costly venture, so it's a good idea to project years down the road as you consider your needs. Are there features that would enhance the safety if a baby (that soon will become an inquisitive toddler) joins the family? Are there elderly family members may benefit from a lower or higher work station down the road? (Family Features)

Find more expert tips to inform your renovation planning at RemodelingDoneRight.com.

#14930. source: National Association of the Remodeling Industry



Collins Realty Group



Georgene Collins, PhD, MBA, RN

Managing Broker/Owner

Certified Senior Advisor®
Senior Real Estate Specialist®
Senior Move Manager
Collins Realty Group, Inc.
Crown Point, IN

g@collinsrealtygroup.net
219-315-6569

*See Terms at www.CollinsRealtyGroup.net

Call Today to Find Out What Your Home is Worth

visit: www.CollinsRealtyGroup.net
TO LEARN MORE

Collins Realty Group, Inc.

Complementary Marketing Services for Listing Clients*

- Pre-Sale Home Inspection by IN Licensed Inspector
- Drone Videography & Photography by FAA Drone Pilot
- Your Home Address Custom Webpage
- Professional Staging Consultation

Full Service Residential Real Estate Company

Home Sales, Downsizing, and Move Management

Services for Listing Clients

- Home Prep, Marketing, and Sale
- Sorting, Donation, and Removal of Personal Belongings
- Floor Planning
- Coordination and Oversight
 - Professional Packing
 - Moving
 - Resettling
 - Estate Liquidation

Real Estate Trends & NWI Market Update

By Georgene Collins, PhD, MBA, RN (Ret.), Broker/Owner Collins Realty Group, Inc.

Real Estate Trends

FTC Complaint Against HGTV Celebrities

The FTC filed a claim against a Utah-based company for lying to the public about information at a free seminar that promised to give away secrets to make money flipping houses. The FTC charged the Utah based company, Zurixx with fraud for charging thousands to tens of thousands of dollars for the “secrets”. In addition, Zurixx used celebrity endorsements to lend credibility to the seminars. The HGTV celebrities used to endorse the “free” seminars included Tarek and Christina El Moussa from Flip or Flop and Hilary Farr from Love It or List It. Other celebrity endorsements used by Zurixx were from Peter and Dave Seymour from A&E’s Flipping Boston. Learn more at FTC.gov.

Over Fifty Percent of Consumers Find Smart Home Technology Creepy

According to the National Association of Realtors®(NAR) around 11% of homeowners 50 and older have smart home technology. Devices that control security, safety, entertainment, climate, and lighting home features are more appealing to homeowners with high incomes and home values and typically under 45. But more than half of consumers aren’t impressed with smart home technology and find it creepy. And 75% distrust the devices. Particularly the way data is shared. This distrust comes honestly with 2 billion records recently exposed in a smart home device breach. In July Chinese-based Internet of Things (IoT) platform management company, Orvibo, confirmed 2 billion records were exposed for over one million customers worldwide through smart home devices managed by the company.

Northwest Indiana Residential Home Market Update

The most recent statistics available as of this printing from the Greater Northwest Indiana Association of Realtors® (GNIAR) comparing August 2019 to August 2018. See current market reports at NWISeniors.com.

Overall, home prices rose in Northwest Indiana in August. Low inventory and low interest rates are drivers behind the higher home sale prices.

Combined GNIAR Counties (Lake, Porter, Jasper, Newton, Pulaski, & Starke)

- New listings rose 3.6% from 1399-1449
- Closed sales rose 2.4% from 1121-1148
- Median sales price rose 10% from \$172,250-\$189,450
- List price to sales price percentage rose 0.6% from 95.5% to 96.3%
- Months of inventory remained unchanged at 4
- Inventory of homes fell 3.9% from 3,668 to 3524

Lake County

- New listings fell 1% from 817 to 809
- Closed sales rose 1.8% from 628 to 639
- Median sales price rose 9.8% from \$171,200 to \$188,000
- List price to sales price percentage rose 0.5% from 95.9% to 96.4%
- Months of inventory fell 2.7% from 3.7 to 3.6
- Inventory of homes fell 4.4% from 1911 to 1827

Porter County

- New listings rose 7.5% from 307 to 330
- Closed sales fell 3.6% from 277 to 267
- Median sales price rose 13.1% from \$194,500 to \$220,000
- List price to sales price percentage rose 1.5% from 95.6% to 97%
- Months of inventory supply rose 5.3% from 3.8 to 4
- Inventory of homes fell 4% from 801 to 798



Newton County

- New listings rose 41.2% from 17 to 24
- Closed sales rose 63.6% from 11 to 18
- Median sales price rose 81.7% from 68,250 to \$124,000
- List price to sales price percentage rose 3.6% from 91.4 to 94.7%
- Months of inventory supply fell 33.3% from 7.2 to 4.8
- Inventory of homes fell 22% from 91 to 71

Jasper County

- New listings rose 9.3% from 54 to 59
- Closed sales fell 5% from 40 to 38
- Median sales price rose 8.1% from \$192,450 to \$208,000
- List price to sales price percentage rose from 2.4% from 95.7% to 98%
- Months of supply fell 28.8% from 5.9 to 4.2
- Inventory of homes fell 27.7% from 177 to 128

LaPorte County

- New listings rose 12.8% from 164 to 185
- Closed sales rose 10.8% from 130 to 144
- Median sales price rose 12.4% from \$137,950 to \$155,00
- List price to sales price percentage rose 0.2% from 94.8% to 95%
- Months of inventory supply rose 2.2% from 4.5 to 4.6
- Inventory of homes fell 0.4% from 489 to 491

Pulaski County

- New listings remained unchanged at 9
- Closed sales fell 8.3% from 12 to 11
- Median sales price rose 4.1% from \$89,500 to \$93,200
- List price to sales price percentage fell 2.4% from 91.1% to 88.9%
- Months of inventory supply remained unchanged at 5.8
- Inventory of homes fell 8.5% from 47 to 43

Starke County

- New listings rose 6.5% from 31 to 33
- Closed sales rose 34.8% from 23 to 31
- Median sales price rose 94.1% from \$85,000 to \$165,000
- List price to sales price percentage rose 4.1% from 91.8% to 95.6%
- Months of inventory supply rose 1.2% from 8.2 to 8.3
- Inventory of homes rose 9.2% from 152 to 166



Georgene is the Managing Broker and Co-Owner of Collins Realty Group in Crown Point, Indiana. She enjoys giving her listing clients free extra value services including a pre-sale home inspection, drone videography & photography, a home address custom website, and staging consultation.

As a retired nurse, Georgene gives her real estate clients the same care and competence she gave her patients during her 25 years in nursing.

She is the administrator of NWISeniors.com. A lifestyle website dedicated to improving the lives of seniors in Northwest Indiana. Georgene is also the editor and publisher of *NWI Seniors*.

Free Home Selling Services

Collins Realty Group, Inc. knows you have many Realtors® to choose from. After all, there are thousands in Lake and Porter County. But Collins Realty Group, Inc. isn't your traditional real estate company. We go above and beyond in services and we treat our clients like family!

You expect value and service and we enjoy exceeding your expectations! We don't just put a sign up and place your home in the Multiple Listing Service. We do so much more to sell your home! Besides a custom market analysis of your home, we offer free home selling services to our listing clients designed to put you above the competition.

Value-Added Service 1:

Pre-Sale Home Inspection

Value: \$350-\$500*

*Depends on size of home



Realtors® insist on a home inspection for the buyer to protect their client but what about the seller? Sellers need a pre-sale home inspection too!

A pre-sale home inspection helps sellers:

Know upfront safety and major defects to avoid surprises with the buyer's inspection

Decide whether to fix their problems or sell the home "as is"

Determine the best pricing strategy for the seller's goals

Know how to negotiate when the buyer's inspection requests are presented



Value-Added Service 2:

Professional Staging Consultation

Value: \$200

Staged homes sell faster and for more money. Why leave money on the table? We give our listing clients a Staging Consultation by a Certified Staging Real Estate Professional. Once we assess your home from the "Buyer's" eye, we'll give you a full report of tips and expert advice to prepare your home to highlight its best features and place you above the competition.



Value-Added Service 3:

Drone Video & Photography

by an FAA Drone Pilot!

Value: \$500



Many Realtors® use their cell phone to take pictures of your home. But cell phone pictures are dull and never fully capture the home's best features. Drone videography and photography are different. Drones capture beautiful aerial views of your home unlike any standard camera. Your video is custom designed and edited to music that engages more senses for your buyer's online shopping experience.

Value-Added Service 4:

Custom Home Address Website

Value: \$400

Buyers start their shopping online. They usually start with Zillow or Realtor.com to start their search. They take down the addresses they like and start Google searches on schools, communities, etc. Imagine their surprise when they come to your custom home address webpage, complete with all the beautiful staged pictures and drone-designed videos with inviting music! The amount of information Realtors® can add to the MLS listing is limited but your own website offers a page for every room with unlimited marketing remarks, videos, and pictures! Your custom address website highlights all the best features and benefits of your beautiful home!

Total Value of Up to \$1600 of Home Selling Services

Call Now!

If you're thinking of selling and want to know what your home is worth, call Georgene today at 219-315-6569.

She'll guide you every step of the way!

Terms:

Available to listing clients only

Seller agrees to list home within recommended price range

Subject to availability

Terms may change without notice. See www.CollinsRealtyGroup.net for current terms



Disregard if you are under contract with a Realtor.



Transforming Your Under-Stair Space

If you live in a multi-story house, chances are you've looked at the no-man's-land under a set of stairs and thought: That space could be made to look and function much better. The classic solution is to fill the unattractive void with a closet, which is a perfectly serviceable idea. But there are other, more imaginative possibilities - home office, mini-library, powder room, wet bar, dog kennel, to name a few-creative hardwood built-ins that can transform those formerly awkward architectural cul-de-sacs into a visually interesting, highly practical, value-adding features in your home.

Today's homeowners look on such unused square footage as a wasted resource; says Linda Jovanovich of the American Hardwood Information Center, www.hardwoodinfo.com. Solid hardwood built-ins not only provide the customization needed in an awkwardly configured space, but

also bring the warmth and character of natural wood to a gloomy, uninviting spot. If you do it right, an under-stairs hardwood built-in becomes a combination of a fine piece of furniture and a strong, reliable workhorse that should last a long time and be a sound investment, says Laura Bohn, a New York interior designer. "Make sure that whatever you install addresses some real requirement in your daily life. Storage is usually a good choice, but think about what kind you need most - for wine, maybe, or a collection of vintage LP records. Functionality never goes out of style, so make sure it works for you.



No matter how thoughtfully designed, any type of under-stairs hardwood built-in should be well-made and carefully installed, advises Melissa Morgan of San Antonio-based M Interiors. And don't forget the details. Make sure moldings, trims, and other decorative elements match existing millwork. Hinges, handles, or any other hardware should be chosen for beauty and stylistic appropriateness as well as functionality and durability.

Finally, look for inspiration in books, magazines, and online. For example, staircases are often built against external walls. Architect Matthew Kerr of SOK Design Studio in Sandpoint, Idaho, took advantage of this fact by installing a fan-shaped window under a stair to create a naturally illuminated nook. He then designed a simple built-in daybed comprising a full-length twin mattress on a painted hardwood base with pullout drawers, like a cozy bunk on some old sailing ship. Even though the nook is small, it doesn't look or feel claustrophobic, thanks to the window. The result is a delightful spot to relax, read a book, take a nap, or even accommodate an overnight guest. Visit www.hardwoodinfo.com for more about under-stairs built-ins and other applications and products using American hardwoods (NewsUSA).





**CALL TODAY
TO FIND OUT
WHAT YOUR
HOME IS WORTH**

Collins Realty Group, Inc.
Complementary Marketing Services for Listing Clients*

- Pre-Sale Home Inspection by Indiana Licensed Inspector
- Drone Videography & Photography by FAA Drone Pilot
- Your Home Address Custom Website
- Professional Staging Consultation

GEORGENE COLLINS, PhD, MBA, RN
Managing Broker/Owner

Certified Senior Advisor®
Senior Real Estate Specialist®
Senior Move Manager
Collins Realty Group, Inc.
Crown Point, IN



g@collinsrealtygroup.net | 219-315-6569

visit: www.CollinsRealtyGroup.net
TO LEARN MORE

*See Terms at www.CollinsRealtyGroup.net





A Show-Stopping Dessert

Baked Alaska



With its dramatic presentation, this freshly baked cake and ice cream-based dessert can impress guests at your next gathering.

Find more dessert recipes perfect for entertaining at Culinary.net.

Baked Alaska

Recipe adapted from Milk Means More

- 1/2 cup, plus 6 tablespoons, all-purpose flour
- 6 tablespoons unsweetened cocoa powder
- 1 cup, plus 2/3 cup, granulated sugar, divided
- 1 1/2 teaspoons baking powder
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt
- 1/2 cup 2% milk
- 1/4 cup canola oil
- 2 eggs
- nonstick cooking spray
- 1 1/2 quarts ice cream, any flavor

- 1/8 teaspoon cream of tartar
- 1 teaspoon vanilla extract

Heat oven to 350 F.

In large bowl, whisk flour, cocoa powder, 1 cup sugar, baking powder, baking soda and salt. Make well in center of dry ingredients. Add milk, canola oil and eggs. Whisk until blended. Beat batter until smooth, about 3 minutes.

Pour batter into 9-inch, round, greased cakepan. Bake 25-28 minutes. Cool completely on wire rack. Wrap in plastic wrap and freeze 1 hour.

In glass bowl, spray with nonstick cooking spray. Layer inside of bowl with plastic wrap, draping some over edges of bowl.

Scoop ice cream into bowl until full. Level ice cream. Place overhang of plastic wrap over ice cream. Freeze 2 hours.

Unwrap cake and place on plate. Unwrap ice cream and place on top of cake. Wrap both together and freeze 2 hours.

In medium bowl, beat egg whites and cream of tartar until frothy. Add remaining sugar and vanilla extract; beat mixture to form stiff peaks.

Heat oven to 500 F.

Unwrap stacked cake. Place on oven-safe plate. Spread meringue, creating swirl motions around cake. Bake 2-4 minutes until meringue peaks are brown and remaining meringue takes on dry appearance.

Serve immediately or cover with plastic wrap and place in freezer. (Family Features)



Free Senior Guide!

One Move Can Maximize Your Independence!

IMMEDIATE AVAILABILITY!
Call 219-864-0700

RESIDENCES AT DEER CREEK

Experience Our **UNIQUE APPROACH** to Senior Living & Memory Support

Managed by **WestShore.uc**

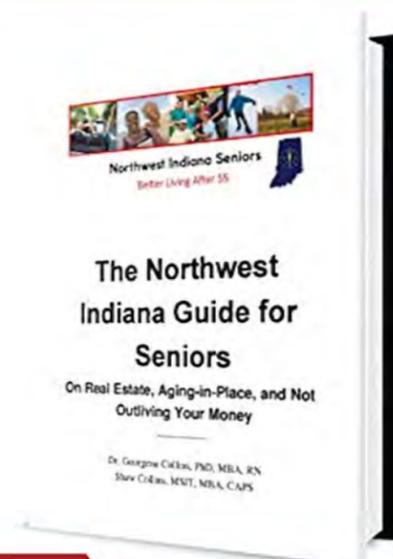
Taking Care & Lifestyle One Step Further

- Open restaurant dining with full menu prepared by our chefs, including special diets
- Medication Administration available
- Complimentary Café/Bistro
- Professionally managed salon and spa
- Care levels for every need
- Wireless emergency response system
- On-going health related seminars
- Complimentary scheduled transportation
- Outings to local restaurants and venues
- Weekly housekeeping and linen service
- Daily fitness classes
- Library and Movie Theatre
- Month-to-month payment model
- Wellness, fitness and therapy center
- Nursing care available 24/7
- Outdoor gardens and walking path
- Pet Friendly

401 East U.S. 30 • Schererville, IN • 219-864-0700
www.ResidencesAtDeerCreek.com

VISIT **NWISeniors.com**

Northwest Indiana Seniors
Better Living After 55



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

Roast a Holiday Meal to Remember

The holiday season is a perfect opportunity to gather with friends and family, and few things bring people together like an elegant, seasonal meal. Serving up a mouthwatering main dish worth celebrating can elicit rave reviews from your guests and keep them gathered around the table longer, creating lasting memories.

Creating a crowd-pleasing holiday centerpiece starts with choosing a flavorful, tender cut of meat. For example, elegant cuts like Chateaubriand (roast-size filet mignon) or Bone-In Frenched Rib Roast from Omaha Steaks, a leading provider of premium beef and gourmet foods, can serve as the focal point of a memorable meal. Flash-frozen to capture freshness and flavor at their peak, you can select a roast hand-cut and carved by an expert butcher and have it delivered directly to your door.

Simple to prepare and easy to carve, all you need to do is season (or marinate), roast and serve.

Find more recipes and tips to create a holiday dinner to remember at OmahaSteaks.com.

Whiskey Marinated Holiday Roast
Prep time: 45 minutes-1 hour, plus 48-72 hours thawing time

Total time: 4 days
Yield: 4-6 servings

Marinade:

- 4 ounces water
- 2 ounces whiskey
- 1/4 teaspoon baking soda

Roast:

2 pound chateaubriand or 4 pound bone-in frenched prime rib roast, thawed completely (allow 48-72 hours)
1 package Omaha Steaks Private Reserve Rub

To make marinade: In large, re-sealable bag, mix water, whiskey and baking soda.

To make chateaubriand: Place roast in bag and marinate in refrigerator 30 minutes.

Remove roast from marinade. Discard marinade.

Season roast with rub 12-18 hours before cooking and leave uncovered in refrigerator overnight. When ready to cook, heat oven to 225 F. Place roast on elevated rack in roasting pan.

Roast 2 hours, or until roast reaches internal temperature between 120-125 F.

Let roast rest 30-45 minutes.

Broil on high 2 inches from broiler, 4 minutes



on one side then flip and broil 2 minutes on other side, or until brown crust uniformly covers roast.

To make bone-in frenched prime rib roast: Place roast in bag and marinate in refrigerator 45 minutes.

Remove roast from marinade. Discard marinade.

Season roast with rub 12-18 hours before cooking and leave uncovered in refrigerator overnight. When ready to cook, heat oven to 225 F. Place roast on elevated rack in roasting pan.

Roast 3 hours and 15 minutes, or until roast reaches internal temperature between 120-125F.

Let roast rest 30-45 minutes.

Broil on high 2 inches from broiler, 4 minutes on one side then flip and broil 2 minutes on other side, or until brown crust uniformly covers roast. Source: Omaha Steaks (Family Features)

Ice Cream Flavors

C	A	E	C	T	P	E	C	A	N	R	N	L	D	VANILLA
C	H	S	R	O	C	K	Y	R	O	A	D	R	A	CHOCOLATE
S	H	O	T	E	A	E	T	N	E	E	R	G	N	STRAWBERRY
D	G	T	C	R	O	C	G	C	A	P	O	N	R	MOOSE TRACKS
G	U	U	M	O	A	R	A	D	S	M	R	I	O	REESES
Y	O	A	N	R	L	W	Y	O	U	E	E	C	T	TRIPLE TORNAD
R	D	E	C	R	L	A	B	U	A	F	E	E	E	PECAN
R	E	D	A	U	I	I	T	E	E	T	S	C	L	FUDGE
O	I	E	A	E	N	C	R	E	R	D	E	T	P	COOKIE DOUGH
D	K	C	T	B	A	N	A	N	A	R	S	N	I	COCONUT
E	O	A	L	A	V	E	E	T	E	A	Y	Y	R	ROCKY ROAD
M	O	O	S	E	T	R	A	C	K	S	L	O	T	GREEN TEA
T	C	S	T	U	N	O	C	O	C	A	A	D	R	BANANA
C	P	A	E	R	G	V	R	K	C	R	N	N	T	



Sign up for your free copy of NWISeniors mailed to your home at www.NWISeniors.com or call Georgene today at 219-315-6569.



Aiding Aging Parents

It's not easy getting old, as the saying goes, and it can be even harder to watch your parents age. Helping parents transition into the later years of their lives can be a delicate matter, but there are ways to help them ease into an elderly stage and cope better with challenges.

Carol Lavin Bernick, former executive chairman of Alberto Culver, navigated this type of life transition with her parents. In her book, "Gather As You Go: Lessons Learned Along the Way," Bernick offers tips to give and get joy while preserving your parents' dignity in addition to wisdoms on business and leadership, philanthropy, dealing with tough times and being a working mom.

For example, consider these tips and ways to aid aging parents:

Provide Entertainment

Music can be a helpful gift - try loading a music player with a playlist of your parents' favorite songs. Old movies can also spark conversation. Host a luncheon for some of their best friends and make their favorite treats. They may be housebound, but there are still ways for them to interact.

Adjust to Physical Changes

Reading materials could require larger-than-normal print, and a magnifying clip-on screen

for a computer can be helpful as well. Serving foods that are easier to cut can make eating a simpler process. Keep an eye on weight and nutrition and try to find someone who will make a house call for haircuts.

Relive Memories

Encourage older relatives to write (or dictate) their thoughts on financial tips, military service, business success, valued life lessons and, of course, the stories of how they met their spouses. Make a family tree together and try creating a photobook with old and new pictures. Share news about family members' relationships and accomplishments, which might bring back personal memories.

Consider the Little Things

Surprise your parents with a few new pieces of clothing for a thoughtful gift. Laminate a list of their medications and their doctors to keep with you in case of emergency and provide a copy to



your parents and any other caregivers. Create a contact list on your parents' mobile phone to help them easily reach family and friends without needing to search. If there are young children in the family, try bringing them by for a visit - their energy and smiles may help brighten the room.

Find more tips to assist aging relatives at gatherasyougo.com.

Photo courtesy of Getty Images

#14642

Source: Gather As You Go (Family Features)



Disney Princesses

E	S	R	O	L	R	A	P	U	N	Z	E	L	S	JASMINE
W	A	E	C	B	E	L	L	E	O	M	E	A	E	MERIDA
N	A	L	I	I	S	D	E	P	L	T	R	P	SNOW WHITE	
P	A	E	T	A	N	L	L	E	L	N	A	T	O	ARIEL
A	L	U	O	N	L	D	E	E	O	S	A	P	L	CINDERELLA
A	D	I	R	E	M	N	E	H	D	S	A	R	L	ANNA
A	U	C	U	O	I	A	A	R	I	T	R	E	E	RAPUNZEL
N	I	L	N	M	R	C	L	P	E	A	L	L	N	POCAHONTAS
A	B	A	S	E	O	A	I	O	I	L	N	E	A	ELSA
I	O	A	N	P	A	W	E	H	L	I	L	N	V	TIANA
T	J	N	A	L	A	U	O	M	L	O	L	A	A	AURORA
W	I	O	R	A	E	T	I	H	W	W	O	N	S	VANELLOPE
P	M	U	L	A	N	A	R	I	E	L	M	D	H	BELLE
T	O	H	A	J	E	J	L	A	B	A	M	R	W	MULAN

One Move Can Maximize Your Independence!

RESIDENCES AT DEER CREEK

Experience Our **UNIQUE APPROACH** to Senior Living & Memory Support

Taking Care & Lifestyle One Step Further

- Open restaurant dining with full menu prepared by our chefs, including special diets
- Complimentary Café/Bistro
- Care levels for every need
- On-going health related seminars
- Outings to local restaurants and venues
- Daily fitness classes
- Month-to-month payment model
- Nursing care available 24/7

- Medication Administration available
- Professionally managed salon and spa
- Wireless emergency response system
- Complimentary scheduled transportation
- Weekly housekeeping and linen service
- Library and Movie Theatre
- Wellness, fitness and therapy center
- Outdoor gardens and walking path
- Pet Friendly

401 East U.S. 30 • Schererville, IN • 219-864-0700

www.ResidencesAtDeerCreek.com

Caregiving Tips for Boomers: 5 Tips for Decreasing the Cost of Caring for Elderly Parents

By Georgene Collins, Editor

Over 30 million Baby Boomers provide countless hours of support to elderly parents at no charge. It is estimated that, using average hourly wages, the total amount of this uncompensated care is comparable to the entire Medicare budget. For the estimated 7 million Boomers who provide long-distance care, actual out of pocket expenses amount to almost \$5,000 a month. For caregivers who have or are considering leaving the workforce to care for an ailing parent, the costs are even greater – over \$650,000 in lost salaries, benefits and pensions.

This stark economic reality shows only one side of the price caregivers pay for this act of love. Caregivers pay with losses that extend well beyond their bank accounts. They often forego the activities that bring joy and richness to their lives, like meeting friends for dinner, or going out to the movies or taking family vacations. They also pay with their time, the loss of professional opportunities, and eroding personal relationships that resulting in isolation.

Sometimes, otherwise healthy loved ones need a short dose of care as they recover from an acute medical episode like a broken leg. Usually loved ones are on a path of steady decline with cascading assistance needs. Some caregivers sacrifice large chunks of their own lives as they help their parents and other family members and friends peacefully make their transitions. Caregivers can pay with their own health and well-being. Often neglecting self-care like proper nutrition, exercise, and rest.

Here are 5 Tips to Decrease the Cost of Caregiving:

Begin the conversation. It's often hard to talk with our parents about aging and declining health. Some may even believe talking about it will bring problems. But knowing and preparing for their wishes, helps everyone when the time comes to make hard decisions for your parents. You may not get immediate answers but starting the conversation early will help you avoid a crisis.

Create a plan. Talk with your parents about their ideal plan if they are no longer able to

care for themselves. Then, start to work toward that proactively. Find out about long-term care insurance, medical Power of Attorney, and a living will. Knowing whether these exist helps adult children know what to do in case a parent can no longer communicate their wishes.

Use personal and community resources. Make caregiving a family job to which each member contributes. Even children can make grandma's life special with drawings and phone calls. Identify services that make your job as a caregiver easier. A great place to start in Northwest Indiana is Northwest Indiana Community Action at 219-794-1829.

Look for cost saving opportunities. This may be obvious but worth noting. Seniors are the biggest buying group and businesses know this. Businesses also know that most seniors are on a fixed income and they offer cost savings incentives. Two great places to start are AARP.org and SeniorList.com.



Also, sometimes seniors just have to ask. Local restaurants and other businesses may not advertise their discounts. It never hurts to ask.

Take care of yourself. Caregiving is stressful and it is easy to put off self-care when you're busy or stressed. Taking care of a loved one is an honor. But the loved one depends on you to provide the care. You will be able to provide the best care as a caregiver when you're at your best. Start or keep healthy habits like good nutrition, enough sleep, and regular exercise. Manage your stress and do a little something every day to nurture your soul.

Despite the costs, most caregivers say that they received much more than they gave. Most say they would do it again, and many do. Sometimes the question is not the personal cost of caregiving; it's the value that you bring to the lives of others that matter in the end.



NWI

Enjoying NWI Seniors? Sign up for our mailing list at www.NWISeniors.com or call Georgene today at 219-315-6569. It's Free!



Collins Realty Group




Georgene Collins, PhD, MBA, RN
 Managing Broker/Owner
 Certified Senior Advisor®
 Senior Real Estate Specialist®
 Senior Move Manager
 Collins Realty Group, Inc.
 Crown Point, IN

219-315-6569
g@collinsrealtygroup.net

DOWNSIZE WITH EASE!
 Don't Waste 9 More Months*
 *Average do it yourself downsize time
FREE CONSULTATION
 Call Collins Realty Group Today to Start Your Plan

visit: www.collinsrealtygroup.net
 TO LEARN MORE

A Grandparent's Guide To Choosing Safe Toys



According to the U.S. Census Bureau, grandparents watch 1.3 million children every day. Roles of a grandparent include spoiling and enlightening their grandkids with toys they enjoy.

After all, toys are treasures of childhood. Grandparents make up a large percentage of toy buyers. Thousands of toys are marketed with the promise to educate and entertain kids. Unfortunately, not every toy is safe. Here is a guide for grandparents when buying that perfect toy.

* Make sure the toy is age appropriate. Labels on toy packaging should specify the age group. Consider the child's maturity level. You want a toy that holds the child's attention and won't quickly outgrow.



* Read and follow all warning labels. According to the Consumer Product Safety Commission or CPSC, choking is the most common cause of toy-related deaths. Federal law requires warning labels for choking hazards. Toys and parts should be at least 1.75 inches in diameter.

Also, ensure parts are anchored to the toy securely. Doll eyes, car wheels, and accessories are easily removed and often put in the mouth. Buy toys larger than the child's mouth for children under three.

* Avoid loud toys. Children's ears are highly sensitive. Hearing damage can occur with prolonged exposure to loud noises. If the toy is too loud for you, it's twice as noisy for a child. Avoid using tape to cover the speakers, though. Young children can remove and swallow the tape.

*Check toy descriptions for toxicity. Make sure toys are non-toxic and free of harmful chemicals. Art supplies, play make-up, and crayons may contain toxic chemicals if eaten.

*Buy toys from reputable sources only and preferably new. Manufacturing laws and quality vary by country. Toys bought on the Internet may not comply with U.S. laws. Also, you'll want to make sure the toy

wasn't recalled. Before buying the toy, check the Consumer Product Safety Commission website for recalls.

*Video games have age ratings to ensure safety. Games rated T for Teen can contain violence, profanity, and content not suitable for children under 13. A rating of EC is for early childhood. And E is for everyone.

The world of toys is endless. There are many toys for every grandchild. Shopping for toys is much easier for grandparents than before. These tips are designed to keep your grandchildren safe. But most importantly, give grandparents peace of mind!



Nostalgic Toys

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

- GI JOE
- CABBAGE PATCH
- GREMLINS
- BARBIE
- HOT WHEELS
- SLINKY
- ETCHA SKETCH
- TINKER TOYS
- LINCOLN LOGS
- SILLY PUTTY
- PARCHEESI