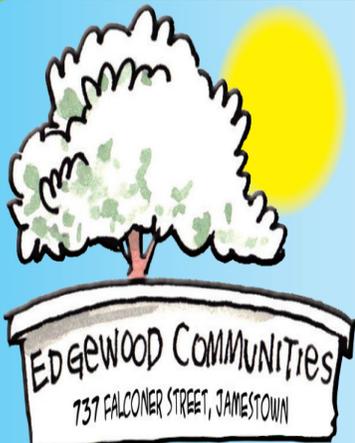


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September 24, 2018



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Seniors Becoming More Tech-Savvy

ARTICLE BY METRO CREATIVE GRAPHICS, INC.

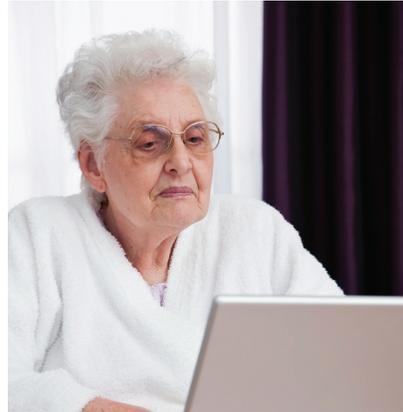
Technology is the future, and digital communication has opened many doors for people around the world. Although younger generations have grown up with technology at their fingers, Baby Boomers and older adults did not. But in spite of that, studies show that growing numbers of seniors are open to the idea of technology and even seeking ways to further their use and knowledge.

According to a 2014 study by Pew Research Center, 59 percent of seniors regularly use the internet — a 6 percent increase from the previous study conducted in 2012. Today, 67 percent of adults age 65 and older say they go online.

Pew also says that, although seniors consistently have lower rates of technology adoption than the general public, four in 10 seniors now own smartphones, which is more than double the amount that did in 2013. Seniors in Australia are especially tech savvy, as Deloitte's mobile consumer survey found 78 percent of Australian seniors aged 65 to 75 own a smartphone, up from 69 percent in 2016.

While stereotypes have long painted seniors as technologically inept, seniors are actually more socially and digitally engaged than ever before. Seniors use technology in many different ways. Some use mobile apps to manage medications and doctor's appointments and monitor their fitness regimens.

Some families employ 24/7 alert systems or smarhome technology to keep seniors comfortable and safe at home for as long as possible. Noninvasive, "smart" technology can analyze factors such as whether or not doors are left open, if there has been movement in a home, or



whether appliances/lights are on or off. This represents a great way for families to stay informed and provide assistance even if they are not nearby.

SilverSurfers, a senior-based information website, says other tech that seniors are embracing includes online dating; audio and digital books; online shopping, which is especially valuable to seniors who have mobility issues; and social media, which can keep seniors connected to others and feeling less lonely.

A study conducted by researchers from the University of California, San Francisco found 18 percent of American seniors live alone, and 43 percent report feeling lonely on a regular basis. Loneliness can increase death risk. Social media and internet connectivity can be an important tool in helping seniors feel like active members of society.

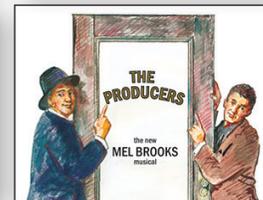
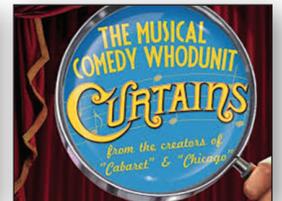
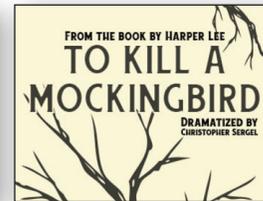
Technology is no longer just for teenagers or active workers. Seniors are increasingly embracing technology and becoming a fast-growing demographic for tech usage.

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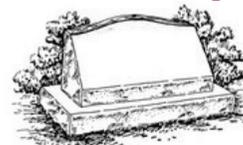
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Make Vacations and Travel a Key Component of Retirement

ARTICLE BY METRO CREATIVE GRAPHICS, INC.

When the time comes to bid farewell to conference calls, meetings and daily commutes, retirees have open schedules to fill with whichever activities they choose. Travel is one exciting way to pass the time.

Traveling can be a rewarding prospect for active seniors, particularly those who successfully preplanned for retirement and have the income to fund various excursions. Many seniors, both in the United States and Canada, find that travel tops their to-do lists once they retire. According to Senior Travel magazine, new travel options are emerging for newly minted retirees looking for something a little different from the status quo.

The list of destinations retirees have at their disposal is limitless. The following ideas are some of the more popular ways retirees choose to travel.

Road Trips Rule

Taking to the highways and byways is an excellent way to see the country. Seniors can customize their routes depending on which places they want to visit. RV travel can be as comfortable or as rustic as travelers prefer. Many seniors spend months traveling in their campers, which offer many of the same amenities of home. Campsites and special RV hook-up sites offer the other necessities of traveling the open

road.

Genealogical Tourism

Genealogical tourism is popular. People hoping to trace their ancestry and visit their ancestral homelands are one of the fastest-growing travel segments. Visiting an old church in Europe where ancestors were married or buying food from a market in which a great aunt or uncle once worked leads retirees on many international adventures. Such trips provide travelers with a unique opportunity to understand their roots up close and personal while enjoying some international travel along the way.

Exotic Tours

Exotic tours can be exciting destinations. History buffs or adventure-seeking couples may be particularly attracted to exotic travel destinations that are slightly off of the beaten path. Travel tours may take vacationers to destinations such as excavation sites or backpacking through the rainforest. With passport in hand, seniors can go just about anywhere their desires take them.

Seaside Trip

Enjoy a relaxing seaside trip. A seaside vacation can be the perfect trip

for seniors who want to put their feet up and sip some cocktails while watching the waves lap the shores. Many beach resorts offer all-inclusive packages for different age groups. Meals, excursions and hotel rooms can be bundled into one affordable, confusion-free price.

Go Cruising

peaking of all-inclusive vacationing, cruising seems tailor-made for those ages 50 and older because it offers the convenience of accommodations,

food, entertainment, and transportation all in one. The various activities offered on the ship mean travelers can find ways to spend their time how they see fit. Cruising couples can opt to spend all of their time on the ship enjoying carefully prepared meals and entertainment or disembark and explore the various ports of call along the way.

Now that they have more free time, retirees can gear up for travel adventures to remember.





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Options When Paying For Long-Term Care

ARTICLE BY METRO CREATIVE GRAPHICS, INC.

Aging has its side effects, as it's inevitable that individuals' bodies and minds will change as they approach their golden years. Illnesses, disabilities and other conditions may speed up the changes in certain individuals.

While many seniors continue to live independently well into their golden years, some require long-term care. The



decision to move an elderly relative into a long-term care facility can be difficult. In addition to the emotional effects of such a decision, families must deal with the financial repercussions.

Long-term care services can be costly, and many general healthcare insurance plans do not cover long-term care. The U.S. Department of Health and Human Services offers that an assisted living facility may cost roughly \$3,300 per month for a one-bedroom unit, while a nursing home may cost between \$6,200 and \$6,900. Seniors or families who have enough income and savings may be able to pay for long-term care services without assistance. But those who cannot afford to do so may need to utilize different programs or resources to pay for long-term care.

Long-Term Care Insurance

According to WebMD, commercial

insurers offer private policies referred to as long-term care insurance. These policies may cover services such as care at home, adult day care, assisted living facilities, and nursing homes. However, plans vary widely. In addition, the cost for care and eligibility requirements may change as a person ages, so it's best to purchase this insurance while young and relatively healthy.

Government Assistance

Government health programs may pay for a portion of certain care but not all of the services offered by long-term care facilities. For example, the Canadian Life and Health Insurance Association says government health care programs may cover only a small percentage of the costs for nursing homes or other specialized residential care facilities, or perhaps none at all depending on the circumstances. In the United States, Medicare is the Federal

health insurance program for people age 65 and older and for some people younger than 65 who are disabled. Medicare generally does not pay for long-term help with daily activities. Medicare pays for very limited skilled nursing home care after a hospital stay, but not for many assisted living facilities.

Medicaid is another option that pays for health services and long-term care for low-income people of any age. First, applicants must determine their eligibility for Medicaid. Medicaid is typically only available after most personal assets have been depleted. Even with Medicaid, a resident of a long-term care facility may need to pay a portion of the care out of pocket. What's more, as part of the application for Medicaid, a "look back" at assets is required to deter gifting assets in order to qualify.

Paying for long-term care requires planning well in advance of when such services may be needed.

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How to Save More for Retirement After Age 50

ARTICLE BY METRO CREATIVE GRAPHICS, INC.

Whether it's advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today's young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, in 2017, almost 40 million households in the United States had no retirement savings at all. In addition, the Employee Benefit Research Institute found that Americans have a retirement savings deficit of \$4.3 trillion, meaning they have \$4.3 trillion less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

Redirect

Redirect nonessential expenses into savings. Some retirement accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) re-

irement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on non-essential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or retirement accounts.

Reconsider

Reconsider your retirement date. Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now continue working past the age of 65 for a variety of reasons. Some may suspect they'll grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.

Reconsider your current and future living situation. Housing costs are many people's most considerable expense, and that won't necessarily change in retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility

bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retire-

ment the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.



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Adopting a Dog or Cat Later in Life

ARTICLE BY METRO CREATIVE GRAPHICS, INC.

Companion animals bring great joy to their owners. The unconditional love cats and dogs provide appeals to people of all ages. While many people associate pets with kids who can't wait to welcome the first cat or dog into their homes, pets can benefit aging men and women as well.

It's not uncommon for seniors to feel lonely or depressed when they retire, their children move away or they lose a spouse or close friend or friends. The American Humane Society states that studies show pets help seniors overcome loneliness and depression by providing affection, company and entertainment. Pets also provide much-needed mental stimulation, and many pet owners find their pets help them become more physically active as well.

Seniors who adopt pets may also feel a sense of purpose when helping animals who may not have anywhere to live. This is particularly true of older companion animals, which many

young families are understandably hesitant to adopt. Mature pets might be an ideal fit for seniors. When seniors are looking to adopt a pet, there are various reasons why older pets or particular animals might be the perfect fit for them.

- Adult pets may already be house trained, saving seniors the trouble and effort of training them.
- Seniors may find cats fit their lifestyles more than dogs, as cats are less active and do not need to be walked or played with as much as dogs. Cats also are small and easily maneuverable, meaning even seniors who have arthritis or other physical limitations can easily care for cats. Many cats are also content to spend long periods of time sleeping on their owners' laps.
- Small dogs that can be active within the house might be a good idea as well, especially for seniors with mobility issues. They're also easily transported to and from vet appointments. It's important that seniors carefully



weigh the benefits of adopting a pet against any limitations they may have. Having a backup plan for care is advantageous as well. Seniors should not

adopt a pet if they anticipate frequent travel or medical care that requires they be away from home for long periods of time.



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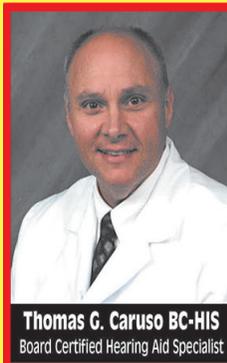


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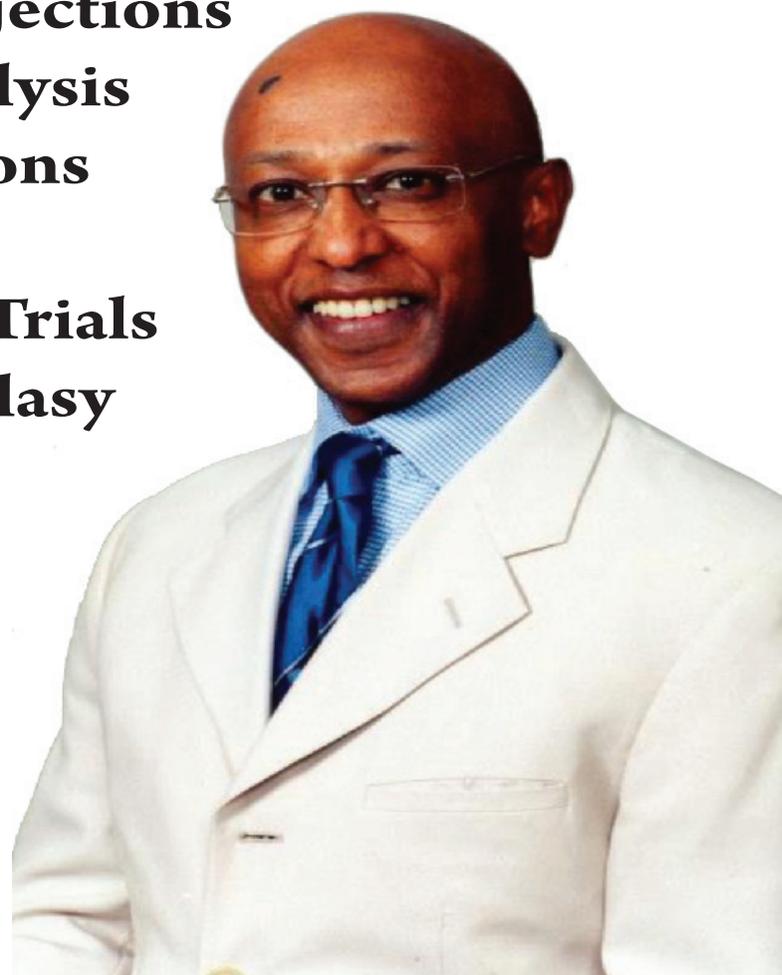


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