# Senior Living Market M

Your guide to retirement

Itemizer-Observer • Section C • October 4, 2017

# **Aging Eyes: 3 Ways Seniors Can Protect Their Vision**

(StatePoint) — While you may take healthy eyes for granted, it's important to know that as you age, you become more susceptible to conditions that can impair your vision. The effects of vision loss can be devastating, harming one's quality of life and independence.

Fortunately, there are proactive steps you can take to see better and help keep eyes healthy.

**1. Annual ophthalmology appointment.** Regular ophthalmological exams are critical, especially for seniors. Even if you think your vision is unchanged, it's important to make an appointment annually. A thorough eye exam not only assesses prescription updates, it includes a range of tests looking for signs of cataracts, glaucoma and macular degeneration. Catching these issues early means earlier intervention and a greater chance at preserving your vision.

**2. Monitor and treat macular degeneration.** Over 15 million Americans have macular degeneration (AMD), a progressive disease which can lead to severe central vision blind spots in both eyes. In the most advanced form, End-Stage AMD, it becomes difficult or impossible to recognize faces, read, watch TV or complete tasks requiring detailed vision. However, new advances are helping those living with macular degeneration. For example, the CentraSight treatment program uses a pea-sized telescope implant. Implanted in one eye only, the FDA-approved and Medicare-eligible device is proven to restore vision and improve quality of life those 65 and older. The other eye remains "as-is," to maintain the patient's peripheral vision, because some is lost in the operated eye after the out-patient surgery.

"Remarkably, within a few weeks after the telescope implant surgery, my mom

was able read her newspapers from front to back, every little thing. Thankfully, she is also back to knitting and together we are watching English football on the weekends. It's a huge relief to both of us that the surgery and training was a success," said Jennifer Rowe of North Carolina.

After surgery, people work with a low vision therapist to learn how to use their new vision, practicing looking at things that are stationary



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or moving. The telescope implant is not a cure for End-Stage AMD. As with any medical intervention, potential risks and complications exist with the telescope implant. Possible side effects include decreased vision or vision impairing corneal swelling. Individual results may vary.

To learn more, visit CentraSight.com or call 877-99-SIGHT

**3.** Eat right. Certain nutrients have been identified as good for eye-health. Be sure to get plenty of zinc, Vitamins E and C, lutein and zeaxanthin in your diet. While supplements can help you ensure you meet your daily requirements, you can also seek out foods that contain these nutrients. Sweet potatoes, flax seeds, leafy greens, eggs, citrus and nuts are all good choices. The good news is that these items can be good for your overall health as well.

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### Dallas Area Senior Center 955 SE Jefferson St., Dallas 503-623-8554 Monday - Friday 10 a.m. – 3 p.m.

These are just a few of the events taking place in October. If you are interested in participating in any of these events or are interested in obtaining the entire calendar for October, please feel free to call or visit the Dallas Senior Center.

- Oct. 6 Bingo 6:30 pm
- Oct. 7 Computer Class 3-4 pm
- Oct. 9 Karaoke 6-9 pm
- Oct. 17 Movie Monday! Anne of Green Gables 9:30 am Soup & Bread Lunch \$2
- Oct. 28 11th Annual Halloween Party 6 pm

Weekly classes, such as; Crafts, Cards, Exercise and more.
Please come by and visit.

## Monmouth Senior Community Center 180 S. Warren St., Monmouth 503-838-5678 Monday - Friday 9 a.m. – 4 p.m.

#### Examples of What is Available:

- **CLASSES** Tai Chi, Yoga, stretch exercise, Brain Builder, sweing, ipad classes, fly tying, card making, writing, crafts, conversational Spanish, AARP Defensiving Driving, ASL Sign Language, jewelry making, history, genealogy, photography, health & wellness, and computers. New classes are added regularly.
- **ACTIVITIES** Support groups, karaoke, billiards, bridge, pinochle, board games, coffee & conversation, wii bowling, monthly potluck, ice cream social, music jam, and women's night out. New activities are added regularly.
- **SERVICES** Health clinics, medical equipment loans, library, Crafter's Cottage of homemade items, wireless internet connection, tax help during tax season, toe nail clipping, and referrals to other agencies.

For more information please call the Center.





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# Why More Americans Should be Talking about Retirement

(StatePoint) — More than half of Gen X-ers and 40 percent of Baby Boomers have never given advice to their children about planning for retirement, according to a new study from North American Company for Life and Health Insurance.

One retirement industry leader says that this lack of discussion about money matters can have a big impact on the future of savings.

"Even when Americans are talking about retirement with their children, it's clear from this study that their advice is vague," said Ann Hughes, chief distribution officer. "The first step in helping the next generation succeed financially could come from simply, clearly sharing what you've learned from your mistakes."

Baby Boomers reported spending money on things they didn't need, going into too much debt and not saving for retirement when they

were young. That's not what they talked about with their kids, though, according to the study. And with even more Gen X-ers saying they regret spending and accumulating debt than previous generations, they may be on course to repeat their parents' mistakes.

Boomers and Gen X-ers share similar financial fears, according to the study.



PHOTO: Monkey Business/stock.adobe.com

About 66 percent of Baby Boomers admit they are concerned about outliving their retirement savings. Gen X-ers are even more fearful – 77 percent report the same concern.

These fears may stem in part from the fact that many Gen X-ers are getting squeezed – with nearly a fifth of this "sandwich" generation supporting their parents and 71 percent supporting children.

To ensure your savings can last a lifetime, start by assessing your current retirement strategy, including benefits such as Social Security and any other income streams. Then look at your future financial needs.

You may also wish to investigate options such as a fixed index annuity, which can help protect your nest egg from market volatility and generate steady lifetime income.

While the survey results suggest a growing participation in parents' retirement planning, there is clearly

room for improvement in communication on these subjects.

"All too often, money becomes a taboo topic or a source of embarrassment," Hughes said. "Making time for these discussions can help encourage each generation to avoid making the same mistakes their parents did and plan better for the future."



# **Prevent Isolation As You Age!**

(NAPSI) — Did you know that an estimated one in five adults over age 50 are affected by isolation? This is a problem, as research has shown that prolonged isolation can be as bad for you as smoking 15 cigarettes a day — and these negative health consequences of chronic isolation may be especially harmful for older adults.

To connect to aging services and programs in your area: Contact the Eldercare Locator, a public service of the U.S. Administration on Aging, a part of the Administration for Community Living. This nationwide service is a trusted gateway to connect older adults and their caregivers with local resources for older adults. Call the Eldercare Locator at 1-800-677-1116 to speak with a knowledgeable Information Specialist or visit the website www.eldercare.gov.

- Nurture and strengthen existing relationships; invite people over.
- Schedule a time each day to call or visit someone.
- Meet your neighbors.
- Don't let being a nondriver stop you. Find out about transportation options.
- Use social media to stay in touch or write letters.
- Stay physically active.
- · Take a class.
- Revisit an old hobby.
- Volunteer.
- Visit a senior or community center to see what's going on.
- Check out faith-based organizations' groups and events.



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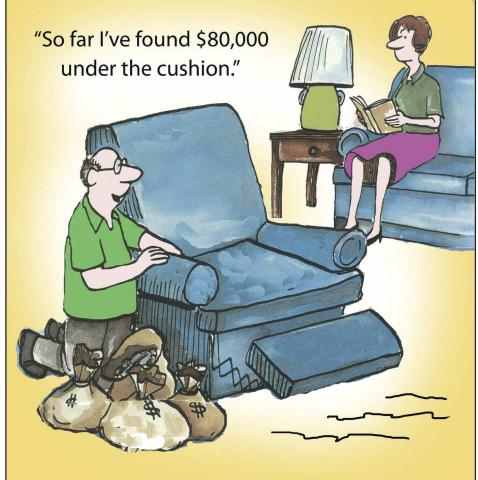
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# **Wireless Tips for Boomers**

(StatePoint) There are currently more than 93 million Americans in the U.S. over age 55, according to Census data, and the vast majority (74 percent) of them have a smartphone. And that number keeps growing.

In addition, Baby Boomers spend an average of 149 minutes a day on their smartphones — about as much as smartphone-obsessed Millennials at 171 minutes per day.

Despite these figures, and the fact that members of this generation were the inventors of the wireless industry, many mobile plans for Americans aged 55 plus are still designed for a time before the Internet. They come with limited minutes, and no data.

"The fact is that many 'senior' plans offer limited services that only work with basic phones. This doesn't make sense for most of today's modern, mobile adults," says John Legere, CEO and president of T-Mobile. "Unfortunately, many carriers and plans treat these generations like they're stuck in the past."

But even without the dumbed down "senior" plans, empty nesters aren't given great options. When kids leave the house and are off the family plan, most major carriers raise the per line cost by almost 60 percent, costing customers a hefty sum when it's time to pay the bill each month.

So how can you find the best deal for your needs? When looking for a plan, consider the following.

• How many lines do you need? Virtually every wireless provider has a lower per line cost for four lines instead of two. So, if you only need two lines, look for a plan that won't penalize you for not having four.



PHOTO: luengo\_ua/stock.adobe.com

• If you're a frequent traveler — whether it's for business or pleasure — ensure your wireless plan offers the perks you need to avoid sticker shock on your bills when you get home. T-Mobile ONE includes compelling perks for travelers – like an hour of free Gogo in-flight Internet on domestic flights and high-speed data in Mexico and Canada, and data and texting from 140 countries and destinations around the world. It's a good choice for those on-the-go.

• How much do you use your mobile phone? Be honest with the number of minutes you spend making calls and the amount of data you use. Lately, unlimited plans have become incredibly affordable and popular again. If you don't want to ever have to worry

about your data use, it may be time to take advantage of these deals and switch to an unlimited plan.

Consider new options like the recently launched T-Mobile ONE Unlimited 55+, which is designed specifically for today's modern mobile adults. For just \$60 a month, with taxes and fees included in the price, those who are 55 and older can get T-Mobile ONE, with unlimited talk, text and 4G LTE data, as well as the already mentioned other perks. It also comes with the ability to use your number on other compatible phones, tablets and PCs. It's limited to those aged 55 and older, so bring your ID when you go to sign up. To learn more, visit t-mobile.com/unlimited55.

Being over 55 doesn't mean you have to compromise on your wireless plan, so do your research and find a plan that offers you everything you really need to stay connected at the best price.





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to walls, purchase safety gates for stair-

cases, and install outlet covers, corner

protectors, security locks and appli-

ance latches. It might also be a good

time to update in-home safety features

for grandparents, too. Handrails pro-

vide better grip on staircases, and anti-

slip mats and grab bars in the

As teens get behind the wheel, en-

courage them to drive safely. A 2015

statistic from the Centers for Disease

Control and Prevention says six teens

die every day in car crashes in the US,

and this is the number one killer of

bathroom can add extra stability.

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# More Grandparents are Raising Grandkids: 3 Things They Need to Know

(StatePoint) From single parents to traditional and multigenerational households, modern families come in all shapes and sizes. But did you know there's an uptick in the number of grandparents raising grandkids? According to data from The Pew Charitable Trusts, 2.9 million grandparents were raising their grandchildren in 2015 compared with 2.5 million in 2005.

Oftentimes, grandparents become primary caregivers due to unforeseen circumstances. Here are three things those taking on this responsibility should consider.

#### **Protect their Financial Future**

A recent study found 30 percent of all households don't have life insurance, according to LIMRA, a life insurance research organization. Grandparents should be sure this coverage is up to date.



PHOTO: Monkey Business - Fotolia.com

They might also consider purchasing term insurance — life insurance issued for a limited period of time. More affordable than a whole life policy, it provides financial security for the golden years, helps supplement retirement income and can assist with final expenses. A term life insurance policy can even help pay off a mortgage — so grandparents have peace of mind knowing that dependents have a roof over their heads — and can also be used for other child-rearing expenses, such as college tuition.

#### **Keep Them Safe**

Accidental injury is the leading cause of death for children up to 14 years old, and more than a third of accident-related deaths happen in the home, reports KidsHealth.

To create a safe living environment for younger children, secure large furniture

teens. Distracted driving is the cause of 58 percent of teen-involved traffic crashes, according to the National Organization for Youth Safety. Remind

grandkids about the dangers of texting, using apps and changing the radio station while driving.

Also, reevaluate your auto insurance policy. Talk to an agent about whether it makes more sense to add grandchildren to an existing policy or take one out for them specifically. Grandparents may be able to add grandkids as secondary drivers on a policy, but should be prepared to pay higher rates since teens may be considered high-risk. Look for a cost-effective solution, such as the Youthful Driver Discount offered by Erie Insurance. Eligible licensed drivers 20 and under can save up to 20 percent on their car insurance. Plus, drivers under age 21 who complete an accredited driver's education course may also be eligible for discounts.

Caring for grandkids can be overwhelming. However, preparation can help ensure your family's safety and security.

# **Plan for Your Retirement**

(NAPSI) — If you're like 82 percent of Americans, you may be concerned about retirement, according to the Employment Benefit Research Institute. Fortunately, you may have a brighter future if you heed five hints from Ray LeVitre, CFP, author of "20 Retirement Decisions You Need To Make Right Now" as well as founder and managing partner of Net Worth Advisory Group—a firm specializing in retirement financial planning.

- 1. Track your expenses now. Gradually adjust your expenditures toward the budget you'll have in retirement.
- 2. Start living like a retiree. Change your lifestyle to reflect how it might be in retirement. That might mean downsizing your home, reducing your leisure travel or driving a more efficient car.
- 3. Increase your savings. Within 15 years of retirement, contribute a minimum of 15 percent of earnings toward retirement.
- 4. Explore your Social Security options. Postponing benefits until age 70 can significantly boost lifetime income. Explore spousal benefits, too.
- 5. Don't invest too conservatively. A broadly diversified, well-balanced portfolio of equities, bonds and cash offers the best opportunity to maintain the necessary growth of capital while minimizing volatility.

Learn More — Further insights and advice are at www.NetWorthAdvice.com. The book can be ordered from Amazon.







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- The course prerequisites must be satisfied prior to enrollment; and
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- All course fees are to be paid by the student

Stop in at the Chemeketa Polk Center or log onto polk.chemeketa.edu to pick up a registration form. We are located right next to Dallas High School at 1340 SE Holman Ave. Dallas, OR 97338. EO/AA/ADA/TITLE IX INSTITUTION

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7:00a	7:07a	7:22a	7:24a	7:28a	7:36a	7:40a	7:53a	7:55a	8:02a
9:30a	9:37a	9:52a	9:54a	9:58a	10:06a	10:10a	10:23a	10:25a	10:32a
12:30p	12:37p	12:52p	12:54p	12:58p	1:06p	1:10p	1:23p	1:25p	1:32p
3:00p	3:07p	3:22p	3:24p	3:28p	3:36p	3:40p	3:53p	3:55p	4:02p
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<b>Dallas Walmart</b> 321 NE Kings Valley Hwy	Dallas Downtown Oak @ Main	West Valley Hospital Washington @ Lewis	Western Oregon U Monmouth Av @ Church	Monmouth Library Main @ Ecols	Independence Roth's 13th @ Monmouth St	Independence Library Monmouth St @ 2nd	Independence North Main @ Polk	W. Salem Safeway Edgewater @ Rosemont	Salem Downtown TC Church @ Court
5:50a	5:57a	5:59a	6:12a	6:16a	6:24a	6:26a	6:28a	6:43a	6:50a
8:20a	8:27a	8:29a	8:42a	8:46a	8:54a	8:56a	8:58a	9:13a	9:20a
11:20a	11:27a	11:29a	11:42a	11:46a	11:54a	11:56a	11:58a	12:13p	12:20p
1:50p	1:57p	1:59p	2:12p	2:16p	2:24p	2:26p	2:28p	2:43p	2:50p
4:20p	4:27p	4:29p	4:42p	4:46p	4:54p	4:56p	4:58p	5:13p	5:22p
7:20p	7:27p	7:29p	7:42p	7:46p	7:54p	7:56p	7:58p	8:13p	8:20p

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7:00a	7:07a	7:26a	7:28a	7:35a	
5:00p	5:09p	5:28p	5:30p	5:37p	

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6:12a	6:19a	6:22a	6:41a	6:50a
4:14p	4:21p	4:24p	4:43p	4:50p





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