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2022

for Adults Over 55 Years Young



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Things to Consider When Touring a Retirement Home



If you or a loved one are planning to move into a retirement home, it's a good idea to tour several facilities before making a final decision. Here are five things to consider when visiting a senior's residence.

THE UNITS

Tour the available units to find out if they include a kitchen, accessible bathroom, balcony and more. This way you can compare different suites and select one based on your budget and needs.

THE ATMOSPHERE

Visit the retirement home's common room and living area to observe the residents' behavior. Do they seem happy and relaxed? You should also find out what kind of activities are available.

THE AMENITIES

Some retirement homes have amenities such as a hair salon, swimming pool, theater, convenience store and restaurant. Make sure to tour these areas as well.

THE NEIGHBORHOOD

Before or after your visit, walk around the neighborhood to see if it's easy to access by public transit. You should also see if there are any interesting shops nearby and places where you can enjoy outdoor activities.

THE MEAL PLAN

If you plan to use the retirement home's food services, consult the menu to get an idea of the type of food they serve and if it meets your expectations. Moreover, factors like the parking arrangements, available storage space and cleanliness of the premises can help guide your decision. If you're unsure, don't hesitate to go back for a second tour.

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Tips for Assisting an Elderly Relative from a Distance



Caring for an elderly relative can be demanding at the best of times. However, if you live far away, it can make things even more difficult. Whether your loved one resides in a different city or country, here are a few strategies for taking care of them from afar.

DEVELOP A NETWORK OF CONTACTS

Build a network of people who can help your elderly relative when you're not around. For example, you could ask a trustworthy friend or family member to regularly check in on them. Additionally, you can hire a healthcare professional to conduct visits. Make sure you give your loved one a list of people they can contact if they can't reach you.

MAKE THE MOST OF YOUR VISITS

During your visits, assist your loved one with as many of their immediate and future needs as possible. For example, you

could help them stock up on groceries, prepare meals, sort medication and schedule appointments.

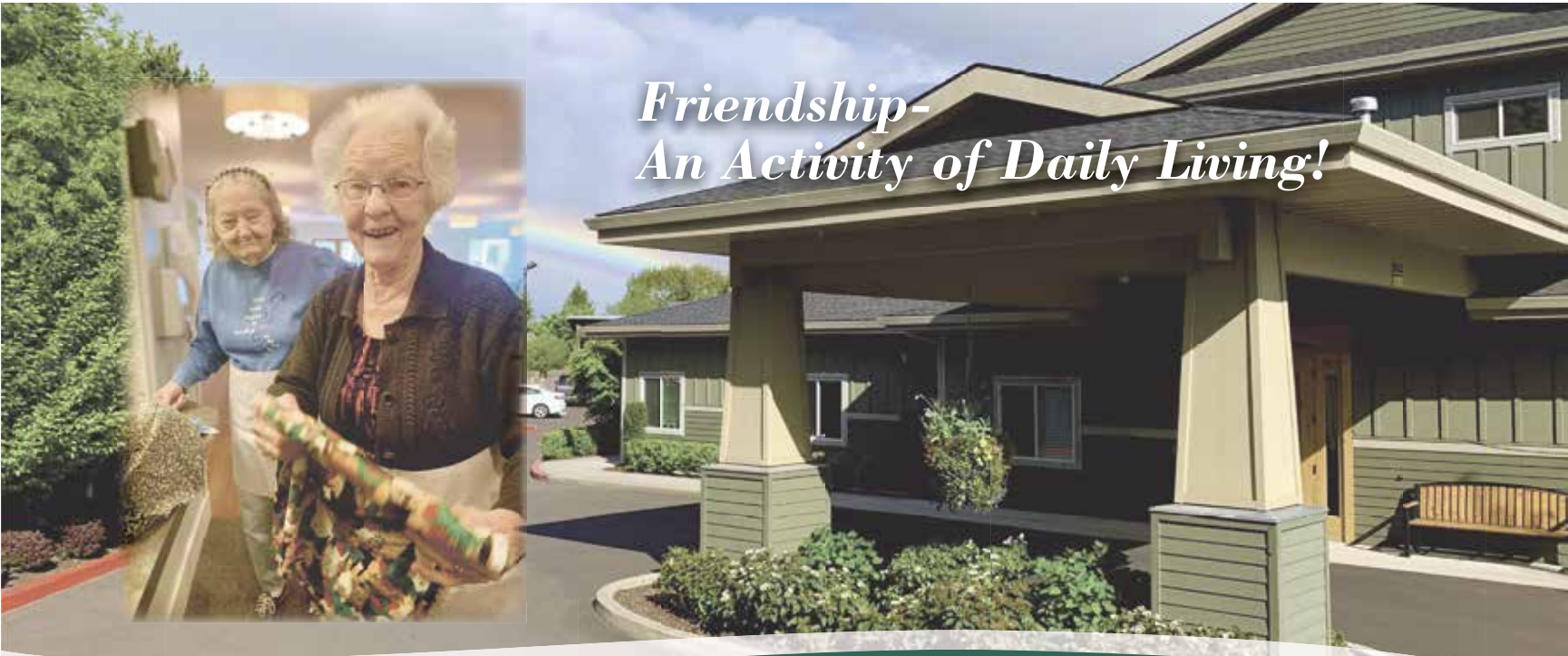
CHECK IN REGULARLY

Frequently checking in with your loved one allows you to stay on top of their health and habits. On top of face-to-face visits, you can call, email or video chat to keep in touch.

PREPARE FINANCIAL RESOURCES

If you'll need to travel or take time off work to accompany your loved one to a medical appointment, it's a good idea to make room in your budget for this expense.

Additionally, some non-profit organizations offer friendly calls or visits to seniors. Find out if a service like this is available in your loved one's region.



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How Seniors Can Deter Thieves and Prevent Mugging



Some criminals target seniors. Even if your reflexes aren't as sharp as they used to be, the following tips can help limit your risk of being mugged.

MAINTAIN GOOD POSTURE

When you're running errands, make sure you exude self-confidence. Stand up straight, look forward and try to walk at the same pace as other people.

REMAIN AWARE OF YOUR SURROUNDINGS

To help you spot potential threats and avoid them, it's important to be mindful of your surroundings. It's a good idea to briefly make eye contact with the people you pass. This will prevent potential attackers from catching you off guard. Additionally, stick to well-lit and busy areas.

ENSURE YOUR VALUABLES ARE HIDDEN

Keep your bags, purse and wallet close to your body, and avoid wearing jewelry, expensive watches and high-end clothing. This will make you a less attractive target for thieves.

KEEP YOUR DISTANCE


If someone makes an aggressive move and demands that you give them your money, don't try to resist. If possible, throw the thief the requested object and stay far away to protect yourself.

If a physical confrontation is unavoidable, use whatever you can to defend yourself, like your car keys, purse or cane. Aim for weak points such as the eyes, nose and knees. Moreover, make as much noise as possible by shouting or screaming.

Are you interested in learning self-defense techniques? If so, look for senior friendly courses in your area.



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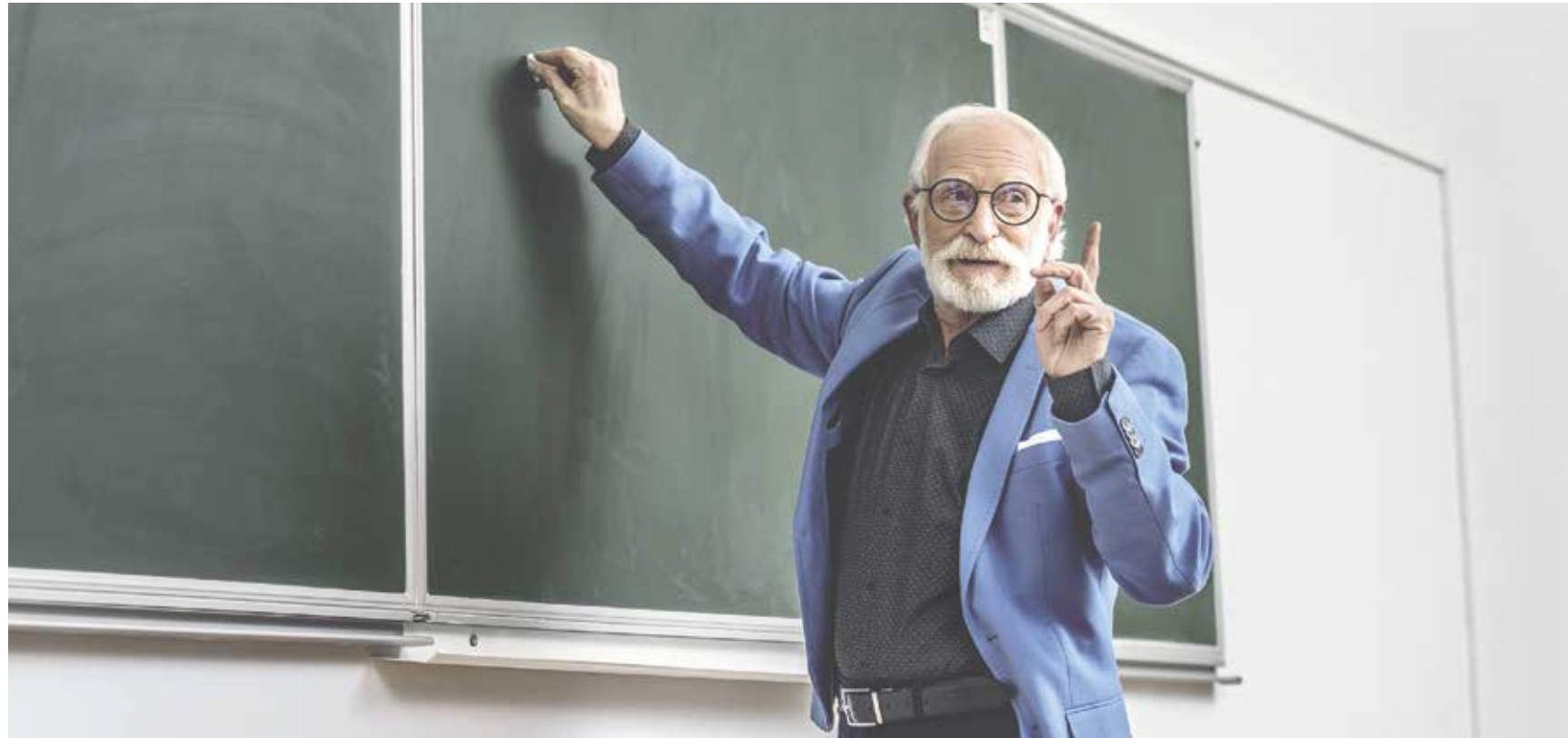


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How to Spend Time

When you Retire



Many new retirees struggle to fill the void that's created after they stop working. If the idea of retirement scares you, you should know that there are many opportunities to stay busy after you retire. Here are a few things you may want to do.

VOLUNTEER

Volunteering can give your life a sense of purpose and keep you active in your community. Consider becoming a mentor and sharing your wisdom with others.

GET A HOBBY

Retirement presents an excellent opportunity to take up a new hobby or spend more time engaging in your current pastimes.

START A NEW CAREER

You could use this time in your life to revisit a field that's always been of interest to you. You'll have the flexibility to work as much or as little as you please.

HERE ARE 10 JOB IDEAS:

1. Consultant/freelancer
2. School crossing guard
3. Real estate broker
4. Driver
5. Museum guide
6. Owner of a bed and breakfast
7. Pet sitter
8. Retail worker
9. Substitute teacher
10. Resort employee

If your new career requires you to be licensed or certified, check with a local college to see what type of training is available in your area.

Though filling your time when you retire may initially be daunting, eventually you'll find things you enjoy doing and likely come to enjoy this period of your life.

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Why Puzzles are Great for Seniors



Puzzles are a popular pastime for people of all ages, but for seniors, this activity has numerous health benefits. Here are four reasons to take up this hobby in your golden years.

MEMORY

Solving puzzles requires good mapping, dexterity and observation skills. Consequently, this hobby is excellent for improving and preserving memory by stimulating the brain.

FOCUS

Putting a puzzle together requires you to pay attention to the task at hand. This type of heightened concentration can improve your focus and help boost your short-term memory and other cognitive abilities.

DEXTERITY

Connecting puzzle pieces requires manual dexterity. Maintaining your fine motor skills and coordination as you age is important for performing a variety of daily activities that can help you remain independent.

RELAXATION

When solving a puzzle, you must focus. This allows you to escape your daily routine and can help you to relieve stress.

Just like the muscles in your body, you need to exercise your brain regularly to keep it fit. To stock up on puzzles, visit the stores in your area.

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Setting Retirement Goals

How to Get Started



Having clear retirement objectives can help you save for the future. Here's how to set achievable goals for this chapter in your life.

BUDGET FOR RETIREMENT

Do you know how you want to spend your retirement? While certain expenses will disappear, others will increase. Having an idea of what you want your lifestyle to look like will help you determine how much money you'll need to live on each year when you're retired.

ESTIMATE THE LENGTH OF YOUR RETIREMENT

Once you know how much you plan to spend annually, you'll need to estimate the number of years you'll spend

in retirement. This will help you determine when you can retire. The current life expectancy in the United States is approximately 78 years for men and 80 years for women. If you retire at age 65, you can expect to live approximately another 15 years.

DETERMINE HOW MUCH YOU NEED TO SAVE

It's recommended that you set aside at least 10 percent of your net annual income for retirement. This amount will vary depending on your age when you start saving, the rate of return on your investments and your retirement budget.

If you're struggling to achieve your goals, don't hesitate to consult a financial adviser. A professional can help you come up with a winning strategy to achieve your objectives.



My Nasal Specific Treatment Confession To Yamhill County...

Dear Friend,

When I meet people in McMinnville, they usually say, "Oh, I know you. You're the doctor that I've seen in the ad with your son Chris, from the **Bachelorette**." Well, I want you to know a little more about that picture and why I use it in my ads. Years ago, when I was studying to be a chiropractor, I received an amazing treatment at age 26 that totally changed my life and got rid of my chronic headaches and sinusitis from falls, bumps and thumps in sports, even a few fights growing up on the streets of Philly. It is called the Bilateral I Nasal Specific Treatment.

And all I could say then, even now, was WOW! After that first treatment, I was able to breathe so much better through my nose. And I felt like a knife was taken out of my head. At age 26, I was at the "end of my rope", and desperate and this treatment changed my life.

"The lights went on for me" and I knew then that I wanted to learn this special technique, developed, practiced, and taught by Dr. Stober for over 30 years when I had my first treatment in 1976. I spent over 1,000 hours during a 10-year period observing and studying with him and am now a leading expert, and I have performed the procedure thousands of times, on patients of all ages. I became his protege and his only student to treat him for his chronic headaches he suffered with from a bad head injury as a kid" And I truly believe he saved my son

Chris, from a lot of suffering as well. When Chris was born, after a 36-hour labor, he had a conehead and we were told that he could have some cerebral palsy due to the stress on his head from the birth process. The day after he was born, I took him to Dr. Stober for his first Bilateral Nasal Specific treatment. Right in front of our eyes, my wife and I could see the shape of his head changing. I took over Chris's care from there. He became an all star pitcher in High School, he walked on at the University of Portland, and he was drafted by the Chicago Cubs in the 11th round, the 354th pick and pitched for them for 5 years. One just never knows how valuable a Bilateral Nasal Specific treatment and sound nutrition can do for a person's health.

It's strange how life is because I have treated many patients since 1976 with chronic migraines, sinusitis, concussions, and other conditions related to blows to the head, whiplash and birth trauma.

Here's what some of my most recent patients have said: There are many other reviews as well on my website...

When I first came to see you, I was so miserable. I called immediately for an appointment. After the very first treatment the sinus pressure started to go away. After those 7 treatments I have not had sinusitis since, where before it seemed like I was sick all the time. Thank you very much.

- Loretta K

Two previous sinus surgeries for allergies and sinusitis failed. Drugs and sprays were a way of life for me. Dr. Siegfried's Bilateral Nasal Specific treatment allowed me to breathe for the first time in my life; the allergies and sinusitis are gone.

- Chris M.

Now, My CONFESSION is that I don't heal anyone!! I never have. I don't treat or cure any of the sinus and other head conditions patients come to me with, Here's how it works: I make a specific adjustment to the sphenoid bone in your head, It's your body that does the healing. And we've had amazing results with this treatment since 1976. It's as simple as that.

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- Dr. Siegfried



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Helping Visually Impaired Seniors



Elderly people with a visual impairment often require help with everyday tasks. If someone you love has become visually impaired in their old age, here are a few things you can do to help them maintain their independence.

OFFER YOUR ASSISTANCE

A visual impairment can make it more challenging for your loved one to perform their daily activities. To help them, consider offering to complete the tasks they find most difficult.

ENCOURAGE COMMUNICATION

Let your loved one know you're there for them and they can talk to you about their feelings. Listen to their needs so you can help them make any necessary changes.

ASSESS THEIR HOME

You may want to suggest installing grab bars in your loved one's home to prevent them from falling when getting out of the bed or shower. You should also go through their living space to ensure there aren't pieces of furniture, rugs or accessories that could be a safety hazard.

If you make changes to your loved one's living space, make sure you discuss it with them. However, it's best to avoid drastic changes, as people with severe visual impairments rely on their memory to find their way around.

If your loved one needs additional help, consider reaching out to a homecare provider in your area.

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Talking to Older Relatives About Their Driving



Do you have an elderly family member whose driving has become dangerous? If so, telling them you fear for their safety can be difficult. Here are a few tips to help you broach this sensitive subject.

GIVE EXAMPLES

Prepare a list of your relative's risky driving activities. For example, not coming to a complete stop at an intersection or driving the wrong way down a one-way street. You can use these examples to gently question your loved one and determine whether they've forgotten the rules of the road or if their vision, hearing or reflexes have deteriorated with age. If needed, you can suggest they consult their doctor.

BE COMPASSIONATE

Losing the ability to drive can be frightening for someone who's been doing so for decades. Therefore,

approach the subject gently, and choose your words carefully. You don't want to infantilize your loved one. Above all, be empathetic when expressing your concerns.

OFFER SOLUTIONS

Instead of telling your loved one they must stop driving immediately, suggest ways they can get behind the wheel more safely. For example, ask them to avoid driving in poor weather conditions or stressful situations like rush hour. This will help them maintain some of their independence.

If your relative is in complete denial and their driving is out of control, you may want to consider anonymously reporting them to your local driving authority.

Getting Out of Your Comfort Zone

Are you a homebody? Are you stuck in a monotonous routine? If so, here are three ways you can push yourself to step out of your comfort zone.

CHALLENGE YOURSELF

Don't let your everyday routine get stale. If you enjoy going for daily walks, see if you can go further or faster. If you love making art, experiment with a different style or technique to push the limits of your creativity.

CHANGE UP YOUR ROUTINE

Do you mindlessly go through the motions of your day? To

keep things fresh, try visiting a new place, signing up for a class or striking up a conversation with a friendly stranger.

STAY CURIOUS

If you're interested in learning about another culture or have always wanted to take up a hobby, go for it. It's important to stay curious and continue to learn new things as you age.

Above all, have confidence in yourself and dare to step out of your comfort zone. Look for activities and outings in your area that will inspire you to be your best self.

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Saving for Retirement

Tips to Help With Your Journey



Many Americans struggle to understand the logistics of retirement and how to save. In fact, one in four Americans have no retirement savings and, in many cases, those who are saving aren't putting away enough. Here are six practical tips to help you get ready for retirement.

UNDERSTAND YOUR CURRENT SPENDING

Know how much you currently spend so you can compare it with your projected retirement spending. Managing your current spending can help you save for the future.

PLAN YOUR FUTURE LIFESTYLE

Now's the time to think about how you want to live out your golden years. Many people assume their retirement spending will amount to approximately 70 percent of their current spending (known as the 70 percent rule). This may not be realistic by today's standards. Consider how you want to spend your retirement, and create a budget to match that lifestyle.

EXPECT INFLATION

Rising prices are inevitable. Be sure to keep inflation in mind when planning your retirement.

SAVE ON AUTO-PILOT

Setting up regular deposits into a savings account can help you build your nest egg without having to lift a finger.

PAY OFF YOUR MORTGAGE

Home expenses comprise a significant portion of your fixed costs. Paying off your mortgage before retirement can help eliminate this monthly expense.

WORK WITH A FINANCIAL ADVISER

Hire a good investment professional and work with them regularly to keep your savings on track. Ask friends and family members for recommendations if you don't currently work with a financial adviser. With proper planning and a little help, you can prepare yourself for the realities of retirement.

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Is exactly where you want it to be, celebrate!

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VINEYARD HEIGHTS

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