

April 2022

Vitality

YOUR MONTHLY GUIDE TO AGING WITH
GRACE, PURPOSE AND WELL-BEING

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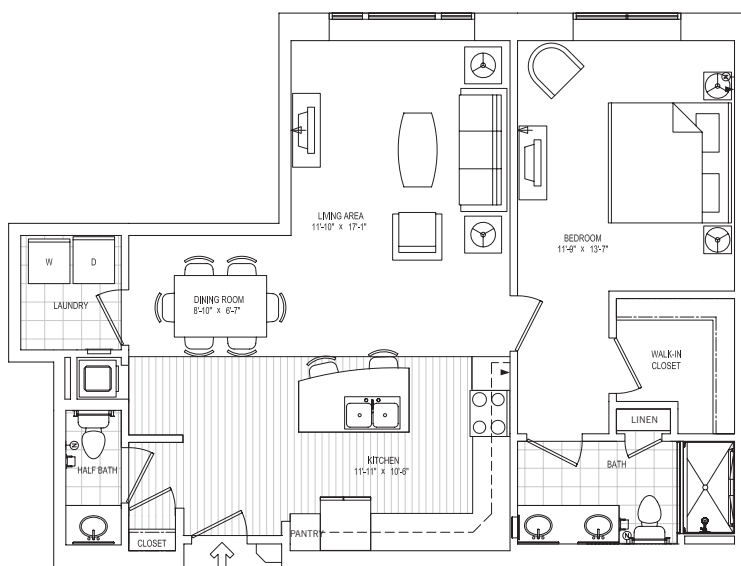


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VITALITY

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On the cover: Jo Golda of Jo's Cleaning & Organizing said one of the best ways to stay organized after decluttering is to develop a system so that every item in the house has a home.

PHOTO COURTESY OF JO GOLDA

MONEY & SECURITY

Real Estate: The difference between a detached condo and a site condo

Q: My Dad passed away in January and my Mom passed many years ago. I need to sell their home. Dad had his hobbies and there is a lot of stuff besides the normal furniture, clothes etc... My husband and I still work full time jobs (not retired yet). With only limited time available to work at the house, it will take us a long time to go through everything and empty it out. This doesn't take into consideration anything that should be done to the house before putting it up for sale. I don't want to make a second career out of this. We need help; any suggestions?



Steve Meyers
Columnist

A: This is a position that many find themselves in more often than you'd think. There may be items you want to keep, items that are keepsakes, valuable or collectable, items that are saleable and definitely items that belong in the trash. I can't speak for what other agents do, but I can tell you what I do for clients listing their inherited home with me. I first recommend taking out the things you or family members want, leaving what you don't want. I know reputable estate sale companies that will come in and organize a sale, but be aware that depending what you have, they may not be interested in doing an estate sale. Also, another stumbling block with estate sales is that it will cost you money to have all the items removed that did not sell at the estate sale. I have seen numerous times where a check has to be written out to the estate sales company because what sold did not cover the cost of removal. I also have a thrift / resale store that will come in and empty out the house at no charge and sometimes pay you for some of the items. For the hobbyist who have model trains, model cars etc. I know reputable dealers who will come in and pay cash at a fair

market price and remove those items so you don't have to. When it comes to possible repairs that need to be done before putting it on the market I have handymen, electricians, roofers etc... who have helped many of my clients that I can recommend. This approach prevents a lot of stress/anxiety. It can also save you time and money; remember, a vacant house or condo can be a financial burden. You still have to pay property taxes, insurance, utilities, mortgage (if one exists) and possibly home owner's association dues. I have witnessed family members of deceased love ones taking 7-9 months or longer to go through things and organize their own garage sale to make \$1,000 not realizing that the monthly overhead for taxes, insurance, monthly association fees and utilities was costing them \$675 per month (they lost over \$4,000).

Q: My wife and I are looking to sell our house and buy a condo. We are not clear as to the difference between a detached condo and a site condo. Are they the same thing?

A: Often Buyers buy this type of property and really don't know what they bought because no one explained it to them correctly. I have even witnessed builder's sales people explain it wrong. Here's the simple explanation. Detached condos look like houses; however, no land/lot goes with the property. Everything outside the walls of the condo is common area. Site condos look like houses and include the land/lot it sits on with the ownership of the condo.

Steve Meyers is a Realtor at RE/MAX Metropolitan in Shelby Twp. and is a member of the RE/MAX Hall of Fame. Contact him with questions at 586-997-5480 or at Steve@AnswersToRealEstateQuestions.com You can also visit his website: AnswersToRealEstateQuestions.com.

Market Update: February's market update for Macomb County and Oakland County's housing market is as follows. In Macomb County prices were up by more than 8% and Oakland County prices were up by more than 9% for the month. Residential home/condo on market inventory was down again. Macomb County's on market inventory was down by more than 7% and Oakland County's on market inventory was down by almost 24%. Macomb County average days on market was 28 days and Oakland County average days on market was 30 days. Closed sales in Macomb County were down by almost 7% and closed sales in Oakland County were down by almost 13%. The closed sales are down as a direct result of the continued low inventory. Demand still remains high. We are currently averaging around a one-month supply of homes for sale; a six-month supply is considered a balanced supply. (All comparisons are month to month, year to year.)



Brian J. Kurtz

AIP FINANCIAL SERVICES, INC.
2041 East Square Lake Road, Suite 200
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Radio Show Host Since 2001
Published Author of "Getting The Most Out of Your Savings Bonds"
(June 2004)

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LTC COVERAGE: Should you buy long-term care insurance? Maybe... or maybe not. I can inform you of ALL the options available to set aside funds for your own care, and help you make an informed decision on which method is best for you.

ESTATE PLANNING: Our attorney will prepare your Trust, Powers of Attorney, Medical Powers of Attorney, Last Will and Testament and all other necessary documents for an extremely reasonable fee. And I'll personally make sure all your assets are properly titled!



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SOCIAL & WELL-BEING

HELP FOR THE HELPERS

10 tips for caregivers of parents with newly diagnosed memory loss disease

By **Cindy La Ferle**
For *MediaNews Group*

My husband and I were in our early fifties when our son left home to start his own life in Chicago. As official empty nesters, the two of us were free to travel — or navigate the future any way we pleased. But the future had other plans.

At precisely that point, my elderly mother's health began to deteriorate. Our travel plans were soon exchanged for regular trips to Mom's cardiologist, urologist, audiologist and every other medical specialist you can name. She was also experiencing bouts of memory loss, which I dismissed (at first) as typical signposts of aging.

But I suspected something worse when Mom's friends called to report that she'd been forgetting to attend regular club meetings and lunch dates. Scarier still was the time she had second-degree burns all across her left hand — but couldn't remember why.

An appointment with a neurologist confirmed that my mother was in the early stages of vascular dementia. Widowed and independent, she lived alone and refused to believe she needed any help. As her only child, I needed advice and a caregiving plan.

Turning to Mom's primary care physician for guidance, I worked to maintain my mother's safety in her own home — at least until I could persuade her to move to an assisted living residence. It wasn't easy.

Fostering Mom's "independence" in her condo required vigilance and a flexible schedule on my part. Luckily, my own home was just a 10-minute drive from her place, making the plan viable for the next few months.

Taking the first steps

Learning that a parent has a progressive memory loss disorder can be devastating in any



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Learning that a parent has a progressive memory loss disorder can be devastating in any circumstance.

circumstance. Drawing from my experience, I offer these tips to help you navigate the initial stages of your own parent's memory loss.

1 . Educate yourself. "Dementia" refers to a large class of memory loss disorders, and isn't always an indication of Alzheimer's. Do your research, then accompany your parent to a doctor for a diagnosis and a care plan.

2 . Build a supportive medical team. Doctors and nurses can be your best allies. For starters, ask the primary care physician if your parent is capable of managing his or her own medications. And when it's time for Dad or Mom to surrender the car keys, a trusted physician can bring authority to an emotion-

ally loaded discussion.

3 . Be honest and tactful. Your parent deserves the respect you'd want if you received the same diagnosis. Early on, discuss any lifestyle changes he or she will need as the disease progresses. Is in-home nursing care an affordable option? Will he or she need assisted living or memory care? Even if you end up making the decisions yourself, communicate openly from the start.

4 . Prepare for emotional upheaval. Expect waves of roller-coaster emotions, from frustration to sadness, in yourself and your parent. Seek professional counseling if either of you experiences ongoing depression or anxiety. My

mother was often angry at me for making necessary changes in her lifestyle. I wish I'd received therapy earlier to help make sense of the painful shifts in our relationship.

5 . Enlist family help. Facing the long-term care of a family member is a major family crisis. But even in large families, it's not unusual for one person to manage the lion's share of an elder's care. Get the support you need. Ask siblings or other relatives to give you a break.

6 . Seek legal advice. Don't wait to meet with an attorney to review your parent's will and other legal issues. Discuss power of attorney and other documents required when a widowed or single parent is incapa-

ADDITIONAL RESOURCES

These online resources offer tips on caring for loved ones with memory loss disease.

- Alzheimer's Association: alz.org
- Alzheimer's Foundation of America: alzfdn.org
- Family Caregiver Alliance: caregiver.org/caregiver/jsp/home.jsp

ble of making medical or financial decisions.

7 . Know your village. If a parent with early stages of dementia lives alone, get acquainted with his or her closest neighbors and stay in touch. Give them your phone number and ask them to report anything unusual.

8 . Delegate duties. Consider hiring help for household chores, from floor mopping to meal preparation. I used a private-hire service to drive Mom on weekly errands, freeing time for me to focus on her other needs. For health and home-care resources in your area, consult your local hospital or senior community center.

9 . Consider household safety. Clear the floors of clutter and slippery rugs. Update your parent's bathrooms to include raised toilet seats, grab bars, and shower handles. Shop for helpful gadgets and safety devices at medical supply stores.

10 . Avoid caregiver burnout. The Alzheimer's Foundation of America suggests pursuing interests beyond your caregiving role. Pamper yourself, revive an old hobby, socialize with friends, and nap whenever you can. Guard your free time and learn to say no when necessary. In the long run, the most resilient caregivers know that self-care isn't selfish.

MONEY & SECURITY

How to create structure after your retirement

Professionals typically look forward to retirement and the freedom that comes with it. The notion that commuting and deadlines will one day be a distant memory is enough to make anyone excited for retirement. But when the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure.

Retirement is a big transition, and Robert Delamontagne, PhD, author of the 2011 book "The Retiring Mind: How to Make the Psychological Transition to Retirement," notes that some retirees experience anxiety, depression and even a sense of loss upon calling it a career. Some of those feelings can undoubtedly be traced to the perceived lack of purpose some individuals feel after retiring. Without a job to do each day, people can begin to feel useless. Overcoming such feelings can be difficult, but finding ways to build daily structure can make the transition to retirement go smoothly.

Find something to truly engage in. Professionals who truly enjoy their work tend to be fully engaged, so it's no surprise if such individuals have a hard time adjusting to retirement. Some may suggest volunteering can help fill the void created by retirement, but researchers with the Sloan Center on Aging and Work at Boston College have found that only those individuals who are truly engaged in their post-retirement volunteering enjoy the psychological benefits of such pursuits. So before retirees dive right in to volunteering as a means to creating structure, they should first exercise due dil-



PHOTO COURTESY OF METRO CREATIVE CONNECTION

When the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure.

igence and find an opportunity they'll find genuinely engaging.

Embrace the idea of "bridge employment." "Bridge employment" is the name given to the trend that has seen retired individuals take on part-time or temporary employment after they have retired from full-time working. COVID-19 has no doubt skewed post-retirement working statistics since the World Health Organization first declared a pandemic in March 2020, but a 2019 survey from the LIMRA Secure Retirement Institute found that 27% of pre-retirees with at least \$100,000 in assets planned to work part-time in retirement. Even part-time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

Make a concerted effort to be more social. Volunteering and working are not the only ways to create structure in retirement. A concerted effort to be more

social can help retirees fill their days with interactions with like-minded individuals who may be experiencing the same feelings. Join a book club, a local nature group that goes on daily or semi-daily morning hikes or another local community organization. These are great ways to build structure and meet new people. Retirees can create social media accounts to find local community groups that cater to their interests. Even if it seems hard to believe, plenty of retirees are seeking to create structure in retirement life, and social media can make it easier to find such individuals in your community.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

Story courtesy of Metro Creative Connection



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MONEY & SECURITY

Ask the Financial Doctor: Is it better to take Social Security at 62 or 67?

Q: I am frustrated trying to get help from the IRS? Do you have any suggestions?



Richard Rysiewski
Columnist

A: Try calling the IRS help desk early in the morning around 7 a.m., avoid Mondays and Fridays and be prepared to be on hold at least 15 minutes. If that does not work try calling the taxpayer advocate service at 877-777-4778. The IRS is understaffed and has a backlog of unanswered questions. As of last December, the IRS has not processed six million tax returns for the 2020 tax year and has five million unanswered letters. In 2021, there were 630 million inquiries requesting refund information.

Q: For the tax years 2021 and 2022 what are the allowed mileage deductions for charity, medical and business expenses?

A: For 2021, the allowed mileage deduction for charity, medical and business is respectively 14 cents/mile, 16 cents/mile and 56 cents/mile. For 2022, the mileage deduction is respectively 14 cents/mile, 18 cents/mile and 58.5 cents/mile.

Q: Can I avoid the taxes on the interest income of U.S. savings bonds if I pay the educational expenses with the interest income from the redeemed bonds?

A: Yes, the interest income can be excluded if five requirements are satisfied.

1. Qualifying bonds are Series EE Savings Bonds purchased after 1989 and all Series I Savings Bonds. Bonds in the child's name generally do not qualify.

2. The bonds must be issued in your name and/or your spouse's name. The bond owner must be over age 24.

3. The bonds and proceeds must be used for qualified higher education expenses such as tuition and fees, but not room and board or books for you, your spouse or your dependents. Qualified

higher education expenses are reduced by any tax-free educational assistance such as scholarships, VA education assistance, employer paid educational assistance, tax-free 529 distributions and the American Opportunity Tax Credit.

4. Qualified expenses also include a qualified tuition program (529) or a Coverdell education savings account for you, your spouse or your dependent.

5. The income phase-outs are an important factor. For 2021, the exclusion phases out for a modified adjusted income between \$83,200 and \$98,200 for single filers and \$124,800 and \$154,800 for married filing joint filers. Married filing separate filers are ineligible. These amounts are indexed for inflation.

Q: I will be 62 years old in October 2022. I am debating to take my Social Security benefits at age 62 or waiting till my full retirement age (FRA) at age 67. What should I do?

A: If you are in good health, wait till your FRA, age 67. If you decide to take the Social Security benefits at age 62, you will get a 30% benefit reduction. If at FRA you would have earned \$1,600 per month but decided to take it earlier at age 62, your monthly benefit would shrink to \$1,120 per month. If you live until 85, shrinking your benefits by \$5,760 per year would mean giving up around \$103,680 in income. Of course, you will have received benefits for five extra years if you started at 62. But five years of retirement benefits equals \$67,200. Waiting till your FRA earns an additional \$36,480. If you live to 95, the additional amount is \$94,080. Each year, the Social Security benefit is inflation adjusted and the additional amount by waiting till your FRA could easily be over \$190,000.

Richard Rysiewski, a Certified Financial Planner®, welcomes all questions on tax and financial matters. Please send to Richard Rysiewski, Financial Doctor, 3001 Hartford Lane, Shelby Twp., MI 48316 or call (248) 651-7710.

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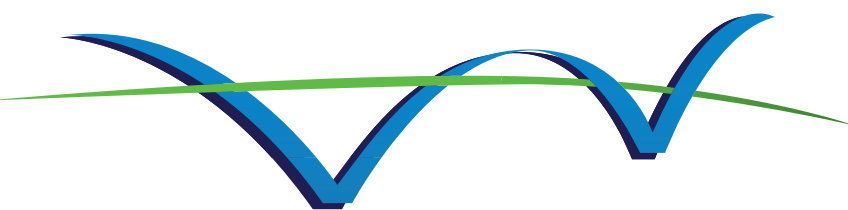
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Are OTC Hearing Aids Right for Me?

A 2017 study conducted by the National Institute on Deafness and Other Communication Disorders (NIDCD) found that users provided with self-fit Over-the-Counter (OTC) hearing aids were less satisfied than those that received hearing aids with professional fitting and consultation. Furthermore, OTC user's satisfaction increased when they later received professional services. Why is this the case? Let's consider some of the differences between OTC hearing aids and professionally fit hearing aids.

OTC Hearing Aids	Professionally Fit Hearing Aids
Evaluation: Not required.	Evaluation: A comprehensive audiologic evaluation is completed to determine the level of hearing loss at various frequencies, the processing ability, and the loudness discomfort level, among other key factors used to personalize the prescription.
Amplification level: Not individually prescribed. Devices may include 3-4 presets of "common" levels and configurations of hearing loss.	Amplification level: Prescribed for each individual frequency based on hearing evaluation results to maximize audibility, comfort, and clarity.
Verification of Benefit: None.	Verification of Benefit: Various methods may be used to verify user benefit, including Real Ear Measurements, aided testing, and/or validation questionnaires.
Acoustics and Physical Fit: May include 3-4 options of tips. No confirmation of appropriate fit.	Acoustics and Physical Fit: The provider may consider 12+ silicon tip options, or order a custom-fit ear mold using a cast of the ear canal. Length of the tubing or wire may also be adjusted. Factors that will be considered in determining the best options include hearing level, occlusion (plugging of ear), physical comfort, ease of full insertion, and retention.
Output Limiting: A necessary feature to protect the user's residual hearing. This regulation has not yet been set by the FDA.	Output Limiting: Maximum output of the hearing aids is set to protect residual hearing and to maintain comfort in loud environments. A compression formula is used to limit output without distorting sound.

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- *at Inn at Cass Lake in Waterford – Free hearing aid checks on the first Wednesday of the month
- *at the UAW Local 594 meetings – Third Tuesday of the month
- *at the UAW Local 5960 meetings – Third Wednesday of the month
- *at the UAW Local 653 meetings – Fourth Thursday of the month



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WORK & PURPOSE

The learning curve of starting a new business



PHOTO COURTESY OF PATRICIA WYNN

Patricia Wynn outside the Chamber of Commerce office in Hillsborough, N.C.

Entrepreneurs with a new startup are balancing so many things: developing and managing a new business, meeting the needs of customers and marketing to attract new ones, keeping the books straight and building their brand. Tying all these things together? A need to identify inexpensive or free ways for entrepreneurs to educate themselves in techniques necessary to advance their business.

With an eye on her bottom line and

keeping expenses down, Patricia Wynn has taken advantage of online courses with a nominal certification fee to further educate herself as she runs her Hillsborough, N.C.-based lifestyle assistant business, Patricia Services, LLC.

Noted Wynn, "Even though I'm not a certified nursing assistant, I was able to go on the myCNAjobs.com website and click on the training section to find online classes. So far, I've taken a caregiver

class, one on CPR, another on COVID, one with tips on meal prep for seniors, and a class on the dos and don'ts of dealing with people who are suffering from dementia. Often there is no cost for a course, but an eight dollar fee if there is a certificate when you complete it."

Wynn, 53, also plans to take advantage of some of the SCORE small business seminars that she sees listed in her email inbox. SCORE is the national organization of business executives that is affiliated with the U.S. Small Business Administration. Wynn has had a good experience with her SCORE mentor, Maxine Stern, and many of the seminars offer helpful business tips for free or a nominal cost.

"I'm thinking about attending some of these seminars in person, or I might even be able to listen to an online version while I'm cleaning for one of my clients," said Wynn.

Finding Ways to Network

She also recently learned that her Hillsborough, N.C. Chamber of Commerce has annual memberships which start at the entrepreneur level of \$300 and include being invited to business events, getting listed as a new company, obtaining referrals, benefiting from advocacy, and networking. Wynn is reviewing information on her local chamber of commerce organization before committing to join.

Kimberly A. Eddleston, Schulze Distinguished Professor of Entrepreneurship, D'Amore-McKim School of Business, Northeastern University, Boston, said entrepreneurs should, "Search for your local, town or state chamber of commerce on uschamber.com. They offer workshops on all kinds of marketing, ideas on branding, and understanding financial statements. Some are very focused on how to start a business. They could also do community outreach events that might put you in touch with potential customers or other entrepreneurs in your area."

Eddleston, a senior editor of the (EIX) Entrepreneur and Innovation Exchange, which is a funder of Next Avenue, also recommended that new entrepreneurs look for online or in-person workshops sponsored by SCORE or the Small Business Administra-



Lifestyle assistant Patricia Wynn catches up on some paperwork.

PHOTO COURTESY OF PATRICIA WYNN

tion (SBA) and websites like frugalentrepreneur.com, which has a listing of courses, tips and tools for small business owners.

She added, "Many universities and community colleges also offer free or inexpensive workshops. If you don't have a business background, you need to understand accounting. You need to know what's costing you money and what's making you money," with your new business.

Opportunities for Education

Eddleston mentioned that even YouTube has some accounting and bookkeeping informational videos. "You should pick accounting programs that will not overwhelm you — a platform that will offer you basic information so that you can move up and grow" your company, she explained.

In Wynn's case, Eddleston said, "The idea is that she wants to grow, but if someone grows too fast, there can be problems. There are scams out there, and you have to be really careful. Look for reviews when you are looking at online workshops — you want to be aware of whether they are trying to sell you something."

Another source that owners of startups can trust would be the Small Business Development Centers and continuing education courses often associated with colleges and universities or nonprofits, noted Eddleston.

"EIX offers free online surveys to assess your (business) strengths and weaknesses and articles written by leading professors," she said.

Eddleston also suggested new entrepreneurs join trade associations. "Their whole purpose is doing research on what are best practices in your industry," she said. "You can see what the trends are, start networking and find out how you might pivot, if necessary."

As COVID-19 restrictions begin to lessen, Wynn said she might consider attending some in-person small business workshops as well as the online options.

"I received an email that had information on SBA programs with no out-of-pocket cost at North Carolina Central University, a historically Black college in Durham, and at North Carolina State University in Raleigh," Wynn said. "I just have to see when they are offered and how I could fit attending a program into

my schedule."

Keeping a Steady Flow of Work

Wynn, who continues to maintain her Care.com profile to attract business for her lifestyle assistant company, juggles her weekly and as needed customers ranging from two to eight-hour assignments to keep a steady flow of work.

"Rather than charge a flat fee to clean a house, for example, I prefer to charge by the hour, ranging from twenty-five to thirty dollars. If one customer needs less done, I can try to pick up additional hours from another customer. I love what I'm doing with the cleaning and the cooking — that's why I'm taking my time building the business."

Through research, Wynn learned that a local cleaning company charged \$240 for two hours of work with a staff of 4 people. If she works eight hours at \$30 per hour, she's also making \$240.

The key, commented Wynn, is to "always make sure that you are professional and show up on time. I want to show my work ethic. If I tell someone I will be there, they can be sure that I will show up.

Networking is free because clients recommend you to their friends who become new clients."

Ironically, Wynn is making a business out of work similar to what her mother did as a health care private duty employee and domestic when she was growing up in the Hillsborough and Chapel Hill region.

"Back then, my mother said, 'this is not the land of opportunity for us' — meaning for Black people. While there are still some confederate flags flying at certain homes, and home prices have skyrocketed, pushing many Blacks and others that can't afford the real estate out, it's something for me to come back (from Atlanta) twenty-six years later and make a business of being a lifestyle assistant," said Wynn.

Leslie Hunter-Gadsden is a journalist and educator with over 25 years experience writing for print and online publications. She has covered business and a variety of topics for several consumer and trade publications and media outlets including Next Avenue, Black Enterprise magazine and Sisters from AARP newsletter.

Story courtesy of Next Avenue

MONEY & SECURITY

7 ways to cope with financial anxiety

By Jennifer Nelson

Next Avenue

Financial anxiety can be a debilitating money monster that affects people of all income levels. It haunts someone struggling to make rent as well as someone struggling to make the right investments — and every financial situation in between.

So, it's not surprising in today's volatile economy that financial anxiety is rampant. Researchers at the Global Financial Literacy Excellence Center at George Washington University and the FINRA Investor Education Foundation used financial studies and focus groups to find that 60% of participants feel anx-

ious when thinking about their finances and 50% say they're stressed about them.

Major financial triggers included:

- Lack of assets
- Insufficient income
- High debt
- Money management challenges

▪ Low financial literacy

Financial anxiety, like its non-specific cousin general anxiety, share many of the same criteria such as excess worry — in this case, over money, bills, assets, retirement, income or debt among others.

And with it come symptoms such as irritability, ruminating thoughts about money, nervous feelings about not having enough, not doing the right thing

with money, losing it or spending too much of it.

And when your mind can't rest from constant financial turmoil, it can result in the inability to sleep, relax, calm down, concentrate or be productive because money worries take up much of your brain space.

So, what are the signs and symptoms of financial anxiety, where does it come from and is there a way to ease the financial uneasiness?

Where Does Financial Anxiety Come From?

Many people who struggle with financial anxiety in adulthood have also experienced financial insecurity in childhood.

“Financial insecurity in our formative years can contribute to a scarcity mindset around money,” says Rebecca Phillips, a therapist and owner of Mend Modern Therapy in Frisco, Texas. “A scarcity mindset can make us feel like no matter how much we have, it's never enough.”

We may subconsciously fear that our basic needs could go unmet, we won't have enough money for retirement or to pay bills, or even that we could lose our job, home, or all our savings.

For those who have suffered financial insecurity in childhood, healing could require deeper therapeutic work because no amount of money may help relieve these types of embedded childhood anxieties.

For others, life events like job loss, financial crises, life changes like having a child head to college or someone in the family retiring can trigger anxiety. And it needn't even be a major life event but something like taking on new debt, downsizing, or making a money misstep.

“I believe the fear of running out of money when people are older and re-

tired is the main source of financial anxiety,” says Doug Carey, CFA, owner of WealthTrace, a retirement and financial planning software company.

“It is still true that more people fear running out of money in retirement than they fear death,” he adds.

Carey says millions of people lose sleep over visions of being in their 70s or 80s and having to go back to work, likely at a job that is lower paying than when they were in their prime working years. They fear not being able to enjoy their retirement or afford travel, dining out, or other luxuries they expected to embark on during their retirement years.

And finally, some people may develop financial anxiety as a learned response to internalized messages from their parents, caregivers, or communities that perpetuate fear, anxiety, and a “never enough” mindset.

In other words, if your parents were always on edge about not having enough to cover bills or lacking retirement savings, or the stock market is up and down the way it has been of late and you're listening to panicked chatter, you may internalize those

messages, which ramp up anxiety.

How Does Financial Anxiety Manifest?

“One sure symptom is losing sleep at night thinking about money,” says Carey. Likewise, if you wake up frequently with thoughts of bills, running out of money, or losing money in the markets, you may be experiencing financial anxiety.

“If you constantly wonder if you can ever retire, this too is financial anxiety,” he says.

Symptoms of financial anxiety include a range of chronic stress, muscle tension, obsessiveness around spending and saving, insomnia, perfectionism, overfunctioning, work addiction and relationship problems.

“These symptoms are a recipe for burnout, which can occur when financially anxious individuals feel a constant urge to be productive at the expense of leisure time,” says Phillips.

And worst of all, Phillips says, not only does financial anxiety take a toll on our mental health, but the consequences of unmanaged anxiety can affect our physical health.

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HOME & GARDEN

SPRING CLEANING AND DECLUTTERING TIPS TO REFRESH YOUR HOME

By Debra Kaszubski
For MediaNews Group

Spring has sprung and with that comes the urge to clean and organize your home. But if you are like some people, months of dust may have accumulated on top of your piles of clutter.

Jo Golda, the owner of the Rochester-based Jo's Cleaning & Organizing, said dealing with clutter is a common problem among those 50 and older, and although overwhelming, tackling piles of stuff is not an impossible task.

"Start small to avoid getting overwhelmed. A lot of people will take a day off of work and think that they are going to clean the whole house from top to bottom, but that's not always the best approach," Golda said.

Instead, Golda suggests concentrating on one part of the house first, whether it's a cluttered bedroom or an office that's flooded with paper. "There's always that one bedroom that seems to be the place to dump everything," she said. "Start there and try to do a little bit. That might be all it takes for you to really get going on the project."

Although a larger project, Golda, a professional organizer, likes to start in the basement when working with clients who are interested in getting organized or those who are downsizing. By cleaning and organizing the basement first, Golda can find a spot for the items that may be cluttering up the living spaces upstairs.

Once the room for decluttering has been identified, Jen Heard, owner of Rochester-based Clean Sweep Consulting, said to look for things that can be sold, tossed, or "re-homed" (donated). In the kitchen, for example, she suggests clients consider selling china and pieces used for entertaining. "A lot of seniors used to entertain a lot, but now they don't," she said. "Well, you have these big serving trays and serving platters taking



PHOTO COURTESY OF JEN HEARD

Jen Heard, owner of Rochester-based Clean Sweep Consulting, said to look for things that can be sold, tossed, or "re-homed" (donated).

up a lot of space. Those are things of high value that they probably don't need, so they should consider taking them out and rehomeing them to free up space for the things that they use everyday."

Also in the kitchen, toss old or expired items from the refrigerator, pantry, junk drawer, and any countertop space that collects clutter. Then, stash heavy cookery in the back of the cabinets.

The office can be the most time-intensive task, but it shouldn't be overlooked. Tackle office papers by splitting them into rough groupings. Try to come up with categories that reflect your life, put-

ting them in "like" piles that can be quickly and easily filed. You can also scan photos and documents and store them on your computer instead of keeping hard copies, Heard said. After you've cleared some space, clean dusty electronics.

Before getting down to the nitty-gritty of scouring the restroom, go through the medicine cabinet and scrap expired medications. Not only will you avoid ingesting a past-its-date prescription, but you'll most likely free up a good chunk of space.

In the bedroom, clean out drawers and move onto your closet to

rotate clothes for the season. Bring your spring wardrobe to the front, store cold-weather garments, and toss or donate any pieces you've outgrown.

Developing a system to keep things organized is key to long-term success. Making sure that every item has a home within the home, and developing a schedule for keeping the house clean are important things to do once the decluttering is complete.

"Create a schedule of when you are going to tidy things help. Use a cellphone calendar or even a regular calendar," Heard said. "What date will I clean the bathrooms?

When will I clean the laundry and put it away? Set up a structure and give a home to everything so that everything has a place."

While the room-by-room method of spring cleaning is meant to be easy, some chores are bigger than others. Tasks that are too physically taxing or those which you simply don't want to do can be handled by professionals. Golda and Heard assist seniors who are interested in downsizing and help clients sell and donate items.

Next Avenue contributed to this report.

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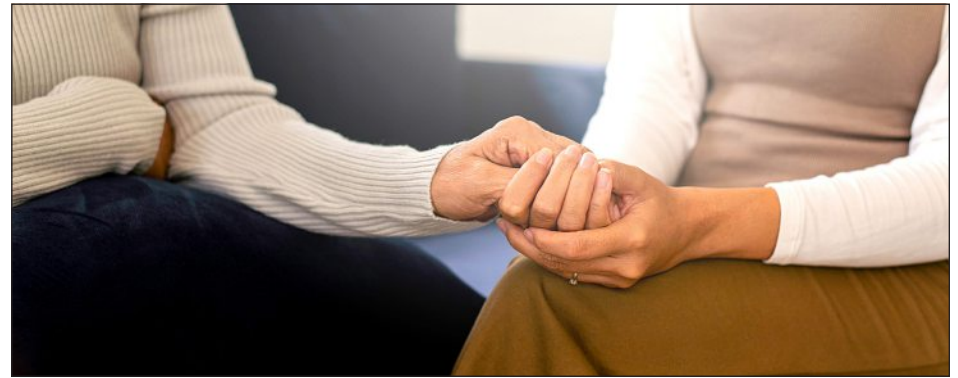


PHOTO COURTESY OF METRO CREATIVE CONNECTION

If you wake up frequently with thoughts of bills, running out of money, or losing money in the markets, you may be experiencing financial anxiety.

Cope

FROM PAGE 10

“Chronic stress and anxiety can lead to significant health problems such as a weakening of the immune system, digestive issues, high blood pressure and heart disease,” she says.

An Ellevest Financial Wellness survey found that women are hit especially hard. Half the women in the survey say financial stress takes a toll on both their mental and emotional health and 40% believe it's damaged their physical health.

Recognizing Money Fears

Phillips recommends starting by identifying your thoughts, feelings and behaviors around financial anxiety. Ask yourself:

- Is the anxiety caused by former financial insecurity, experiencing job loss, an economic crisis, or scarcity messages you were raised with?

- Where do the feelings pop up in your body when you think about money worries? A tight neck? Tummy troubles, chest discomfort? “Sometimes we notice the physical feelings of anxiety before we identify the contributing thoughts,” Phillips says.

- What behaviors result when you feel anxious about money? Do you binge eat, work too much, fight with your spouse?

7 Ways to Cope with Financial Anxiety

1 . Engage in regular self-care and leisure activities. Taking care of yourself over the long haul is important. “Exercise, vacations and time with loved ones are all very necessary to good mental health and help to alleviate anxiety,” Phillips says.

2 . Seek therapy if needed. Since earning more money isn't always suffi-

cient to manage financial anxiety, therapeutic modalities like Cognitive Behavioral Therapy (CBT) can help you address the core issues of your long-term anxiety. Working with a therapist can help get to the root of your worries.

3 . Create a financial plan. “If people don't know where they stand today financially and where they are projected to be in retirement, then it's no wonder they have anxiety about their finances,” says Carey. Many people are likely in better shape than they realize and are worrying needlessly. “I have worked with many clients who thought they had to work until age 75 when that wasn't actually the case,” he says.

4 . Work with a financial planner. Even if you aren't in great financial shape, a financial planner, coach, or advisor can help you figure out what you need to do to be able to retire — without anxiety.

5 . Set aside emergency savings. To buffer against future financial shocks, develop a proper emergency fund. If you're prepared, there's less to be anxious over.

6 . Check out financial help. If you're working, investigate your employer's financial wellness programs and resources that can get you on track, or talk with an advisor to brush up on financial literacy, and help you cope with the stress.

7 . Change your relationship with money. Or at the very least change your thoughts about money. Once you ditch thoughts like you'll never have enough, you open yourself up to the possibility of having plenty.

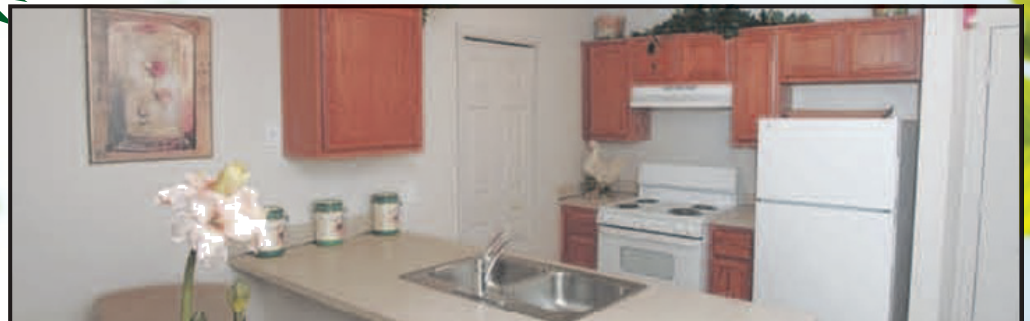
Jennifer Nelson is a Florida-based writer who also writes for MSNBC, FOXnews and AARP.

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HEALTH & FITNESS

What's love got to do with mental health?

By Rosie Wolf Williams
Next Avenue

Can we live on love? No, but it actually makes life more healthy.

In cases where older persons have no meaningful connections or support, their mental health can decline and can even trigger behaviors that can affect their physical health. Loving relationships, and even brief social interactions, can reduce loneliness and improve the health and longevity of the aging population.

“Human beings are social animals. We thrive in connection. And positive relationships can lead to better health and longevity,” says Lonnie Barbach, clinical psychologist and author of “Going the Distance:

Finding and Keeping Lifelong Love.”

Barbach continues, “Left too much alone, most people will feel depressed which can lead to a compromised immune system and poor health.”

“First, we have to recognize that love and joy are important,” says Anne Sansevero, founder & CEO of HealthSense in New York. “It sounds silly, but sometimes when we are overly focused on health and safety, we forget the importance of connection and creating joyful moments.”

A Love Potion for Well-being

Studies have found a connection between having experiences of love and psy-

chological well-being later in life. Loving relationships, including sexual or romantic connections, can even lead to a significant reduction in depressive symptoms, and can play a vital part in the well-being of aging adults.

“The feeling of a loving connection directly affects the mental health of an older person,” Sansevero says. “Studies have shown that human connectivity increases longevity, strengthens the immune system and lowers depression and anxiety. I have also witnessed that couples that have a loving relationship report less depression and anxiety — they lift each other up and compliment each other. There is a security between them and a bond that

increases resilience and optimism and overall engagement with their community.”

Love ignites a flame in the brain's pleasure centers, turning on the neurotransmitter dopamine, which can even cause a feeling of euphoria. One study examined MRI scans performed while people looked at photos of their romantic partners, and several areas of the brain literally became flooded with dopamine.

But when couples are together for some time, other neurochemicals are released, including oxytocin — a chemical that causes bonding between mother and child. This bonding hormone continues to be released when couples share activities, hug, or hold hands. They develop a trusting relationship with each other that is important to our primitive instinct for survival.

Oxytocin raises immune function, and couples tend to live longer, have fewer health issues such as strokes and heart attacks

and have a lower risk of depression.

Connections with Friends are Significant

You may not have a significant other, but you can still kickstart the chemical benefits of love. Any positive relationship can boost your mental well-being and bring joy into your life.

“Connection does not have to be in the form of a romantic partnership, although that is very common,” says Barbach. “The same form of support and connection can be achieved through friendships.”

One Harvard study conducted since 1938 has followed the lives — and loves — of 268 Harvard sophomores. Only a handful of the original participants are still alive, but the study continues to this day. Scientists have expanded it to include their descendants, discovering how life experiences affect mental and physical health.

Dr. Robert Waldinger, clinical professor of psy-

chiatry at Harvard Medical School, explained in an article in the Harvard Gazette that “our relationships and how happy we are in our relationships has a powerful influence on our health. Taking care of your body is important but tending to your relationships is a form of self-care, too. That, I think, is the revelation.”

The long-term study found that success in the form of fame or wealth were not as important to overall happiness as were close relationships. Those connections seemed to be key to the delay of mental decline and pointed to longer and happier lives.

Even having a pet can help, as other studies have indicated. “In my practice I have seen the beneficial effects of pet therapy with better mood and less anxiety,” says Sansevero.

In fact, the same relationship chemicals, dopamine and oxytocin, are produced when humans interact with their pets. While pets are not a replacement

LOVE » PAGE 18



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Love

FROM PAGE 16

for human love and social interaction, their presence and unconditional love and loyalty can ease loneliness, offer solace and give someone a sense of purpose.

Relationships as a Factor in Health Care

Addressing the benefits of loving relationships could play a part in how organizations manage the mental health of aging populations.

“[The importance of loving relationships] does not play enough of a role in our approach to mental health,” says Sansevero. “However, are seeing the value and benefit that engagement brings to overall mental health.”

Sansevero implemented a program called Mind-Sense to complement her care management practice

and to address social isolation, as well as its ill effects on the mental and physical health of older adults.

“Cognitive enrichment, engagement and mindful social connection are powerful underutilized tools that can have very beneficial results. Make the time to understand what brings joy to an older person,” says Sansevero. “Sometimes it’s the simplest of things.”

Give Yourself a Mental Health Boost by Connecting

Barbach encourages social interaction of any type, for any age group, to bolster mental health.

“I don’t think the salient factor is about the number of years a person is alive, but rather, how much they are enjoying the lives they are living,” she says.

Here are five suggestions on ways to connect for better mental health:

- Call a friend you care

about but haven’t talked to in a while.

- Pursue a friendship with someone you have recently met and who seems interesting to you.

- Offer your support to others who are in a difficult emotional situation in their lives.

- If you are single and desire a new love, don’t shy away from saying yes to someone you meet whom you find appealing rather than thinking you are too old or too afraid of getting hurt. Or reach out and give a dating app a try.

- If you find a relationship with another human being too difficult or complicated, consider getting a dog, cat, or other pet. The love you give or get from an animal can also offer joy and be life affirming.

Rosie Wolf Williams is a freelance writer whose work has appeared in USA Weekend, Woman’s Day, AARP the Magazine and elsewhere.

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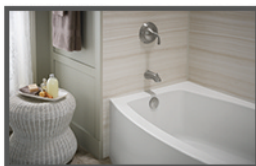
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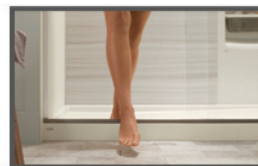
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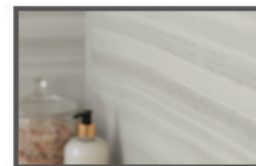
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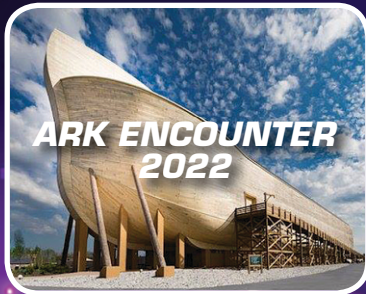
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HEALTH & FITNESS



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To volunteer for Interfaith Volunteer Caregivers, call (586) 757-5551.

Roseville-based Interfaith Volunteer Caregivers celebrates 30 years

Jeanne McDonald, 79, was devastated when her client, a woman she had helped in various ways as a volunteer for five years, passed away. She kept some of her ashes to keep her memory alive.

During the pandemic, McDonald and another client, an 85-year-old woman, reverted to texting and calling. They still talk once a week — an appointment that McDonald will not miss.

As a longtime volunteer with Interfaith Volunteer Caregivers (IVC), McDonald has done a variety of jobs, including grocery shopping and driving people to appointments. She treasures the friendships she's made and the wisdom she's soaked up from



PHOTO COURTESY OF AAA 1-B

Jeanne McDonald, 79, of Shelby Township, treasures the friendships she's made and the wisdom she's soaked up from the people she helps through IVC.

the people she helps.

"I have learned so much about how I want to grow older — their positive attitude and attitude of gratefulness. I learned so much

more from them than they could glean from me," says McDonald, of Shelby Township.

Same with Bob Ochmanski, 75, also from Shelby Township. He has served 237 clients and logged more than 16,000 miles since he started volunteering with IVC in 2015. He drives people to appointments and delivers groceries from the IVC pantry.

He doesn't feel right not doing it.

"It's a comfortable position to be in. I'm seeing people who are in need and I'm glad to be part of an agency that can do that," says Ochmanski, a retired physical therapist.

There is much to celebrate as IVC approaches its 30th birthday this year.

Executive Director Karyn Curro has been with the Roseville-based organization since the beginning. She has guided its growth, building it from a small group of people to a multi-denominational program with a budget of \$300,000 and more than 500 volunteers over the course of a year.

Among IVC's bigger funders is the Area Agency on Aging I-B (AAA I-B), which serves seniors and adults with disabilities in Livingston, Macomb, Monroe, Oakland, St. Clair and Washtenaw counties. SMART and Macomb-Oakland Regional Center are other primary funders.

Jim McGuire, AAA I-B's recently retired director of planning and advocacy, helped jumpstart IVC as a way to plug service gaps. Some 40 to 50 IVC programs mushroomed in Michigan in the 1990s, in fact, but most of them failed to launch. Curro believes it was the formation of a board of directors in 1994 that ably steered the organization to success.

"By October 1994 we were an independent organization receiving funds independently," says Curro. "We planned for our future immediately."

Today, IVC serves Macomb, Oakland and St. Clair counties.

Curro's office has nine paid staff,

GET INVOLVED

To volunteer for Interfaith Volunteer Caregivers, call (586) 757-5551. The process includes an in-person interview in the office, background checks and reference checks, and a group orientation session to go over emergency procedures. At that point, depending on what a volunteer wants to do, they are put on the call list or matched with a client. Visit IVC's website at ivcinfo.org.

four of them full-time. They schedule visits, do intake, community outreach, pantry assistance, and coordinate services that range from chore services to medical appointments. She estimates the organization serves 500 older adults and their caregivers each year.

Like most organizations that rely on volunteers, IVC is always recruiting, primarily through church bulletins, presentations in the community and the IVC website, says Curro.

Most volunteers, like Ochmanski, are on call. Typically, they get ride requests, but there are also chore requests such as raking leaves and fixing

a leaky faucet. About 30% of the volunteers are on a one-on-one match, so they provide ongoing support such as making friendly visits or calls, providing respite for a caregiver, doing some cleaning and transportation. Most of them are friendly visitors, says Curro.

The majority of IVC's volunteers are between 60 and 75 years old, people who generally have more time, and come from every major faith group, says Curro. About 75% of clients live in Macomb, followed by 20% in Oakland and 5% in St. Clair. Oakland County is the area of greatest growth right now, she says.

IVC is always recruiting because the need for volunteer help is only growing.

"We could grow extraordinarily if we could find enough volunteer manpower. Our volunteers age out, and we lost a lot of volunteers during the pandemic. Some of our former volunteers are now calling us for rides as clients," says Curro.

With COVID appearing to be receding, the need for volunteers is great.

"We're preparing for our highest phone volume ever," says Curro.

Story courtesy of Area Agency on Aging I-B



PHOTO COURTESY OF AAA I-B

Shelby Township resident Bob Ochmanski, 75, has served 237 clients and logged more than 16,000 miles since he started volunteering with IVC in 2015.

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SOCIAL & WELL-BEING

Learn the secrets to surviving your adult children's love relationships

By Jane Peterson

For MediaNews Group

There are many books on the shelf available to help expecting parents, and even more designed to guide them throughout their child's infancy, toddlerhood and preschool stages in life. However, what happens after the child grows up? As all seasoned moms and dads know, parenthood doesn't get easier once children start school, form friendships and begin to date.

In fact, in many circumstances, parenting experiences only get more challenging, with adulthood bringing both a sense of relief and a new source of stress for parents. This is especially true when a couple disagrees with their child's choices.

Marriage is one of those life-changing decisions that tends to generate more questions than answers. Once everyone gets past the anxiousness of the first meeting with their child's desired partner, parents may start to wonder:

- Who is this person my child is planning to share his/her life with?
- Will he/she treat my child well?
- Are they a good match for each other?
- Will the two of them have a good future together?

Dr. Terri Orbuch, widely known as The Love Doctor, addresses these issues and many more in her new book, "Secrets to Surviving Your Children's Love Relationships: A Guide for Parents."

It's a handbook for parents with children of all ages that speaks in depth about how parents can best navigate their children through the exciting and often tumultuous world of love, dating, breakups, heartbreak and marriage.

"Good relationships benefit our sense of well-being and make us happier and healthier. As parents, that's what we want for our children," she said.

Achieving this goal requires a commitment to teaching children, at an age-appropriate level, about the foundational elements of a strong relationship, said Orbuch, a therapist and distinguished professor at Oakland University. A relationship expert and research scientist at the Institute for Social Research at the University of Michigan, she said ideally this will begin when children are younger, but anytime is a good time to start. It also means forging strong bonds, so children are comfortable discussing these sometimes sensitive issues with parents.

However, perhaps the most effective method for parents to demonstrate the tenants of healthy relationships is to model them between spouses, parents, siblings and friends themselves, said Orbuch, who has authored numerous articles, papers and books, including "5 Simple Steps to Take Your Marriage from Good to Great" and "Finding Love Again: 6 Simple Steps to a New and Happy Relationship." Children are always watching and pick



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Dr. Terri Orbuch's new book serves as a guide for parents with children of all ages on how to best navigate their children through the exciting and often tumultuous world of love, dating, breakups, heartbreak and marriage.

up on parental interactions with loved ones.

In addition to providing tips for teaching children the traits of healthy love relationships, "Secrets to Surviving Your Children's Love Relationships: A Guide for Parents" delves into the trickier intricacies of managing relationships, such as how to be less confrontational when discussing a teen or adult child's romantic partner, how to support a child through an unexpected heartbreak and how to approach conversations about these and other delicate topics.

Orbuch also tackles the top sources of conflict in relationships, including trust, money and unrealistic expectations.

In the chapter "Bring the Topic of Money Out into the Open," she writes about how parental interactions about money can shape their child's views about saving, spending and budgeting.

"It's important that parents not reserve their conversations about money alone to negative situations like debt and taxes," she said. "Parents should talk openly about money be-

cause it is the No. 1 source of conflict in relationships. Money means different things to different people."

For example, having their own bank account can mean independence for some partners while building a sizable savings account equals security for another. Teaching children about the importance of having honest conversations about money can be beneficial to their romantic relationships so both are on the same page and goals are not conflicting with one another.

Another important topic to discuss is relationship

expectations, said Orbuch. Make sure their expectations are realistic and share examples of how partners can't read each other's minds.

"We all want that someone special for our children," she said. "Parents are vital to their child's love relationships."

"Secrets to Surviving Your Children's Love Relationships: A Guide for Parents" is available now through Amazon, Barnes & Noble and other book-sellers. Visit relationships-secrets.guide for more information.

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HEALTH & FITNESS

Understanding aphasia, the disorder cited in Bruce Willis's retirement

By Marisa Iati
The Washington Post

An announcement by Bruce Willis's family that the actor is retiring because of an aphasia diagnosis has shone a spotlight on the communication disorder, which can affect how someone understands or expresses written or spoken language.

About two million Americans have aphasia, making it more common than Parkinson's disease or cerebral palsy. Willis's

family has not specified what type of aphasia he has, what caused it or whether he has any other impairments.

Here's what to know about the condition.

What is aphasia?

Aphasia is a disorder caused by damage to the brain tissue responsible for language, usually on the left side of the brain. The condition can manifest as difficulty understanding language, producing language or both. It most of-

ten occurs in middle age or later.

Strokes are the most common cause, and about 25 to 40% of stroke survivors develop aphasia, according to the National Aphasia Association. Other acute events, including brain hemorrhages, tumors or brain injuries caused by a car accident, can also serve as the origin. Less frequently, aphasia develops slowly and worsens over time.

Aphasia is not a cognitive disorder and doesn't affect a person's intelligence. But cognitive

issues may occur simultaneously as another result of the event that caused the aphasia, said Swathi Kiran, director of the Aphasia Research Laboratory at Boston University.

What are the symptoms of aphasia?

Aphasia manifests in varying ways, even in patients with the same type of the condition. Some people struggle to remember the names of objects or formu-

late sentences that reflect what they're thinking. Others have difficulty comprehending what those around them are saying because the words may sound rushed or confusing.

As a result, socializing can be a very stressful experience. Some aphasia patients limit their interactions with others, causing them to suffer from isolation.

"They try to stay away from situations because it's tough for them to talk and they would rather not talk, and that actually



PHOTO COURTESY OF METRO CREATIVE CONNECTION

About two million Americans have aphasia, making it more common than Parkinson's disease or cerebral palsy.