

A mid-year guide to finding success



HOME & GARDEN

How to keep gardens safe in summer heat waves

Metro Creative Connection

Summer is a season to relax and enjoy the warm weather. Basking in the summer sun is a great way to relax, but only when the temperatures are safe. Summer heat waves can compromise the health of human beings as well as their pets. Gardening enthusiasts also may need to go the extra mile to keep their plants and gardens from wilting under harsh summer sun.

Extreme heat stress can be very harmful to plants. The online gardening resource Gardening Know How notes that some plants can withstand summer heat waves better than others. For example, succulents conserve water in their leaves, helping them to withstand heat waves when the dog days of summer arrive. But succulents are unique, and many plants will require a little extra help to with-

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A photograph of a white Generac generator in the foreground. In the background, a modern house with large windows and a patio is lit up at night. The patio has a hot tub and lounge chairs. Four award banners are displayed on the right side of the image.

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RETIREMENT

Downsizing

The first step in living a more active, healthy, social life

Ah, retirement. Finally, time away from work! Now is the time to live your life to the fullest and pursue interests and hobbies you never could because there was no time.

You’ve worked hard to reach retirement age, and that means you need to really enjoy it properly, which is why it’s so important to make sure nothing’s holding you back. Dealing with baggage left over from your work life can really put a damper on things. The biggest problem you might face, surprisingly enough, is where you call home! In fact, that’s why so many retirees choose to downsize right away. Downsizing can help you live a more active and healthy social life — here’s how.

Bigger Isn’t Always So Great

For some, a big family home might have been great a few decades ago when you were raising kids and working full-time. But now that you’ve got an empty nest, most of that big house is likely sitting empty. That’s a lot of space to keep clean, not to mention heat and cool. Plus, making sure that a large property is maintained can be a major hassle. From landscaping and trash removal to utilities and property taxes, your beloved family home may begin to feel more like a money pit, and that’s before you learn you need a new roof or water heater.

All of this is a drain on your time and your retirement income, causing you to spend energy and resources on keeping up that large home unnecessarily. Think about how many opportunities you would have because you’re not spending hours cleaning a giant house or using your savings for maintenance. This is why many retirees decide that, despite fond memories,



PHOTO COURTESY OF GETTY/NEXT AVENUE

Downsizing can help you live a more active and healthy social life — here’s how.



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Most people love the idea of retirement, but not everyone might enjoy the idea of giving up their home and moving to a smaller place.

Give Your Savings a Shot in the Arm

There are more finan-

cially backed reasons to downsize. Besides getting out from under the weight of a large house that needs constant maintenance, there’s the equity compo-

nent as well. Most retirees either own their homes or are very close to paying off their mortgage completely. The equity from that home could translate to a major

boon to your retirement savings if you put the property up for sale.

You may choose to finance a smaller home with the proceeds of the sale of your existing property. Moving to an apartment home, a semi-detached home or a cottage at a retirement community with the perfect amount of space for you may leave quite a bit left over, which means that you’ll still be providing a nice boost in the arm to your retirement savings.

Retirement Communities: Built-In Social Lives

Some of the best, and often most affordable places to live for retirees come in the form of retirement communities. And there are multiple varieties of communities. A continuing care retirement community may resemble a typical neighborhood, for example, while an independent living community might provide a luxuri-

ous apartment. Other types of communities, such as assisted living, provide services and supports. Most, however, offer you socialization opportunities you certainly wouldn’t get if you were staying in your home.

The best retirement communities can feel like a resort, with an astonishing array of amenities available to residents as part of membership. They often offer indoor and outdoor activities like walking trails, gardening areas, horseshoe and shuffleboard courts, picnic spots, indoor or outdoor pools, fitness centers, arts and crafts studios, libraries with reading rooms, clubhouses with billiards and game rooms, fine dining opportunities and performing arts centers to name a few. These activities and amenities allow retirees opportunities to pursue hobbies, stay fit and active and socialize.

Opening the Door to the Best Retirement Experience

Most people love the idea of retirement, but not everyone might enjoy the idea of giving up their home and moving to a smaller place. Yet the reality is that clinging to that old home and aging in place can be an isolating experience and one that could cost you valuable resources you might otherwise spend differently in your retirement. For many, this is a time where you have the opportunity to enjoy your life, participate in activities you’ve always wanted to do and socialize with others around you who share this experience.

Are you convinced yet? Contact your local financial adviser today and ask them about the best ways to save money during retirement. They’ll tell you that downsizing can be a great option — and could provide you extra resources you can put towards your retirement savings.

Story courtesy of Next Avenue

WORK & PURPOSE

Common mid-career challenges and what to do about them

Challenges abound in the professional arena. Whether an individual is an executive with a lengthy track record of success or a newly minted graduate just starting out, the next challenge is never too far off. And for mid-career professionals, those challenges could be accompanied by uncertainty about the direction of their careers and what their next step should be.

Around the time they turn 50, many professionals face similar challenges that can lead them to question much about their professional lives. The following challenges won’t affect every person over 50, but recognition of them could help mid-career professionals make the most of their remaining years in the workforce.

- **Motivation.** Professional motivation can wane by the time many professionals reach 50. At this point in their careers, professionals may have decades of experience in a given field, and some may have reached management level within their firms. That combination of lengthy experience and achievement can make it hard to stay motivated, especially for professionals who feel they’ve gotten



PHOTO COURTESY OF METRO CREATIVE CONNECTION

Mid-career challenges unique to their situations could await professionals over 50.

as high up the ladder as they can get in their companies. In such instances, individuals can ask themselves what they want next. Identifying professional goals can provide the motivation to go and achieve them. That spark can reignite the passion that helped mid-career professionals get where they are today.

- **Hesitancy.** Mid-career professionals often have significant obligations at work and at home. Individ-

uals with a family may still have to provide for their children and save for costly college tuition. The pressure to provide for a family, coupled with responsibilities to colleagues at the office, can make some professionals hesitant to pursue professional changes that could positively affect their lives. Individuals who want to make a change but are hesitant to do so can devote considerable effort to finding a solution that

won’t upset the apple cart. For example, professionals over 50 who feel a career change is in order can begin taking small steps to make that a reality. Doing so while continuing to work ensures personal and professional obligations are met and gets individuals on the road to change they think will provide more fulfillment than their current careers.

- **Underutilization.** Mid-career professionals who feel they’re underutilized at work may feel helpless to remedy their situations. Some might not welcome the upheaval to their routines that a career change would require, while others may question the wisdom of seeking more responsibility at their current firms. In such instances, professionals can look for opportunities to do more. Offer to help when new work projects arise or mentor younger colleagues just starting out.

Mid-career challenges unique to their situations could await professionals over 50. Recognition of these challenges and a willingness to overcome them could lead to greater professional satisfaction.

Story courtesy of Metro Creative Connection

Gardens

FROM PAGE 22

stand a heat wave.

- **Take a proactive approach with mulch.** Gardeners need not wait until the heat arrives to protect their plants from searing summer heat. The sustainable living experts at Earth-easy recommend utilizing light-colored mulch during heat waves. Such mulch will reflect the sunlight and help to maintain cooler surface soil conditions. Earth-easy even notes that grass clippings, once they’ve turned from green to light brown, can make for the perfect mulch to protect plants from the heat. Clippings also are free, making them a cost-effective solution.

- **Water wisely.** The horticultural experts at Yates Gardening note that water only helps plants withstand heat waves if it’s applied effectively. If water is only applied in short bursts and not long enough so it can penetrate all the way to the root zone, roots will then stay near the surface. In such instances, roots will dry out during a heat wave

and plants won’t make it through the season. Timing also is essential when watering. Eartheasy recommends watering in the morning to avoid heat scald and also ensure as little water is lost to evaporation as possible. When watering during a heat wave, do so by hand rather than through a sprinkler. Hand watering allows gardeners to direct all of the water onto the plants that need it most during a heat wave.

- **Let your plants pitch in.** When planting new plants, it’s important that gardeners recognize it takes time for these plants to establish their roots so they’re strong enough to withstand heat waves. In the meantime, strategic planting can help them make it through their first heat waves unscathed. Eartheasy notes that planting by taller, more established plants can provide new plants with shade that can help them survive heat waves. Just make sure new plants can still get the sun they need to thrive. Heat waves are inevitable and potentially harmful to gardens.

Gardeners can help their plants beat the heat in various ways.



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When watering during a heat wave, do so by hand rather than through a sprinkler.