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September 2022

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It's not just for
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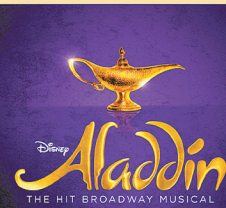
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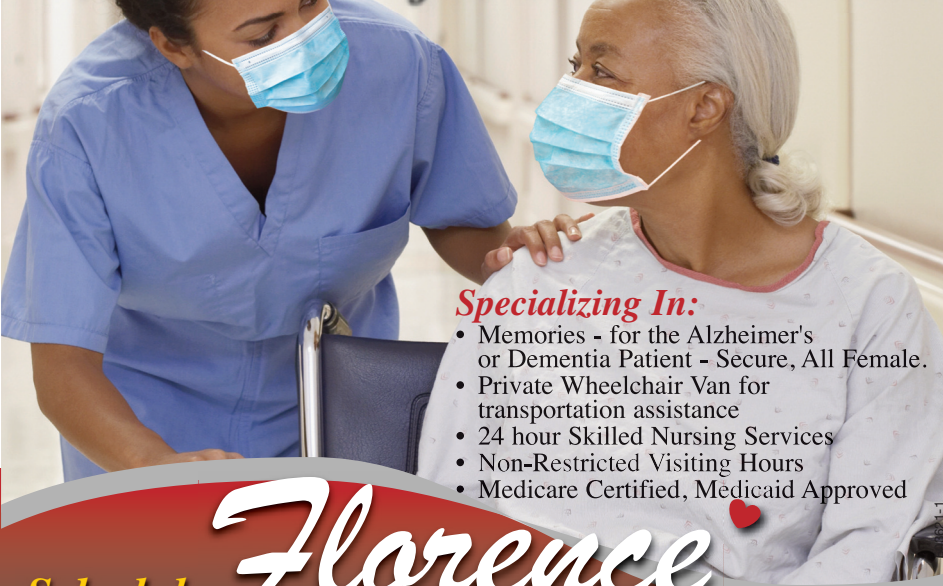
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 (Recommended for ages 17 & up)

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The Renaissance of Florence: Voted as a Best Assisted Living Community by U.S. News



U.S. News & World Report recently awarded The Renaissance of Florence as a 2022-23 Best Assisted Living community.

Introducing the residents of Florence to a better retirement lifestyle is music to our ears at The Renaissance. We're delighted to be the home of wonderful folks with interesting and diverse backgrounds. Currently, we have engineers, veterans, flight attendants, singers, business owners, executives, bankers, ministers, and those who love participating in projects around the



community. Our resident ambassadors are quick to get to know new residents and lend a helping hand to them to get acclimated to our neighborhood.

The Renaissance has been proudly serving Florence for over 23 years. Our assisted living community provides fulfilling, independent lives to our seniors. Our residents enjoy every aspect of our community, from our sprawling garden with over 100 species of perennial plants and beehives to technology classes and chef-prepared meals.



Beverly Taylor, Peggy Ratliff and Bobbie Kimbell

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Soaking up the Summer and Maximizing Independence

Having a space where seniors can enjoy socialization and beautiful greenery is incredibly important at The Renaissance. We can't thank our bees and resident garden club enough for keeping our backyard pollinated. Our residents love our paved paths for bike rides surrounded by sunflowers and shrubbery.

In addition to fun-filled days in the community, residents spend time down on the Tennessee River. We hold picnics, go fishing, and meet a ton of geese. When it gets too hot to enjoy nature, we enjoy laps around the mall and shopping in our favorite thrift stores.

While The Renaissance is well known for providing community activities, our residents are always starting new, independent programs. Some of their recent interests include a Sunday sing-along, Bible studies, bridge groups, vegetable gardening, resident life stories on film, the "Natchez Trace" walking club, jigsaw puzzle club, and we just started the Jenga Club!

Residents enjoy making friendships and living their best lives thanks to the dedicated team members who come to work with a positive attitude every day. The smallest gestures they do to provide care are why seniors in our community feel fulfilled.

Assisted living is about maximizing an older adult's level of independence. We invite you to experience the difference The Renaissance can make if you face challenges that hold you back from living the life you want.

Feel free to visit The Renaissance of Florence to enjoy the best backyard garden in Alabama and learn more about maximizing independence for you or a loved one.



Bobbie Kimbell



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How to make new friends after 50

by METRO NEWS



The early years of midlife are a hectic time for many people. Around the time many people reach their late 30s and early 40s, they're balancing the responsibilities of a career and a family. But as people enter their 50s, some of those responsibilities tend to be less significant, leaving more time for recreational pursuits.

Hobbies and other pursuits outside of work are often more fun when enjoyed with friends. People over 50 undoubtedly recognize that it's not always so easy to make new friends, even though it's undeniably beneficial to have supportive relationships into your golden years. **A 2017 study from researchers at Michigan State University found that valuing friendships was a stronger predictor of health and happiness among older adults than valuing family.** Those results align with an earlier Australian study that found Australians age 70 or older tended to live significantly longer if they had more strong friendships.

Making friends after 50 might not be as simple as it was during your school days, but these strategies can help men and women in midlife build new friendships.

Identify your interests. Fiftysomethings who have spent the last couple of decades building a career and raising a family can give some serious thought to their interests outside of work or passions they hope to pursue now that they have more time to commit to such pursuits. The more interested you are in a given activity, the more likely you are to stick with it. And the longer you stick with something, the more likely you are to meet like-minded individuals (i.e., future friends) willing to make similar commitments.

Utilize social media. In years past, men and women over 50 may not have had any readily available tools to reach out and connect with new people. Social media has made it much easier to build such connections. Even the most obscure passions likely have a social media group of locals devoted to them, and these groups can be great ways to meet new people. A local runner's club may have its own social media accounts, and local governments and community groups often share information about sports leagues and other groups via social media.

Sign up for group outings. Communities often sponsor group outings to museums, the theater, sporting events, and other day trips. Signing up for a bus trip to a local museum presents a great opportunity to meet people who share your interests, providing the potential to build lasting friendships built on a foundation of shared interests.

Broaden your horizons. Just because you're in your 50s doesn't mean your friends have to be. Don't hesitate to invite younger or older acquaintances and colleagues over for dinner or on weekend excursions. Friends come in all shapes, sizes and ages, so you could be missing out if you're not willing to extend a hand in friendship to people of different ages and backgrounds.

Making friends after 50 can be challenging. However, various strategies can help men and women over 50 connect with new people.

Social media: It's not just for kids anymore

by METRO NEWS

Perhaps due to the popularity of social media among a generation of young people who grew up with it, platforms such as Instagram and Facebook are often associated with people born in the 21st century. **However, a 2018 study from the Pew Institute found that 65 percent of adults between the ages of 50 and 64 used Facebook and 68 percent**

used YouTube.

Social media is often on the receiving end of negative attention, but it's also a potentially valuable tool that can help men and women over 50 stay connected with their communities. That's not always so easy for adults who no longer have children at home. And as its name suggests, social media can help users connect with others who share their interests. Such connections also can be hard to make for adults over 50.

Adults over 50 may be more comfortable with social media now than they were a decade ago, but it's still a good idea to brush up on basic security measures that can help men and women protect their privacy as they utilize platforms like Facebook, Twitter and Instagram.

Protect your personal information. No social media user has the right to access your personal information, including your address, date of birth



or other data unique to you. Avoid interacting with anyone who requests personal information, employing the function to block such users from connecting with you when possible. It's also important to keep information about travel plans private. For example, sharing details of an upcoming vacation can serve notice to potential criminals that no one will be in your house, making it a potential target for burglars.

Aim for quality, not quantity, when building social media networks. Avoid accepting friend requests from individuals you don't know. Cyber criminals often gain access to victims via social media, so limit your social media network to people you know and trust.

Turn off location information. The technology behind social media is impressive and even makes it possible to determine where users are when they tweet or post to other platforms. But many users, especially those concerned about their privacy, don't want to share location information with anyone, much less strangers. Turn off location information and routinely double check to make sure it's still turned off.

Discuss others' privacy concerns before posting to social media. Social media isn't for everyone, and some people may not want photos of themselves or their children posted to platforms like Facebook or Instagram. Prior to posting pictures or information about other people, confirm that they're OK with you doing so.

Adults over 50 are engaging with social media. But no matter how comfortable users become, it's still best to keep various social media safety protocols in mind.

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There's no experience like a live Broadway Show

by WIL ERIC

There's no experience like a live experience. It's difficult to describe the feeling of being in the audience of a Broadway play. When a company takes a show on the road, they perform with the same enthusiasm and heart as the actors in New York.

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And many people don't even realize we have access to that Broadway talent locally. People from across Alabama and surrounding states get these experiences right down the road in Huntsville.

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Anastasia on Broadway. Photo by Jeremy Daniel.

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profit organization, has brought shows annually to Mark C. Smith Concert Hall at the Von Braun Center in Huntsville. The total of shows brought to the area now

"The Book of Mormon" from the creators of South Park, and the story of the life and times of the Temptations "Ain't Too Proud," among others.



Aladdin on Broadway. Photo by Matthew Murphy.

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Simple ways to lessen your financial load after 50

by METRO NEWS

By the time people reach their fiftieth birthday, many have begun to imagine what their life in retirement may look like. Though data from the U.S. Census Bureau indicates the number of people working into their 70s increased significantly during the first two decades of the twentieth century, the vast majority of professionals still call it a career sometime during their 60s.

Retirement may still be a long way off for people who are 50 or in their early 50s, but around this time thoughts of what retirement could be compel many people to seek ways to reduce their financial load in anticipation of the day when they will no longer be working. Cutting back needn't be complicated, and the following are some simple ways for individuals 50 and over to save money.

Address unsecured debt. Unsecured debt, which can include credit card balances and medical bills, tends to carry higher interest rates than debts that carry a collateral requirement. According to the Federal Reserve, roughly 12.5 percent of individuals over 50 still have student loan debt, which is another type of unsecured debt. If possible, people over 50 should pay off these debts immediately or make their best effort to pay extra each month so they are paid off as soon as possible.

Pay in "cash." It's not enough to simply pay off unsecured debt like consumer credit. It's also important to stop accruing additional debt. Individuals over 50 should resist the temptation to use their credit cards, instead paying with cash or debit cards. Credit card debt is often



characterized as a problem for young consumers, but a 2021 report from ValuePenguin found that the median credit card debt among individuals between the ages of 55 and 64 was higher than it was for consumers aged 35 to 44. Paying in cash, whether it's with paper currency or a debit card, ensures you're not digging yourself into debt.

Reexamine your housing situation. Adults 50 and over who purchased their home in their late 20s or early 30s are likely nearing the maturity date on their mortgages. If so, paying a little extra toward the principal each month will help you pay off that mortgage a good deal earlier than if you keep paying the same amount you've been paying for years. Though paying extra money each month may not seem like reducing your financial load, it will do so considerably over time. For example, the financial experts at Wells Fargo note that individuals with a fixed-rate mortgage loan of \$200,000 at 4 percent can cut the term of that loan by more than 4.5 years by paying as little as \$100 extra each month toward their principal. Homeowners over 50 who have already paid off a significant percentage of their mortgage loans could reach maturity much sooner if they start paying more toward principal now. Since housing costs are many people's greatest expense, removing a mortgage payment from your financial ledger by the time you reach 55 could create significant financial flexibility as you get closer to retirement.

Individuals over 50 can utilize some simple yet effective strategies to reduce their financial obligations as retirement nears.

Did you know?

Men and women may have more free time after 50 than they had in previous decades. As children grow more independent and even leave the house, parents look to various activities, including travel, to fill their free time. Travel is often seen as a luxury, but heading off for parts unknown can produce some serious health benefits. A joint study from the Global Coalition on Aging and the Transamerica Center for Retirement Studies found that women who vacation at least twice a year have a lower risk for heart attack than those who travel once every six years. The study also found that men who do not take annual vacations are at a significantly higher risk of death (20 percent) and heart disease (30 percent) than those who make who take time to get away each year. Vacations don't even need to be long to produce significant, positive results. A 2018 study published in the International Journal of Environmental Research and Public Health found that a four-day long weekend vacation positively affected well-being, recovery, strain, and perceived stress for as long as 45 days.



How mentoring benefits mentors by METRO NEWS

Mentors tend to be unsung heroes. If asked to explain their success, many who have reached the pinnacle of their professions would cite the influence of a valuable mentor among the many factors that helped them achieve their goals.

Mentoring is often discussed in terms that note its value to those being mentored, but mentors also gain much from the experience of helping the people they advise. That's worth noting for successful individuals over 50 who are looking to make the most of their professional experience by giving back to others. Professionals thinking of becoming a mentor can consider the many ways the experience could be as beneficial for them as it is for the people they will help.

Mentoring provides a sense of satisfaction. An analysis by the human resources department at Sun Microsystems found that mentees are promoted five times more often than colleagues who do not have mentors. Many mentors gain significant satisfaction from watching someone they helped advance through the professional ranks.

Mentoring is effective. Professionals over 50 who are hesitant to become a mentor because they suspect it might not be effective can rest easy knowing that it has a profound and positive impact on mentees. According to a recent CNBC/SurveyMonkey



Workplace Happiness Survey, nine in 10 workers who have a mentor reported being satisfied with their jobs. In fact, 57 percent of such individuals reported being "very satisfied." The percentage of individuals without a mentor who report being satisfied or very satisfied is significantly lower. The implication of that disparity is significant, suggesting that mentoring has a very real and positive effect on mentees. Professionals on the fence about mentoring due to doubts about its efficacy can rest easy knowing that it is highly beneficial to young workers.

Mentoring helps a diverse group of professionals. Professionals hoping for more diversity and inclusion in the workforce should know that workers in groups that have historically been adversely affected by a lack of diversity are more likely to have mentors. For example, data from the CNBC survey indicates that women are more likely than men to have a mentor, while members of various minority groups, including Hispanics and African Americans, are more likely to have mentors than whites. Prospective mentors who want to create a more inclusive workplace can utilize mentoring as a tool to help various minority groups further their careers.

Mentoring can benefit your bottom line. Mentors typically pursue mentoring to give back. However, becoming a mentor can benefit your bottom line. The Sun Microsystems analysis found that 28 percent of managers who took on the role of mentor received a raise, while just 5 percent of those who did not mentor anyone received a bump in pay.

Mentoring can help young professionals in myriad ways. But experienced professionals also benefit in some surprising ways from advising younger colleagues.

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What to do about wellness after 50

by METRO NEWS

Reaching one's fiftieth birthday in optimal health is an accomplishment to be proud of. The hard work required to be healthy in midlife includes adhering to a nutritious diet and exercising regularly. Once individuals cross the threshold and enter their 50s, they can look to some additional strategies to maintain their physical and mental well-being for decades to come.

Get a pet. Many people 50 and older qualify as "empty nesters," a term applied to adults whose children have grown up and moved out of their homes. Some empty nesters experience a phenomenon known as "empty nest syndrome," which the Mayo Clinic notes can be marked by feelings of sadness or loss. Pets can help people over 50 with no children at home overcome feelings linked to empty nest syndrome.

In 2018, the University of Michigan National Poll on Healthy Aging found that 86 percent of pet owners felt their pets make them feel loved while 73 percent said their pets provided a sense of purpose. Pets also can ensure individuals over 50 stay physically active and provide opportunities to connect with other people.

Prioritize learning. Whether it's taking music lessons, going back to school or mastering a new hobby, learning has a profound effect on aging brains. For example, a 2013 study published in the journal Psychological Science found that memory function is improved by engagement in demanding everyday tasks. That study reported that people who learned new skills experienced greater memory improvement than people who only socialized or participated in activities that were not as cognitively engaging.

Make an effort to improve balance. Various factors contribute to a decline in balance as adults age. For example, a decline in muscle mass that begins when

people are in their 30s is a normal part of aging. Over time, that natural decline affects strength and agility. Balance exercises can be a valuable component of a fitness regimen that help individuals reduce their risk for falling as they advance through their 50s and into their 60s and 70s. That's a significant benefit, as the Centers for Disease Control and Prevention reports that one out of every three adults age 65 and older experiences a fall each year, and as many as 30 percent of those falls lead to serious injury.

Embrace your inner socialite. Socialization is important for people of all ages, including individuals 50 and over. A 2017 study from researchers at Michigan State found that valuing friendships was a

strong predictor of health and happiness among older adults. Opportunities to socialize with friends may increase as people navigate their 50s and children move out or become more independent. Individuals can take advantage of opportunities to socialize whenever possible.

Various strategies can help people maintain mental and physical wellness as they make their way through their 50s and beyond.



How to plan for a post-50 career change

by METRO NEWS



Professionals change careers for many reasons. Some do so in pursuit of a higher salary, while others seek a more even balance between their personal and professional lives.

Career changes can renew a person's passion for working, which can grow stale for individuals who have been doing the same job for years on end.

Though there's not necessarily a bad time to change careers, there are times when making such a transition carries more risk. Such is the case for individuals over 50. Many individuals over 50 may not have the financial obligations they had when they were younger, as children may have grown up and moved out of the house. That

can make changing careers after 50 more palatable. However, some individuals in their 50s may be hesitant to leave the security of an established career behind in favor of something new. Hesitance about job prospects after 50 also can make some less likely to take the plunge into a new career.

Though hesitancy about a career change after 50 is understandable, a recent survey from the American Institute for Economic Research found that 82 percent of workers who responded to the survey were able to successfully transition to a new career after age 45. **In addition, projections from the U.S. Bureau**

of Labor Statistics estimated that labor force participation among individuals aged 65 and over would increase significantly by 2022, nearly doubling the rate of participation in 1990. Those figures suggest that a midlife career change is not necessarily the same thing as a late-career career change.

That should give professionals the confidence they need to successfully transition to a new career. Individuals mulling a career change after 50 also can take these steps to make such a transition less risky.

Pay down as much debt as possible. Financial freedom can be an ally for individuals 50 and over

who want to change careers. Career changes often require a pay cut, so individuals who can pay off their mortgages, consumer debts and/or auto loans prior to making a career change may find the transition to a lower income goes more smoothly than it might if they're still carrying such sizable financial commitments.

Make plans to delay retirement. As BLS data indicates, individuals who want to delay retirement certainly won't be alone. Delaying retirement affords individuals more time to save, and a financial advisor can help adults over 50 come up with a new retirement plan that reflects their willingness to work longer. Delaying

retirement also means delaying withdrawals from retirement savings accounts, which can provide peace of mind against a loss of income resulting from a career change.

Downsize your lifestyle. Even a post-50 career change that will require a significant drop in income can be doable for professionals who downsize their lifestyles. Empty nesters can consider moving into a smaller home, while travelers can cut back on the number of trips they take each year. Cutbacks won't necessarily be easy, but they can be worth it for individuals looking for new career challenges.

Go back to school.

Much like young people go to college

before entering the professional arena, adults over 50 who want to change careers may need to go back to school to improve their career prospects. Remote learning and part-time schooling can make juggling a career and school more manageable.

A successful career change after 50 is entirely possible for individuals willing to make some sacrifices to be happier in their professional lives.

What to do with your portfolio after 50

by METRO NEWS



A fiftieth birthday is often characterized as a milestone moment. Despite that reputation, upon crossing the half-century threshold, individuals typically don't feel that much different than they did when they were still a fun-loving 49-year-old. Though there might not be much to distinguish a 49-year-old from a 50-year-old, a fiftieth birthday is a good time to reassess certain parts of life, including finances.

Conventional financial wisdom has long suggested reducing risk as retirement age draws closer. But a 2021 survey from American Advisors Group found that 18 percent of respondents indicated their intention to work past the age of 70, while another 12 percent indicated they have no plans to ever stop working full-time. Conventional financial wisdom rooted in retiring around the age of 65 may not apply to individuals who intend to work well past that age. That means recently minted fiftysomethings could benefit from adopting a new perspective on managing their money after they reach 50.

Work with a fiduciary. Fiduciaries differ from other financial advisors in a significant way. According to Investopedia, fiduciaries are legally bound to put their client's best interests ahead of their own.

Working with a fiduciary can provide peace of mind for individuals who want to know the person they're trusting to guide their financial decisions is working on their behalf. That peace of mind can be especially valuable for individuals over 50 who don't have as much time to make up for financial losses as younger people. Investopedia notes that some brokerage firms do not want or allow their brokers to be fiduciaries, so investors should make sure they're aware of the legal responsibilities of anyone they trust to manage their money.

Monitor the progress of your retirement accounts. Tracking the performance of retirement accounts like a 401(k) and IRA takes on more significance after 50, even for individuals who don't see themselves retiring anytime soon. Monitor how particular investments are performing and reallocate funds if certain ones have not performed well in some time. Most investments will go up and down, but people over 50 can monitor performance

more closely than they used to so they get an idea of which ones are working for them and which could be compromising their ability to enjoy financial flexibility in the decades to come.

Resist the temptation to avoid stocks entirely.

A recent study published in the medical journal *The Lancet* found that life expectancy, which has increased dramatically

across the globe since 1900, is expected to continue increasing in developed countries in the decades to come. That means people won't only be working longer, but living longer as well. Investors 50 and over can prepare for that longer life expectancy by utilizing the growth potential of stocks even after they hit the half century mark. Limiting exposure to risk after 50 is still important, but avoiding investment risks entirely could lead to a financial shortfall down the road.

Managing a portfolio after 50 requires careful consideration of various factors. Deft management of an investment portfolio after 50 can ensure investors don't outlive their money.



How empty nesters can overcome boredom



by METRO NEWS

Raising children is a significant responsibility. Parents know there's no such thing as a day off, which is why the first day they come home to an empty nest can be so confounding. After roughly two busy and likely hectic decades or more of looking after their children, parents whose sons or daughters have left home for the first time may experience feelings of sadness and loss. That's not unusual, as the Mayo Clinic notes it's a phenomenon known as "empty nest syndrome." Though it's not a clinical diagnosis, empty nest syndrome can be a difficult hurdle to overcome, especially for parents who find themselves suddenly bored after years of being so busy. Empty nesters looking to banish boredom can consider these strategies.

Give your home a new look. Parents go to great lengths to make their homes welcoming safe havens for their children. Moms and dads often joke that, between play rooms and study areas, kids get the bulk of the real estate under their roofs. Now that the children have moved out, parents can take back that space and

refresh their homes. A home that's adapted for empty nesters will look quite different from one designed for families with young children. So a renovation or redesign can provide plenty of work that can fill idle time and instill a sense of excitement about the future.

Become a weekend road warrior. Newly minted empty nesters are likely still working full-time. But now that there's no soccer practices or band recitals taking up valuable real estate on your weekend schedule, Saturdays and Sundays can provide perfect opportunities to travel. Plan routine weekend getaways, choosing different locales for each trip. Visit a city one weekend and devote a subsequent trip to the great outdoors.

Reconnect with old friends. Some individuals experiencing empty nest syndrome may be hesitant to admit they're experiencing feelings of sadness and loneliness. But a recent Sky Mobile study of parents of teenagers in England found that 47 percent were fretting about having an empty nest. So it's likely that

old friends and fellow parents are experiencing feelings associated with empty nest syndrome. Reaching out to old friends is a great way to reconnect and can provide an outlet to discuss feelings parents might be hesitant to share with others. But empty nesters who experience significant feelings of sadness and loneliness are urged to speak with a health care professional as well.

Replace kids' activities with your own. After years of toting kids from one extracurricular activity to another, empty nesters can now do the same for themselves. Visit local community centers and libraries and ask about classes for adults. Many offer classes on everything from crafts to sports. Adults also can research continuing education programs at local colleges and universities if they're interested in a career change or pursuing an advanced degree for personal enrichment.

Newly minted empty nesters can look at their empty nest as an opportunity to engage in activities that pique their interests after years of catering to the needs and wants of their children.

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The pros and cons of early retirement

by METRO NEWS



Retirement is a milestone that is often the byproduct of decades of hard work. Though a growing number of working professionals have no intention of ever retiring, the vast majority of adults look forward to the day when they can call it a career.

The prospect of early retirement is enticing to millions of people. Though retiring early may seem like a no brainer for individuals in position to do so, a careful consideration of the pros and cons of early retirement can ensure people make the best decision.

Benefits of early retirement

For many people, early retirement is less about finding a beach to relax on and more about pivoting to a second career. In fact, a recent report from the Employee Benefit Research Institute indicated that 74 percent of workers plan to get a new job after they retire. In such instances, early retirement is often about turning a long-time passion into a second career. That can help adults achieve a lifelong dream, making it one of the better reasons to retire early.

Another advantage to retiring early is the chance to spend more quality time with family. One study from the American Psychological Association found that more than half of working professionals now check work emails after work hours, including on weekends. Forty-four percent even check their email while on vacation. Early retirement enables individuals to escape that round-the-clock career commitment, affording retirees a chance to spend more unfiltered quality time with the people they love most.

Retiring early also provides an opportunity to escape a daily grind that many people have indicated has become increasingly burdensome in recent years. The 2021 Work and Well-Being Survey from the American Psychological Association found that 79 percent of the roughly 1,500 adults surveyed had experienced work-related stress in the month prior to participating. Work is a leading cause of stress for many people, and stress

has been linked to a host of health problems. Individuals who can retire early can benefit from less stress in their lives.

Disadvantages to retiring early

Retiring early can seem like a dream, but it could turn into a nightmare for people whose finances aren't as robust as they need to be to support a lengthy retirement. One report from the Boston College Center for Retirement Research found that around 50 percent of working families face a significant decline in their standard of living during retirement. Life expectancy has been on the rise in developed countries since 1900, so retiring too early carries some significant financial risk for people who have saved but not necessarily saved enough.

Retiring early also could make people more vulnerable to cognitive decline than they would be if they keep working. One study from researchers at Scotland's University of St. Andrews found that people who wait until age 67 to retire experience less cognitive decline than people who retire prior to turning 67.

Out-of-pocket medical costs are another significant disadvantage to retiring early. Employer-sponsored medical insurance tends to cost individuals less than private plans, which is a significant consideration for individuals at a point in their lives when they may need to visit doctors more often.

Early retirement has its advantages and disadvantages. Individuals must consider both to make the best decision for them.

How to organize a SOCIAL CLUB

by METRO NEWS

The early stages of the COVID-19 pandemic taught the world many lessons, not the least of which was how easy it can be to take socializing for granted. Lockdown was a big part of life during the early days of the pandemic, as people were forced to stay home from work and school and remain largely isolated, even from their own friends and family members.

The sense of isolation that many people developed during those early days of the pandemic likely didn't come as a surprise to medical researchers, particularly those who have studied the effects of isolation on aging populations. The National Institute on Aging indicates that social isolation and loneliness are linked to depression as well as a host of other negative health outcomes, including high blood pressure, heart disease, obesity, and cognitive decline.

Social clubs can be a great way for adults over 50 to avoid isolation and loneliness. Such clubs can provide opportunities to connect with individuals who share similar interests, laying the foundation for new friendships that can be hard to develop in midlife.

Perhaps the best thing about social clubs is that anyone can start one. These tips can help individuals over 50 start social clubs that appeal to locals who are on the lookout for fun ways to meet new people.

Think of a hobby unique to your location. One of the best ways to attract other locals is to find a hobby that caters to residents in your area. For example, coastal residents may want to start a local



fishing club, while city dwellers may draw more interest starting a club focused on local museums or restaurants.

Take all comers. Individuals over 50 may aspire to meet people in situations similar to their own, but they should still allow anyone interested in their club to join. Adults in the early stages of midlife (i.e., their thirties and forties) are often too busy with their personal and professional lives to make much time for social clubs, so it's likely that those interested will be 50 or older. But accepting all who are interested can increase the chances of starting a diverse and engaging group.

Spread the word. Meetup (meetup.com) has been facilitating connections for two decades, making it a great place to start a group for people with shared interests. In addition to utilizing a service like Meetup, founders can spread the word through their social media apps and create fliers to post on public boards at local community centers and libraries.

Find a public place to get together. It's best to avoid hosting club events and meetings at a private residence, including your own. Instead, prior to starting the club, look around for meeting places, which can include local churches, libraries or community centers. Ask about reserving spaces for meetings and look for places that are accessible for all people, including those with mobility issues.

Starting a social club can be a great way for individuals over 50 to meet new people and explore new or existing passions.



Common mid-career challenges and what to do about them

by METRO NEWS



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 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. Individuals 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.

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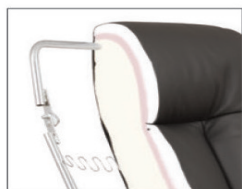
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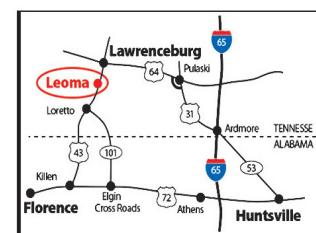


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