

Mid-Michigan Buyers Guide

SUNDAY, FEBRUARY 26, 2023

Serving Clare, Gladwin, Gratiot, Isabella, Montcalm, & Southern Roscommon Counties

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Gladwin, 48624

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INSULATE ALL
CABIN FLOORS

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6% DISCOUNT
ON ALL LOT MODELS!**

**HURRY - SALE ENDS
MARCH 7TH**

12X32 MINI HOME, DOUBLE
PANE WINDOWS, SPRAYFOAM
INSULATION, WIRED AND
FINISHED AND NEW FEATURE...
VINYL RAILING.

~~\$24,763.00~~
Sale Price
\$23,277.22



16X30 CABIN WITH 6X30 ATTACHED PORCH, FOUR
4X4 WINDOWS, 1 PATIO DOOR, VINYL FLOORING,
INSULATED SUB FLOOR.

~~\$18,100~~
Sale Price
\$17,014



12X16 T1-11,
1 WINDOW.

~~\$4,240~~
Sale Price
\$3,985.60



12X16 GAZEBO, COMPOSITE DECKING.

~~\$4,500~~
Sale Price
\$4,230



INVEST
YOUR TAX
RETURN

16X24 ROLL UP
DOOR, 8 FT. WALLS
AND SERVICE
DOOR.

~~\$9,895~~
Sale Price
\$9,301.30



16X40, 10X7 ROLL-UP, 3 WINDOWS,
SERVICE DOOR, DOUBLE DOORS, TWO
4X16 LOFTS.

~~\$16,450~~
Sale Price
\$15,463



12X32, 8 FT. WALLS, 2 SERVICE DOORS,
FOUR 3X3 WINDOWS, 4X12 LOFT.

~~\$10,647~~
Sale Price
\$10,008.18



12X16, 4 WINDOWS,
INTERIOR SHELVES AND
DOUBLE DOORS.

~~\$6,165~~
Sale Price
\$5,795.10



12X16, 7' WALLS.

~~\$4,303~~
Sale Price
\$4,044.82



8X10, T1-11.

~~\$2,290~~
Sale Price
\$2,152.60



12X16, 8 FT. WALLS, ROLL UP DOOR,
SERVICE DOOR.

~~\$4,735~~
Sale Price
\$4,450.90



10X16, 7' WALLS.

~~\$3,519~~
Sale Price
\$3,307.86



12X16 SHELTER.

~~\$3,500~~
Sale Price
\$3,290



4X8 CHICKEN
COOP.

~~\$1,550~~
Sale Price
\$1,457



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Steve's Country Market
 989-539-3110 3170 North Clare Ave., Harrison 44 Feet of Old Fashioned Meat Counter with Good Old Fashioned Service
 Hours: Mon. - Sun. 8-8 Bridge Card & Wic Accepted Sale Dates February 27 - March 5, 2023

Top Quality Meats At Rock Bottom Prices! **100% Satisfaction Guaranteed** **stevescountrymarket.com**
 Michigan Lottery

FRESH MEAT AND SEAFOOD ITEMS	GROUND CHUCK FAMILY PACK 5 LBS. OR MORE \$3.99 LB.	WHOLE BONELESS PORK LOINS SLICED FREE \$2.29 LB.	BONELESS CHICKEN BREAST \$1.99 LB.	WHOLE NEW YORK STRIP LOINS SLICED FREE \$4.49 LB.	BONELESS ENGLISH ROAST \$3.99 LB.	WHOLE RIBEYE LOINS SLICED FREE \$5.49 LB.
	MARINATED CHICKEN BREAST \$3.49 LB.	STEVE'S OWN MARKET MADE BRAT OF THE WEEK GREEN PEPPER & ONION BRAT \$4.49 LB.	FRESH GROUND ROUND \$4.69 LB.	PORK STEAK OR WESTERN STRIPS \$1.79 LB.	MARKET MADE BEEF PATTIES \$4.99 LB.	BAR S HOT DOGS 1 LB. CLASSIC JUMBO FRANKS \$1.69 EA.
	COD LOINS \$7.99 LB.	TILAPIA FILLETS \$4.99 LB.	SALMON FILLETS \$9.99 LB.	WHOLEY BRAND COOKED SHRIMP 41/50 CT. 1 LB. BAG \$7.99 EA.		

Deli	Fresh Produce	Fresh Dairy And Frozen
ECKRICH DELI HAM \$4.99 LB.	GREEN OR RED GRAPES \$2.49 LB.	PRAIRIE FARMS SOUR CREAM OR DIPS 8 OZ. 99¢ EA.
ECKRICH HARD SALAMI \$5.99 LB.	HEAD LETTUCE 2/\$3.00	DUTCH FARMS SHREDDED CHEESE 8 OZ. 2/\$5.00
GUGGISBERG BABY SWISS \$6.99 LB.	COOKING ONIONS 3 LB. BAG \$1.69 EA.	HUDSONVILLE PREMIUM ICE CREAM 48 OZ. \$3.99 EA.

While supplies last. Prices subject to change due to national emergencies and product shortages. Not responsible for printing errors.

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10X14 HI BARN
6X7 ROLL UP DOOR.
RENT TO OWN \$239.24



\$7,792 + TAX

12X24 GABLE
8X7 ROLL UP DOOR,
1 SERVICE DOOR, WAINSCOTING.
RENT TO OWN \$382.39



\$6,475 + TAX

12X18 GABLE
8X7 ROLL UP DOOR, 1 ENTRY DOOR.
RENT TO OWN TO \$317.75



\$5,885 + TAX

12X16 GABLE
DOUBLE DOORS, 2 WINDOWS, TRANSOM WINDOW.
RENT TO OWN TO \$288.80



\$11,170 + TAX

14X28 GARAGE
9X7 CARRIAGE HOUSE DOOR, 3 WINDOWS, SERVICE DOOR.
RENT TO OWN TO \$548.16



\$6,100 + TAX

12X16 GABLE
8X7 ROLL UP DOOR, SERVICE DOOR.
RENT TO OWN TO \$299.35



\$3,645 + TAX

10X12 CLASSIC
6X7 ROLL UP DOOR.
RENT TO OWN \$178.88



\$6,021 + TAX

12X24 CLASSIC
8X7 ROLL UP DOOR, CLEAR RIDGE CAP.
RENT TO OWN \$295.48



\$5,725 + TAX

12X16 HIGH BARN
7X7 ROLL UP DOOR.
RENT TO OWN PRICE TO \$280.95



\$12,115 + TAX

14X24 LOFTED CABIN
3 WINDOWS.
RENT TO OWN \$594.53



\$5,580 + TAX

12X20 CLASSIC
8X7 ROLL UP DOOR, CLEAR RIDGE CAP.
RENT TO OWN \$273.83



\$6,900 + TAX

12X20 GABLE
8X7 ROLL UP DOOR, 1 SERVICE DOOR.
RENT TO OWN TO \$338.61

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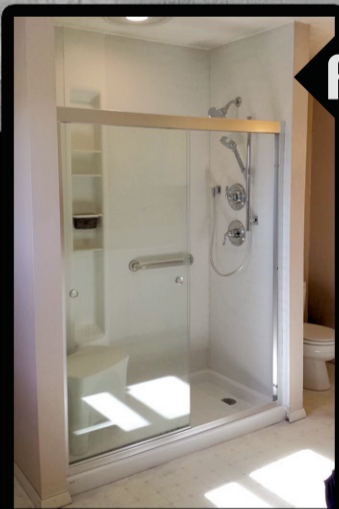


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CUT FREE Whole Boneless PORK LOINS \$2.19 lb.	St. Louis Style RIBS \$2.99 lb.	Family Pack USDA Select T-BONE STEAK \$5.99 lb.	Chicken NUGGETS \$17.99 5lb.	Deli Amish Valley CORNED BEEF \$7.99 lb.
Lambert's Own! Fiesta or Reuben BRATS \$4.49 lb.	Baby Back RIBS \$2.99 lb.	Lambert's Own! Beef Teriyaki STIR FRY \$7.99 lb.	Lambert's Own! Stuffed PORK CHOPS \$3.99 lb.	Deli Swiss CHEESE \$5.99 lb.

10 LBS OR MORE SALE! SALE DATES: FEB. 27-MAR. 4

Family Pack 80% Lean • From Chuck Ground Beef \$3.99 lb.	Pork Shoulder Roast or Breakfast Sausage \$1.89 lb.	Boneless Chicken Breast \$19.90 10lb.	Whole NR NY Strip Loin \$4.99 lb.
Pork Steak or Strips \$1.89 lb.	Center Cut Pork Chops \$1.99 lb.	USDA Choice Denver Steaks or English Roast \$4.49 lb.	Whole NR Ribeye Loins \$6.99 lb.



Auctions

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 Vernon Twp.*
Tuesday March 7th, 2023-closing @7pm E.S.T
 SYKORAAUCTIONS.COM PRESENTS!

TUESDAY MARCH 7, 2023
 CLOSING AT 7PM

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SAYERS "ONLINE ONLY" ESTATE AUCTION

BIDDING ENDS TUESDAY FEB 28 8PM

1 Owner Estate Sale Featuring: Ready 1951 Army Jeep, Army Jeep trailer, (2) Ford 9N Tractors, Food Plot Farm Equip., Trailers, Tools, Antiques, Primitives, Collectibles, Household & Scrap Items.

COLEMAN, MI



HUBERT "ONLINE ONLY" ESTATE AUCTION

BIDDING OPENS TUESDAY FEB 21 8AM

1 Owner Estate Sale Featuring: Collectible Ford trucks, Dodge Darts, motorcycles to restore, lots of shop related tools, old snowmobiles, lawn and garden items.

HOPE, MI



SPRING GUN & AMMO "ONLINE ONLY" AUCTION

BIDDING OPENS TUESDAY MAR 7 8AM

Excellent Quality Sale Featuring: 200+ guns including many Winchesters, Smith Revolvers, Colts, Tier 1 tactical rifles, FN M-249S SAW, Barrett MRAD, Mitchell RPK, H&K SP5, Colt Python, Springfield MIA's, High power magnum hunting rifles, Remington 700's, Ruger's, Henry's, Unfired collector guns, new firearms, antiques, commemoratives, Leupold scopes, ammunition, knives, archery, large lots of sporting & more! All Federal, State & Local laws apply. Free background checks, shipping and inspection is available. **You won't find a better gun & sporting auction in Michigan! If you're interested in selling guns call John directly 989-345-4866.**

GLADWIN, MI



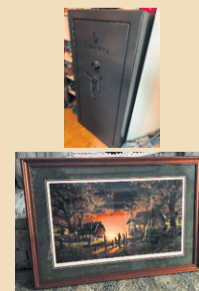
ANDRICK "LIVE ONLY" MOVING AUCTION

SATURDAY APRIL 1 10AM

1 Owner Sale Featuring: (8) Tractors, JD X500 lawn tractor, shop tools, chainsaws, snowshoes, lots of antiques, farm primitives, collectible currency, Liberty gun safe, ammo, antique blow torch collection, framed wildlife prints, collectibles & household items. Betty (Jim) Andrick, Owner.

We hope to see you at this nice old school live auction in a great country farm setting!

HOPE, MI



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NEW HOURS: WEDNESDAY-SUNDAY 10AM-6PM CLOSED MONDAY & TUESDAY • PRICES GOOD SUNDAY, FEBRUARY 26TH THRU SATURDAY, MARCH 4TH

KOEGEL'S	Currently Closed on Monday's & Tuesday's due to the National Labor shortage. OPEN - Wednesday thru Sunday 10am to 6pm	OUR BEST GROUND CHUCK \$3900 10LB BAG
VIENNA'S 10# BOX \$3999	2-PACK PORK BUTTS \$139 LB.	HAMBURGER \$3600 10LB BAG
24CT PKG VIENNAS \$1199	PORK STEAK, PORK BUTT ROAST OR FINGER RIBS \$159 LB.	BULK SLICED BACON \$399 LB. OR \$369 10LBS OR MORE
SKINLESS FRANKS 4# PKG \$1399	HOMEMADE BULK SAUSAGE - 4 FLAVORS \$159 LB.	SHAVED TURKEY \$699 LB.
BIG BOLOGNA OR RING BOLOGNA \$399 LB.	BABY BACK RIBS \$299 LB.	SHAVED HAM \$499 LB.
PICKLED BOLOGNA 2.5# JAR \$1099	50/50 GRIND PORK/BEEF \$2600 10LB BAG	ECKRICH HARD SALAMI \$599 LB.
WHOLE OR HALF CUT FREE!	BEEF BRISKET \$349 LB.	CO-JACK, LONGHORN OR MOZZARELLA AND HOT PEPPER FIRE JACK CHEESE \$399 LB. ANY SIZE CHUNK
NEW YORK STRIP LOINS CHOICE *CUT FREE \$699 LB.	SLAB SPARE RIBS *TWIN PACK \$199 LB.	FULLY COOKED SHRIMP \$1199 2LB BAG
SELECT RIBEYE LOINS \$999 LB.	WAYSIDE BACON \$1990 10LB BOX	POLLOCK FILLETS \$499 LB.
CHOICE SHORT LOINS - T-BONES /PORTERHOUSE \$899 LB.	APPLEWOOD SMOKED BACON \$399 LB. OR \$5535 (\$3.69/LB) 15 LB. BOX	TALAPIA \$399 LB.
SMOKED PORK LOINS \$399 LB.	NEW YORK STRIP LOINS WHOLE OR HALF \$599 LB. *CUT FREE	COD LOINS \$899 LB.
BONELESS BEEF ROAST OR SWISS, GRILL OR DENVER STEAK \$399 LB.	BONELESS PORK LOINS \$199 LB.	ZANDER PERCH \$999 LB.
ROUND STEAK OR ROUND ROAST \$449 LB.	COUNTRY RIBS, LOIN END ROASTS OR END CUT CHOPS 99¢ LB.	SALMON FILLETS \$1099 LB.
BONE-IN PORK LOINS WHOLE OR HALF *CUT INTO CHOPS FREE \$179 LB.	FRESH EASTER SAUSAGE \$199 LB. 10 LBS OR MORE AND \$2.49 LB LESSER QUANTITIES	UNCOOKED SHRIMP \$1499 2LB BAG
	CHICKEN LEG 1/4'S 69¢ 10LBS OR MORE \$2760 LB. 40LB BOX	CHICKEN NUGGETS \$999 5LB BAG
	BONELESS CHICKEN BREAST \$159 LB. 10LBS OR MORE	



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SALE

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STEAKHOUSE

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We appreciate your support!

LUNCH BUFFET OR SUNDAY BREAKFAST BUFFET

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Valid Mon.-Fri. 11-4, Sun. 8-11 • Valid for up to 6 people • Exp. 3-31-23

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2nd Year at our **NEW LOCATION**



Home Show Dates

March 17th, 18th and 19th

Morey Courts, 5175 E. Remus Rd.,
Mt. Pleasant, MI

<http://hbacm.com>

Friday, Saturday and Sunday March 17th, 18th & 19th, 2023

"Work Hard. Be Kind. Take Pride."

- Mark Bowe, Barnwood Builders



*Mark Bowe
Barnwood Builders*



Join us at Morey Courts



**Enter
"House of Nails"
contest to win an
overhead Garage Door
from Johnson Door!**

**Isabella Bank
Mr. Electric
DeWitt
Lumber**

**DTE Energy &
The Home
Builders
Association**

Saturday & Sunday, March 18th & 19th

**Come join the Home Depot Kids
Construction zone!**

Sunday, March 19th

**Enjoy the fun at the
Lego House Building Competition!**



Visit our many Exhibitor Booths

FRIDAY

March 17th
5pm-9pm

SATURDAY

March 18th
9am-6pm

SUNDAY

March 19th
11am-4pm

**MARK BOWE OF
BARNWOOD BUILDERS**

Saturday, March 18th - Noon & 3pm

**Adults \$5. Children under 16 FREE
if accompanied by an adult**

Quality Built. Quality Features.

**STOP BY OUR LOT AND CHECK OUT
THE GREAT SELECTION OF BUILDINGS
ON THE LOT - READY TO GO!**

**INVEST YOUR TAX RETURN ON A BUILDING YOU
CAN ENJOY FOR YEARS TO COME!!**



12x24
Quaker 7x7 Roll Up Door, 4 Ft. Loft,
6 Ft. Double Door, 2 Windows
\$8,890
Rent To Own \$412 Month



14x36 Gable
9x7 Roll Up Door, 4 Windows,
6 Double Doors, 4 Ft. Loft
\$10,585
Rent To Own \$491/month



12x16 Gable
4 Ft. Loft,
1 Window
\$5,536
Rent To Own \$257/Month



12x20 Gable
2 - 4 Ft. Lofts,
3 Windows
\$5,712
Rent To Own \$265/Month



12x28 High Barn
7x7 Roll Up Door, 1 Window,
8 Foot Loft
\$7,355
Rent To Own \$341



12x16 High Barn
2 - 4 Foot Lofts
\$4,475
Rent To Own \$208/Month



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WINTER Fun



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Lake Lancer-5 bedroom, 3 bath chalet with fireplace, large deck overlooking 84 ft of sandy beach on 750 acre all sports lake. Granite counter tops, finished lower level, 2+ car att garage. Over 3000 sq ft of finished sq. ft.
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Secord Lake view-Updated 2 bedroom ranch with open floor plan, quartz counters in kitchen, pole barn garage.
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Gladwin Conservation District

2023 Spring Tree Order Forms are Available at the Office
750 M-18, Gladwin, MI 48624
Office Hours: Mon-Fri 8-4:30

Or you can conveniently order Online, Phone, Mail, or Email:
Website: www.gladwincd.org
Phone: 989-256-3147
Mobile: 989-701-9292
Email: tristan.hewitt@macd.org

ORDER DEADLINE: April 4th, 2023

PICK UP LOCATION AND DATES:
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Pickup Dates: Friday 4/14 & Saturday 4/15 by appointment
We accept cash, checks, and credit cards.

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 "Clearly the Best Choice"
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FREE ESTIMATES

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\$75 Trade In For Each of Your Old Windows
 3 Windows - Get \$225
 6 Windows - Get \$450
 9 Windows - Get \$675
Must Present Coupon, Expires March 4, 2023.

\$500 OFF A Whole House of Vinyl Siding
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\$500 OFF Complete Tear Off Call Store for Details!
Must Present Coupon, Expires March 4, 2023.

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*"Are you suffering from headaches, back pain, knee or hip pain??
 I can help you to live a pain free life."*



All insurance plans accepted.
We guarantee to see you in 1 week.

SERVICES PROVIDED:

- Epidural injections
- Fascet blocks
- Nerve blocks
- Botox injections for migraine
- Laser microdiscectomy
- RFA rhizotomy
- Laser for hip and knee pain.
- Laser nerve ablations.



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Money management tips for retirees

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globe-trotter. Though individuals' retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States. Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

- Study up on the tax implications of withdrawing from your retirement accounts. Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly. A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may

even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

- Prioritize your own needs. Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

- Examine your housing situation. Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

- Stick to a budget during retirement. The U.S. Department of Health and Human Services reports that roughly 70 percent of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement.

And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.



Tips to pick the right time to retire

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what's a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

- Consider age-related benefits. Both the United States and Canada feature government-sponsored retirement income programs and it behooves individuals to familiarize themselves with the rules of those programs so they can maximize their benefits. The Canada Pension Plan (CPP) allows individuals to begin receiving full CPP benefits at age 65, but they also can get a permanently reduced amount the moment they turn 60. The CPP also allows people

to receive a permanent increase if they wait until turning 70 to receive payment. Similar age-related rules govern the Social Security benefits program in the United States, where individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25 percent. If individuals wait until they're 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits. The Social Security Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132 percent of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won't rely as heavily on such programs may be able to retire earlier.

- Pay off your debts. Carrying debt into retirement can be risky. In general, it's ideal to pay off all debts,

including a mortgage and car payment, before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen expenses, such as those incurred due to health problems.

- Consider your retirement living expenses. It goes without saying that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retirement. But the tricky part is figuring just how big a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be. Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80 percent of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quick-

ly put retirees in financial jeopardy. By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.



Fun ways for seniors to stay active

Physical activity is an important component of overall health. Health experts advise that exercise can increase lean body mass, prevent conditions like diabetes and cardiovascular disease, improve balance, and positively affect mental health/cognition. Exercise also can foster socialization with others, helping people overcome boredom and isolation.

As individuals get older, they may not be able to participate in all of the activities they enjoyed as youths, but that doesn't mean older adults must resign themselves to sedentary lifestyles. There are plenty of entertaining ways to remain physically active that can accommodate any limitations a

person may have. Explore these methods for staying active.

Explore senior center offerings

Community senior centers often fill calendars with a vast array of activities, some of which can include physical activities. Hikes, walking tours, dances, and other activities all serve as entertaining ways to get out and about while meeting some fitness goals.

Garden or do yard work

The Office of Disease Prevention and Health Promotions says adults should get 150 minutes of moderate exercise per week. Raking leaves, mowing the lawn, digging in flower

beds, trimming bushes, and other outdoor tasks could help a person meet this quota in a way that doesn't seem like exercise at all.

Play games with grandchildren

Little kids may inspire older adults to be more active, as it can be difficult to keep up with those youngsters. Take infants or toddlers for walks or push them in strollers. Attach a child seat or towing carriage to a bicycle and ride around the neighborhood. Play games that require movement, such as hide-and-seek or Marco Polo in the pool. If it's snowing, have a snowball fight or make a snowman in the yard.

Take up a new hobby

Find hobbies that incorporate physical activity. Perhaps learning to salsa dance or taking Zumba™ will be fun? Pickleball has caught on across the nation. The sport is a mix of tennis, racquetball and badminton that caters to all ages. Joining a bowling team is another way to get active and meet new people.

Physical activity is important at any age. Seniors can explore fun ways to stay in shape and be active to reap all the benefits of exercise.

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The pros and cons of early retirement

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 Ameri-

can 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.



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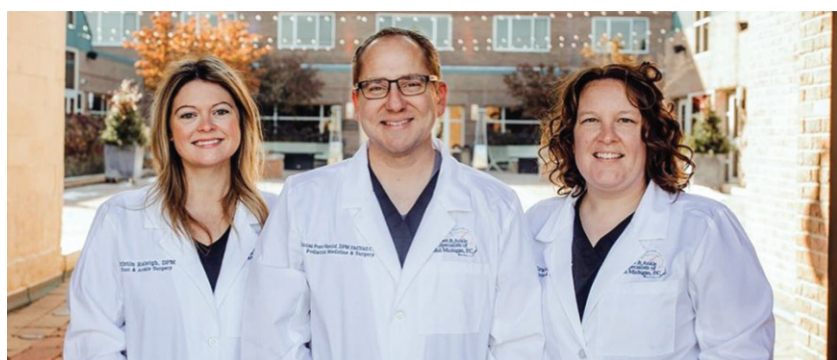
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DIABETIC FOOT CARE

Diabetes is a disease where the body cannot manufacture or properly use insulin. The body then is unable to convert sugars and starches into energy, leaving an elevated amount of blood sugar. Too much glucose in the bloodstream can damage the feet, heart, kidney, eyes and nerves.

Diabetes can be managed with medical care, exercise and the correct diet to avoid complications.

Neuropathy, or nerve damage, results from too much blood sugar. With neuropathy, feeling is reduced in the feet, so any damage such as a cut or scrape can worsen. Because diabetes also causes poor circulation, the healing blood cannot reach the wound, resulting in an infection and a non-healing wound.

SYMPTOMS

Diabetes warning signs often appear in the feet and can include:

- Swelling
- Numbness
- Leg pain
- Skin color changes
- Slow-healing sores on the feet
- Fungal toenails
- Calluses or corns that bleed

FOOT CARE FOR THOSE WITH DIABETES

Here are good guidelines to help avoid serious foot problems:

- Check your feet daily. Look for anything unusual and inspect the bottom of your feet too. Call your foot doctor if you notice anything suspicious.
- Wash feet every day in warm, soapy water and dry thoroughly especially between the toes.

- Moisturize feet with a rich, emollient lotion or cream to keep skin supple.
- When trimming the toenails, cut them straight across to avoid an ingrown nail.
- Visit your podiatrist to treat corns or calluses - never cut them yourself.
- Change shoes and socks every day, and put on clean, dry socks when they become damp.
- Consider wearing socks made for those with diabetes. These have loose tops and extra cushioning, with fiber that wicks moisture away from the skin.
- If your feet are cold at night, wear socks. Avoid using a heating pad.
- Keep feet warm and dry in all types of weather.
- Avoid going barefoot to protect your feet.
- Keep your blood sugar levels in control.

Importantly, visit your podiatrist regularly for a complete foot exam.

A PODIATRIST'S ROLE

A podiatrist plays an important role on a patient's diabetes management team due to the frequency of diabetic foot-related complications. Good foot care and frequent visits to the podiatrist are keys in preventing amputations.

Early recognition of problems such as an ulcer, along with regular foot screenings by a podiatrist, can help reduce the risk of lower limb amputation by up to 85%.

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How to stay mentally sharp after retirement



If asked to describe how they envision retirement, many professionals might reference travel, time spent with grandchildren and various recreational pursuits. Few, if any, would mention cognitive decline. However, cognitive decline poses a significant threat to aging men and women, especially during retirement.

Researchers have long since recognized that certain cognitive abilities begin to decline with advanced age, even among elderly individuals who are healthy. However, despite that decline, the Centers for Disease Control and Prevention notes that dementias like Alzheimer's disease are not an inevitable part of aging. In fact, the CDC estimates that as many as 40 percent of dementia cases may be prevented or delayed. In addition, the CDC reports that it's not uncommon for routine memory, skills and knowledge to stabilize or even improve as the brain ages.

That's good news for retirees who want to spend their post-work life pursuing their passions and hobbies. Individuals also can embrace some strategies to stay mentally sharp in retirement.

- Consider delaying retirement. Even if early retirement is a dream, it might be better to work a little longer than you had planned. A 2021 study published in the journal SSM - Population Health found that

postponed retirement is beneficial to cognitive function for all genders, races/ethnicities, educational levels, and professional status. The study reported that individuals who waited until age 67 to retire experienced less cognitive decline than those who retired prior to turning 67.

- Make exercise part of your retirement routine. A lack of structure may seem enticing to individuals who have spent decades working. However, many retirees find that little structure loses its appeal quickly after calling it quits. When creating a new routine in retirement, include regular exercise. According to the Mayo Clinic, studies indicate that people who are physically active are less likely to experience a decline in their mental function. So daily exercise not only gives retirees something to do, but also benefits their brains.

- Enroll in an adult education course. A 2014 study published in the journal JAMA Neurology examined the association between lifetime intellectual enrichment and cognitive decline in the older population. The study's authors found that higher levels of late-life cognitive activity were associated with higher levels of cognition. The study's authors concluded that lifetime intellectual enrichment might delay the onset of cognitive impairment. Retirees can look into adult learning programs at local colleges and universities to see if anything piques their interest.

Retirement can be everything professionals hope it will be, especially for those who make a concerted effort to maintain optimal cognitive function after they call it a career.

Story courtesy of Metro Creative Connection



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Timothy Spencer, DO, is a minimally invasive spine surgeon at Greater Michigan Spine & Neurosurgery. At the practice in Battle Creek, Michigan, Dr. Spencer specializes in minimally invasive spine surgery for complex spinal surgeries, malformations, tumors, dislocations, and other spine-related conditions. Dr. Spencer graduated with his Bachelor of Arts in biological sciences and mathematics, under the pre-medicine track from Western Colorado University in Gunnison. He then earned his Doctor of Osteopathy from the A.T. Still University Kirksville College of Osteopathic Medicine in Missouri before completing his residency in neurosurgery at Ohio University in Athens. He completed his fellowship in neurovascular and skull base surgery with the Neurosurgical Foundation in Illinois.

Upon completing his education, Dr. Spencer worked as a neurosurgeon at Brooke Army Medical Center, the United States Army's premier medical institution in San Antonio, Texas. While there, he focused on minimally invasive spine surgery, neurosurgery, trauma surgery, spine surgery research, and neurosurgical and spine surgery product development. He then relocated to Michigan, working at Sheridan Community Hospital before establishing Greater Michigan Spine & Neurosurgical Institute in 2006. In 2019, he opened Greater Michigan Spine & Neurosurgery.

At Greater Michigan Spine & Neurosurgery, Dr. Spencer and the team offer minimally invasive techniques, laser, and regenerative medicine treatments for back pain, neck pain, sciatica, spinal stenosis, and herniated discs. The team takes a conservative approach to care and turns to surgery as a last resort. If surgery is needed, Dr. Spencer is experienced in minimally invasive procedures and focuses on shorter hospital stays so patients can return to work quicker.

Dr. Spencer is a member of the North American Spine Society and the Society of Minimally Invasive Spine Surgery. He is currently a neurosurgeon at Oaklawn Hospital in Marshall, Michigan.

Outside of work, Dr. Spencer enjoys coaching hockey and soccer.

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Summer fun for active seniors

Seniors may have more time for leisure and recreation than working adults, and the summer months provide ample opportunities to get active. After months of chilly temperatures, seniors in various parts of the country may be eager to get outdoors and enjoy some fun in the sun.

The U.S. Centers for Disease Control and Prevention recommends that adults age 65 and older get at least 150 minutes of moderate-intensity aerobic activity each week. There are plenty of ways for active seniors to meet this exercise goal and have some fun along the way. The following are some good starting points.

- Join or start a walking club. Walking is a great way to stay in shape and work the mind as well. View new sights along the way by changing the route each time you go. Walking with friends can pass the time and provide the motivation to keep going.

- Catch a sporting event. Attending a sporting event can be an entertaining way to spend several hours, and that includes amateur and recreational sports. Catch a grandchild's swim meet or a baseball game for an action-packed way to connect with loved ones and get out.

- Take a fishing charter. Casting a rod from a dock or pier is perfectly acceptable, but securing a spot on a fishing charter is a great way to spend hours out on the water enjoying the scenery and the sport of fishing. Plus, there's the added benefit of enjoying the fruits of your labors by cooking the day's catch for dinner once you arrive home.

- Be a tourist. Many cities and towns have their own tourism boards and showcase interesting spots that have

historical significance or appeal to other interests. Be a tourist for the day — even in an area with which you are familiar. Hop on a trolley or sightseeing bus to view the town as an outsider.

- Spend time swimming. Swimming is a low-impact activity that can work the body in many different ways. Devote time to doing a few laps in the pool. Or make a day of going to a lake or another body of water to wade out and enjoy some strokes in nature. Stick to swimming areas that are monitored by life-guards for optimal safety.

- Tend to a garden. Gardening is a great form of light exercise that can produce rewarding results. If you don't have a garden or enough space for one at home, many neighborhoods have community gardens in which you can secure a plot.

- Visit a fair or farmer's market. The warm weather months are a peak time for outdoor activities, including various community fairs and farmer's markets. Chances are you can find a farmer's market nearby most days of the week, but especially on the weekend. A town market or state fair is a great way to get out and walk, play games of chance or enjoy some live entertainment. Check your community calendar for local events.

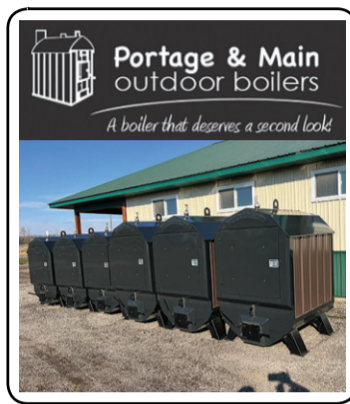
Active seniors can embrace long, warm summer days to enjoy plenty of time away from home.



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Travel opportunities for retirees

Retirement provides individuals with ample time to engage in activities they enjoy. Many seniors spend that newfound free time relaxing and seeing the sights.

Seniors are a travel-friendly demographic. The World Tourism Organization says that, in 1999, more than 593 million international travelers were age 60 years and older. Seniors are projected to take two billion trips annually by 2050. As Baby Boomers and Generation Xers continue to retire, a larger portion of the overall population will have time to travel.

When seniors plan trips, they have many ways to get around in style.

Cruising

Cruising can be an ideal way for older adults to travel. Cruise ships depart from ports across the world and travelers can choose from an array of itineraries. People can travel on cruises that are at sea for as few as three to five days to others that are out for weeks at a time.

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required. Step aboard a cruise ship and enjoy a floating hotel complete with food, lodging, entertainment, shopping, gambling, and much more. Organized excursions at ports of call can add to the thrill of cruising.

Guided tours

Escorted tours are another option seniors may want to consider. By working with reputable tour operators, seniors can engage in affordable, safe and comfortable tours via bus, train or other modes of travel. Tour companies take the work out of the trips by handling the details and showcasing the best locales. Tour experts know when to schedule meals and sightseeing to avoid the

crowds so that everyone can sit back and relax on their adventures.

RV excursions

Travel by recreational vehicle is a great way for individuals with time on their hands to see the sights up close and personal. When RVing, the time spent traveling is the adventure, and the destination is simply the cherry on top.

The RV industry exploded during the pandemic because it provided a safe way to enjoy a vacation and get away from home. MARVAC Michigan RV & Campgrounds says currently more than nine million households own an RV in the United States. There's no age limit to buying an RV, although the RV Industry Association says the average owner is 48-years-old and married.

RV-friendly campsites and parks enable travelers to mingle with each other, providing affordable and fun ways to travel.

Timeshares

Seniors who got in on the timeshare bandwagon early in life can choose to enjoy their travel years even further. The timeshare model

enables buyers to purchase the right to use particular homes, condos, hotel rooms, resorts, or other accommodations for specific periods of time. For example, some timeshare agreements are for one week each year in a designated location. Seniors with more time on their hands may want to revisit timeshare agreements to increase the frequency in which they can use properties or to find timeshare companies that enable swapping companies with others so that different locales can be enjoyed.

Visiting family

Retirees may aspire to spend more time with family members who do not live nearby. Families may want to consider mother-daughter residences or properties with small guest houses so that seniors can stay in the residences when visiting but have some privacy at the same time. Seniors have many travel options, and retirement is the ideal time to get out and enjoy time away from home.

Story courtesy of Metro Creative Connection



Did You Know?

Data from the Centers for Disease Control and Prevention indicates that as much as 5 percent of older adults living in the general community are suffering from clinical depression. Those figures are even higher among older adults who are hospitalized (11.5 percent) and those who require home health care (13.5 percent). The National Council on Aging reports that older adults are at an elevated risk of developing depression, though there's no single, specific cause increasing that risk. Chronic conditions, which the CDC estimates affect as much as 80 percent of older adults; decreased functional ability; reduced mobility; loneliness; and financial issues related to retirement are among the potential causes of depression in older adults. As difficult as depression can be, the NCOA notes that treatment has been found to be just as effective for seniors as it is in younger populations. Aging individuals or those concerned about an aging relative are encouraged to visit the American Psychological Association website at psychiatry.org to learn more about the many ways depression can be treated.

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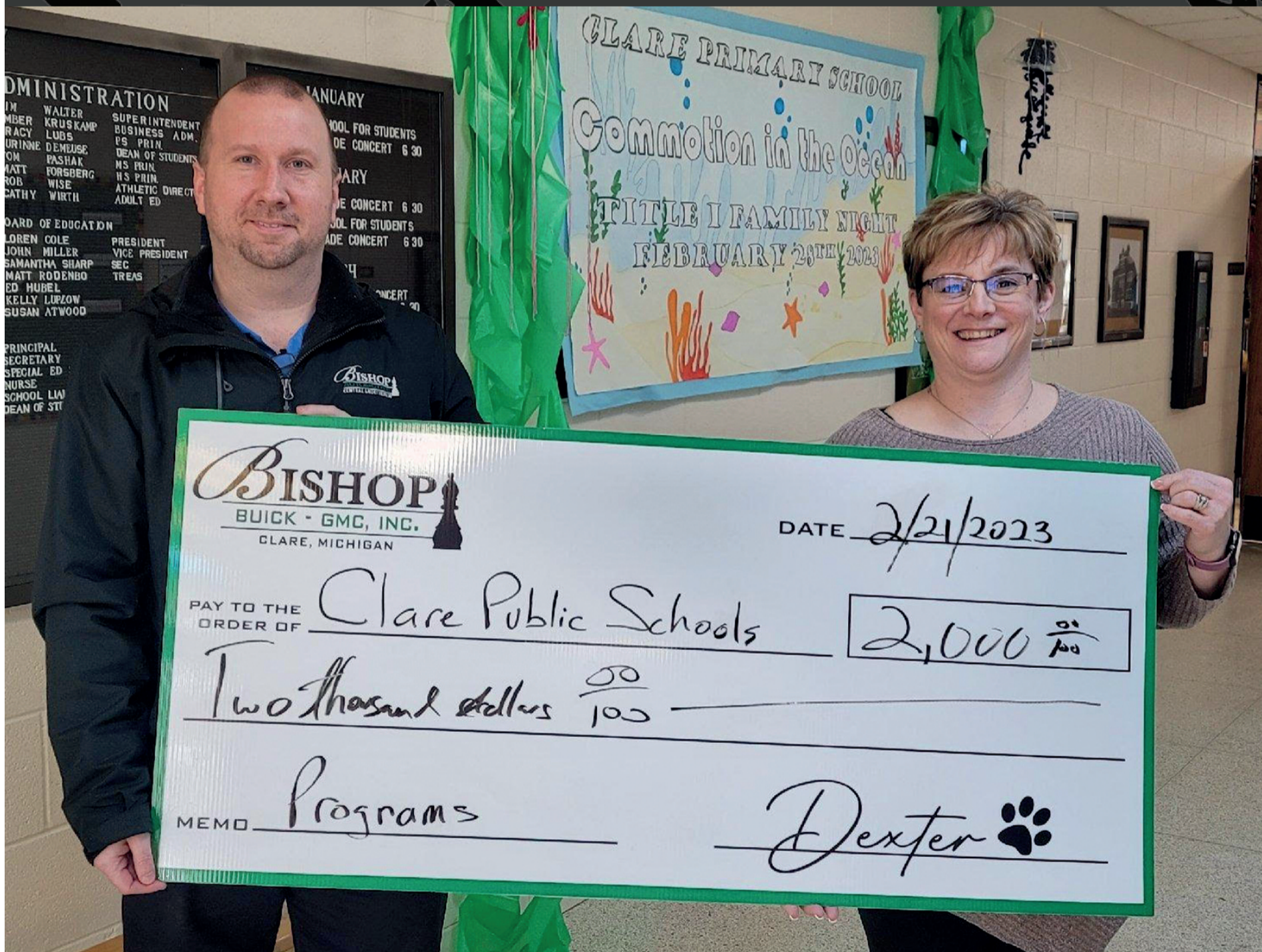
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