



How to build friendships in your golden years

Making friends as a child or even as a parent to school-aged children is relatively easy. Classrooms and school functions facilitate the building of friendships. Even as one gets older and enters the workforce, it's not uncommon for people to become friends with their coworkers.

As people near retirement age, their situations may have changed considerably. Children have moved out, careers are coming to an end and friendships may be hard to maintain due to people relocating or traveling. Older adults may aspire to make new friends, but they may not know how.

According to Irene S Levine, Ph.D., The Friendship Doctor and contributor to Psychology Today, it is not unique for seniors to want to make new friends. Age can be a barrier because there are stereotypes that pigeonhole people of certain ages. But Levine notes that state of mind and physical ability is not directly tied to chronological age. Making friends is possible at any age. These guidelines can help along the way.

- Explore online connections. A 2016 study published in the Journal of Gerontology found seniors (even those in their 80s) who stay connected with friends and family using social media report feeling less lonely and better overall. Connected seniors also demonstrated higher executive reasoning skills. There are plenty of ways to meet new people online by joining social media groups that cater to your interests. In person meetings in particular cities or regions of the country also can make for great ways to make new friends. Exercise cau-

tion when meeting people in person after contacting them online. Bring another person along, whether it's a spouse or an adult child, to ensure that you are safe.

- Volunteer your time. One way to meet new people is to get involved with causes or activities you love. This serves the double benefit of getting you outside and active and puts you in touch with people who share your passions and interests.

- Attend alumni events. If you have an interest getting in touch with someone from your past and reconnecting, make the time to attend school reunions and other alumni activities. It can be fun to reconnect with friends from high school or college.

- Join a gym. The local gym isn't just a great place to get physically fit. Group exercise classes also can be ideal places to meet other people who enjoy working out. Strike up a conversation with another class participant you see on a regular basis. Once you develop a rapport, schedule lunch dates so your friendship grows outside of the gym.

Making friends is not just for the young. Men and women over 50 also can find ways to build new friendships. LP-213753money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses. MM20C489



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Things to know before drafting a living will



During the prime of their lives, people typically don't give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters.

An advanced healthcare directive — also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves

due to illness or incapacity. The legal advice resource Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his

or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

- Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not — particularly if they're not sure what you desire.
- Do I have firm

feelings about life-saving methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

- Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all

the questions and write in specifics.

- Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

A living will is an important component of medical and estate planning. LP203738



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Ways to cut costs during retirement

The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income. According to data from the Bureau of Labor Statistics, “older households,” which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month. That’s roughly \$1,000 less than the monthly average spent by typical American households. Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

- Know where your money is going.
- Take advantage of senior discounts.

It’s impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending \$4 for a take-out coffee each day can quickly become an expensive luxury. Add all expenses and see where you can trim, especially if there’s a deficit each month.

- Consider extra health care. In the United States, Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original medicare, like copayments, deductibles and coinsurance, according to AARP.

- Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.

Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.


- Purchase less expensive life insurance. According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may not be necessary, especially if you’ve already set aside funds to cover funeral costs.
- Pay off a mortgage. Housing is



many people’s most substantial expense.


Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses. MM20C489



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