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Pros and cons to early retirement

A lifetime of working compels many people to look forward to their retirement. Some people even work to retire early. But what are the advantages of early retirement beyond starting a life of leisure? And are there any detriments to this plan? A survey found that 37 percent of Americans plan to retire before age 65. However, many of them will not have control over the matter. Those who do may want to consider the pros and cons of early retirement.

Advantages

Many people seek early retirement so that they can live a life free of the constraints of schedules. In retirement, time becomes, more or less, a retiree's own. Leaving a job can be a boon to a person's health as well. Relieving oneself of the pressures and stresses of professional life can free up the mind and body. Stress can affect mental and physical health, taxing the heart and contributing to conditions such as depression or anxiety. Stress can cause headache, muscle and chest pain and contribute to trouble sleeping. The earlier the retirement, the more opportunity to travel before health issues begin to limit mobility. Early retirement also can be a way to volunteer more or even start a new job opportunity — one where workers have greater control over their schedules and careers.



Disadvantages

One of the disadvantages of early retirement is a loss of income. Contributions to retirement accounts also ceases at retirement. This can lead to financial setbacks if adequate savings were not allocated for retirement. According to the resource Wealth How, some people who retire early fear outliving their savings. While retiring early may be good for health, it also can have negative consequences. Retirement can lead to declines in mental health and mobility as well as feelings of isolation. Retiring early may jump start these health implications.. Another consideration is that health insurance provided by an employer typically ends at retirement. That means having to pay out of pocket until a person ages into government-subsidized healthcare, such as Medicare in the United States, at age 65.

Retiring early is a complex issue that requires weighing the pros and cons.

Natural solutions for going gray with style

Gray hair is a natural side effect of aging. The rate at which hair will turn to gray differs based on genetics and other factors. Some people may go gray seemingly overnight, while others may gray at the temples first before the rest of their hair gradually changes color.

Aging women often wonder if they should cover up their gray hair or embrace the silver. Going gray is no longer something that has women running to their stylists at the sight of the first gray strand. Some actually opt for silver even before their own gray sets in. According to a survey of hair trends by L'Oréal Professional, 28 percent of women embraced or considered opting for silver hair. The trend has continued to gain steam. Celebrities like Jamie Lee Curtis and Helen Mirren were some of the first to embrace their grays. Younger celebrities like Kendall Jenner, Pink and Lady Gaga have opted for silver tresses to make a statement.

But there are still many women who prefer to transition gradually or avoid the harsh chemicals in some hair products. More than 5,000 different chemicals are used in hair dye products, some of which are reported to be carcinogenic in animals. There are many natural ingredients that can add tint to hair to make

gray less visible. Coffee, for example, can cover grays and add dimension to dark tresses. Chamomile tea is recommended for blonds to add natural highlights and perhaps camouflage their grays. Calendula, marigold, rosehips, and hibiscus can deepen red shades or add some subtle red highlights. Henna also is a popular natural method to add a red-orange color to hair. Creating highlights to offset gray hair can work as well. Spraying lemon juice on hair and sitting in the sun can produce lightening effects.

Many women are seeking natural options to look their best. Embracing grays or creating subtle tints with natural ingredients can help women feel confident and beautiful.



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Learn how to sleep like a child again

Many adults lament that even if they were solid sleepers in their younger years, by the age of 50, their quality of sleep has unraveled. Some cling to the wisdom that people simply do not need as much sleep as they get older. Even though that is partly true, sufficient sleep is still a vital component of a healthy life.

The National Sleep Foundation recently updated its sleep recommendations per age group to include categories "may be appropriate" and "not recommended." This includes a range of hours that may be adequate for certain adults. Adults between the ages of 26 and 65 are advised to get seven to nine hours of sleep per evening. However, six hours or 10 hours also may be acceptable. People over the age of 65 need roughly seven to eight hours of sleep each night, though between five and six hours also may be fine. Generally speaking, anything under five hours is not recommended based on data reviewed by sleep experts.

Many older adults do not get enough sleep due to insomnia. They're concerned about health issues, may have sleep apnea, can experience pain or frequent urination, or may be taking medication that impedes sleep. Over time, insufficient sleep can impact metabolism, mood, memory, and heart function.

Various strategies can help people get more sleep and enjoy better sleep quality.

- Create a luxury bed environment. Splurge on the largest mattress you can afford and one that is comfortable for both parties (if married/coupled). A roomy bed routinely



invites sleep. If you have a restless partner, try two separate beds pushed against each other.

- Consider white noise. The sounds of the house or outdoors may be keeping you up. Many people find that the gentle hum of a fan or a white-noise machine with a calming sound effect makes it easier for them to dose off than complete quiet. It can also block out extraneous noises.

- Keep electronics out of the bedroom. It can be challenging to disconnect from electronics, but it is essential to falling asleep. Even a back-lit text coming through in the wee hours can be enough illumination to disrupt sleep.

- See your doctor. If medications or illnesses are keeping you up, a change in regimen may provide the relief you need.

Older adults can learn the steps to sleeping more soundly and easily.

4 tips for being an awesome grandparent

When it comes to becoming a grandparent for the first time, there's something of a learning curve involved. Here are four tips to help you thrive in your new role.

Be available

Though family dynamics differ greatly from household to household, the most important thing you can offer is to be available for your grandchildren. In some cases, all that will be requested is that you watch them from time to time. However, some parents need a little more help.

Respect parental rules

It's important to talk to your grandchildren's parents to establish ground rules as well as aspects of their routine that should be maintained when they spend time with you. Occasional changes are often welcome but try to avoid undermining their parental authority.

Don't interfere

Keep in mind that your grandchildren's parents may not raise their little ones the same way you would. Let them approach parenting in their own way and provide input only when asked.

Be a positive presence

Children are sometimes more comfortable opening up to their grandparents than their parents, and it's important that you make the effort to listen to them and take them seriously. This will lead them to feeling loved and cared for and help them develop their self-esteem.

Finally, do your best to find fun activities you can take part in together. While spoiling grandchildren with presents and sweets tends to be a part of the grandparenting gig, the most meaningful thing you can do is dote on them with your time, attention and love.

How to stay happy and healthy as you age

Every year since 1991, the United Nations has recognized October 1 as International Day of Older Persons. It's an opportunity to both reflect on the impact our elders make on society and to raise awareness about the issues that affect them today.

Increasingly, seniors are striving to live healthy lives in order to more fully enjoy their later years. Here are some tips to stay sharp physically and mentally, no matter how old you are.

Eat well

Choose nutrient-packed whole foods over those that are processed or refined. If you have trouble preparing meals, ask for help. There are many companies and organizations that can deliver meals to you.

Stay connected

Studies show that seniors with active social lives have a decreased risk for dementia. Spend time with family, friends and acquaintances. Pets are also great companions.

Take care of your body

Get plenty of exercise, don't smoke and only drink in moderation.



Learn something new

Mentally stimulating activities help keep your brain healthy and may stave off dementia. Take a class, read a book or take up a new hobby.

Get enough sleep

If you experience insomnia, there are ways to beat it. Go to bed and wake up at the same hour every morning, use your bed only for sleeping and avoid caffeine, alcohol and naps.

Above all, try to laugh every day, even if you have to fake it at first. Laughing lowers stress levels, decreases your risk of heart disease and may improve your memory.

3 tips for paying off debt after you retire

A reduction in your monthly income once you retire can make managing debt difficult. Here are three strategies that can help.

Make a budget

When it comes to managing debt, the first thing you should do is get a clear picture of your financial situation by listing what you owe, your expenses and your income as fully and precisely as possible. Knowing how much money you make every month, how much you need to spend and how much you have left over will make it easier to determine where you can save money.

Think about interest rates

Tackle debts with the highest interest rates first. Paying these down sooner rather than later will save you money.

You may also be able to consolidate your debts (possibly by refinancing your mortgage) and thereby pay a lot less in interest.

Maximize your revenue

Depending on your situation, you may want to consider returning to the workforce on a part-time basis. You should also make sure you benefit from every tax credit you're eligible for, including those for home care and home improvements. Finally, spend some time advancing your understanding of how financial matters work to help you make more informed spending and saving choices.

If you need more help, contact a professional. Many financial experts specialize in helping retirees.



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Coping with an empty nest

Many people find it rewarding to start a family and raise children. Watching kids grow through the years and sharing in their experiences can bring life to a household.

Mothers spend 18 years or more devoted to their children, and often their identities are defined as “Mom” above all else. As a result, it can be difficult to think ahead to life without kids in the home, especially when children are toddlers or school-aged. But children will someday grow up and move out, and the emotions that resonate when that day comes can be overwhelming. Many parents feel a sense of sadness and loss when their last child leaves the family home. Referred to as “empty nest syndrome,” these feelings are not officially labeled as a clinical mental health issue, but they are very real for many people. While parents encourage their children to become independent and branch out in their own lives, not

every parent can cope with an empty nest. The parenting and family resource Verywell Family states that mothers with empty nest syndrome experience a deep void in their lives that oftentimes makes them feel a little lost. Moms who are feeling the pangs of sadness due to an empty nest can employ some strategies to alleviate these feelings.

- Keep friends close. Use this opportunity to spend more time with close friends and put yourself first. Schedule all of those activities you may have temporarily put on hold while caring for children through the years.
- Make time for travel. New experiences can broaden anyone's horizons. Travel as a couple or with a group of friends. Put the focus on fun and then share the experiences later on with your adult children.
- Redefine yourself. The experts at Psychology Today suggest finding new roles and interests to explore, or spend more time exploring existing



hobbies. For example, if you've thought about doing community theater, do so now that you have some free time. Or maybe you've always had a goal of going back to school? Now may be the time to make that happen.

- Reconnect with your partner. Recall the years before you had children when it was only the two of you and devote time to making more memories as a couple. Plan date nights, go to sporting events, attend a summer concert, or pursue

other shared interests.

- Change things up at home. Turn children's rooms into spaces you can use for your own interests. One can be a crafting room or a home office. Another may be a home theater. No longer labeling those rooms as the kids' spaces can help the transition. Empty nest syndrome is real, but there are many ways to move past the mixed emotions synonymous with this phenomenon.

Home security tips for seniors

Seniors are often targeted by criminals. Though many criminals target seniors from afar via telephone or internet scams, criminals seek to enter seniors' homes. The Bureau of Justice Statistics offers that, between 2003 and 2013, the ratio of property crime to violent crime was higher for the elderly and persons between the ages of 50 and 64 than it was for younger persons between the ages of 25 and 49.

Home security is important for people of all ages, but especially so for seniors and aging individuals living alone. By following certain safety tips and developing a home security plan, seniors can feel safer at home.

- Lock windows and doors. It may seem like common sense, but failure to repeatedly lock windows and doors can, and often does, give burglars easy entry into the home.
- Think about a smart doorbell. Technology now enables doorbells to provide a video feed to a person's smartphone or tablet over WiFi. This allows residents to see who is at the door and speak to this person

without having to open the door. Some products like Ring® will even register motion activity and record short videos from outside of the house.

- Don't share or leave keys. Avoid leaving keys under a mat or in a flower pot. Others may be watching your actions and gain access to your home while you are away.
- Ask for ID. When service people or other individuals come to the door, verify their credentials by asking to see some identification.

- Get a home security system. The best protection against burglars is a home security alarm, states HomeSecurityResource.org. Such an alarm often deters burglars from breaking in.
- Install a lockable mailbox. Locked mailboxes restrict access to sensitive information, such as bank account numbers, sent in the mail. Make sure retirement checks or other payments are deposited directly into bank accounts instead of having them sent by check.
- Use home automation. Home

automation, or a “smart home,” can be utilized to turn on lights, set the thermostat, lock doors, and much more.

- Adopt a dog. Dogs can be an asset to seniors. Dogs provide companionship and can bark or alert seniors if someone is around or inside of the home. Home security is serious business for seniors who are vulnerable to criminals.



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Smart ways to embrace retirement

Retirement is on the horizon for a significant number of people. Around 10,000 people retire each day in the United States. But many soon-to-be retirees are not fully prepared for life after their work life ends. Shedding new light on this next chapter can make retirement something to look forward to even more.

How retired are you?

Retirement may no longer mean what it once did. Some retirees remove themselves entirely from the active employment market, while others prefer to keep at least one

toe in the professional water. Some retirees change fields and do part-time work. Others may volunteer their time without getting paid. Still, some choose to use retirement as an opportunity to spearhead a new business venture that may not have been possible beforehand. Retirees should reflect on their goals, as well as their finances, and make plans accordingly.

Don't neglect health care

Retiring may involve finding health insurance and preparing for other types of health care later in life.

Residents of other countries may be covered by government standardized health programs. It pays to know the rules of each plan to avoid unnecessary expenses that can eat into retirement dollars.

See retirement as a beginning, not an end

Quite often soon-to-be retirees focus on the end of a career or the end of a stage in life without putting enough focus on the possibilities ahead. This is a prime time to find a new social network, travel, join a ministry, and much more.

Choose your living space

Retirement can be an opportunity to shed an old skin and try on a new one — especially as it pertains to housing. There are options to downsize for empty-nesters or even to secure resources to “age in place.” According to United Income, a money management service, retirees should try out particular scenarios and locations prior to jumping in. Rent in a particular neighborhood, or house sit and try things on for size. A new outlook on retirement can open up a world of opportunities.



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Exercises to support stronger hips

Surgery is not an inevitable side effect of aging. In fact, men and women over 50 can employ various preventive techniques to strengthen their bones and joints in the hopes of avoiding the surgical wing of their local hospitals. According to a survey, more than 370,000 men and women undergo hip replacement surgeries in the United States each year. Some may think such surgeries are a final solution to their hip pain, but that might not be the case, one in 10 hip replacement recipients will need a second procedure for any number of reasons, including infection or mechanical failure. A proactive approach that focuses on strengthening and protecting the hips can help aging men and women reduce their risk of one day needing hip replacement surgery. The following are a handful of exercises can help men and women strengthen their hips.

Good Morning

Stand with your feet shoulder-width apart and keep your hands at your sides. With your knees slightly bent and your back naturally arched, bend at your hips as if you're bowing out of respect as far as you can go, or until your torso is almost parallel to the floor. Return to the starting



position. During the exercise, keep your core braced and don't bow your back.

Hip Abduction

Stand with your feet shoulder-width apart. Loop a resistance band around both ankles, and then raise your right leg out to the side as far as you can. Hold in this position for a moment before slowly returning to the starting position. Switch legs and then repeat the exercise on the other side.

Hip Adduction

Loop one end of a resistance band low around a solid object, then stand to the left of that object before looping the other end of the band around your right ankle. Place your legs shoulder-width apart, and then pull in your right leg until your

ankles touch. Repeat with your left leg, this time moving to the right side of the object.

Glute Bridge

Lie on your back with your knees bent and your feet flat on the floor. Raise your hips to form a straight line from your shoulders to your knees, using some type of support if you need to. Clench your butt at the top of the movement, pause, and lower yourself back down. Men and women unaccustomed to exercise should consult their physicians before performing any of these exercises. In addition, if necessary, perform the exercises under the supervision of a personal trainer who can advise you on proper form and help you reduce your risk of injury.

How retirees can make new friends

Has your social circle diminished over the years? If so, it can be difficult to make new friends as you get older. Here are some tips that might help.

Be proactive.

Go out and meet people. Libraries, cafes and neighborhood gatherings are all ideal places to mingle. Alternatively, take a class that interests you, volunteer with a charity or join a club.

Seize opportunities

If someone invites you to an event

or on an outing, accept! Don't make excuses just because you're nervous. If you meet someone you like, make plans to see them again soon.

Be interested

Listen to others and be interested in what they have to say. Smile, ask questions and don't monopolize the conversation.

Keep in touch

Meeting new people isn't the only way to enrich your social life. It can be just as rewarding, if not more so, to get

in touch with old friends. You may be surprised at how easily you're able to reconnect.

There's no shortage of ways to meet new people. Search the internet to find local groups and clubs that interest you. Alternatively, take regular walks around your neighborhood. It'll keep you in shape and you'll get to know people in the



Emergency preparedness tips for seniors

Natural disasters can strike at any time, and when they do, the damage is often considerable. Various preventive measures can protect people and their homes from the potentially devastating impact of natural disasters. For example, oceanfront communities may be able to decrease property damage by exacting certain measures, such as building homes on stilts.



Another way to prevent tragedy related to natural disasters is to develop an emergency preparedness plan before the next storm strikes. That's important for everyone, but especially so for seniors, many of whom live with mobility issues that can compromise their ability to escape the eye of oncoming storms.

In recognition of the potential problems seniors face when natural disasters strike, the American Red Cross offers the following tips to seniors and their families so aging men and women can make it through such situations safe and sound.

- Make arrangements to contact loved ones. Prior to an emergency, seniors and their support network should make arrangements to make immediate contact once a disaster strikes. Determine who will make initial contact and how that contact will be made (i.e., via phone, text message, social media, etc.), as well as who will be responsible for providing assistance if necessary. Such a plan lets everyone within the support network know their precise responsibilities, which limits confusion in the sometimes hectic hours and days after disaster strikes.

- Exchange keys. Make sure everyone in the support network has keys to seniors' homes. In so doing, support networks are increasing the chances that someone will

be able to reach potentially vulnerable seniors if the primary contacts are incapable of doing so.

- Let others know where emergency supplies are kept. Everyone should have emergency supplies in their homes. Seniors should not take it for granted that such supplies can be easily found if they become incapacitated during a storm. Make sure such information can be easily accessed during a storm by emailing it to your support network and/or posting the information in a convenient location in your home, such as on the refrigerator.

- Share your evacuation plans. In the wake of recent disasters, many communities that did not previously feel vulnerable to natural disasters have devised evacuation plans for residents. Seniors should share these plans with their support networks. Doing so makes it easier for relatives to find you if you must evacuate your home before help arrives.

- Share important medical information. Seniors should share medical information, such as healthcare providers and a list of the medications they're taking. This can make things easier for emergency responders to successfully treat people who become incapacitated during storms.

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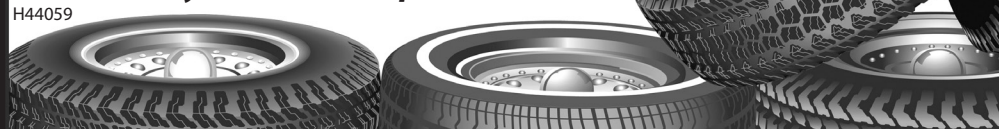
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4 reasons to go back to school as a senior

If you're looking for something to do when you retire, consider going back to school. It can be a challenging, engaging and fulfilling way to occupy your golden years. Here are some reasons it may be right for you.

Financial benefits

Learning new skills at school could lead to you securing an additional source of income, thereby making your retirement more comfortable and keeping you busy to boot. If, for any reason, you need to stay employed after you reach the age of retirement, developing new skills or honing the ones you have could open the door to better jobs.

Fulfill your goals

Many people end up putting aside their youthful aspirations to deal with the financial realities of life. In this type of case, retirement could be an opportunity for you to pursue passions you had to put on hold and complete courses, or even a degree, in a field of study you love.

Be mentally stimulated

Research suggests that seniors who are mentally active are less likely to show signs of Alzheimer's disease or dementia. Plus, taking courses can have beneficial psychological effects and provide you with something to focus on and work towards.

Avoid isolation

Social isolation is a serious concern for seniors and going back to school can help prevent it. Some classes are specifically designed for older students, which allows you to learn new skills while building your network. Social connections can be a source of support and improve your overall quality of life.

Many universities and colleges offer discounted rates for senior students, and you may be able to audit some classes for free. This information is usually available online. Otherwise, you can call the institution you're interested in to find out more.



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How to travel even if you have limited mobility

Many people dream of traveling the world in retirement. Such dreams come true every day. But many more retirees or people nearing retirement fear that their dreams of seeing the world won't be possible due to mobility issues beyond their control. Thankfully, such fears are largely unwarranted.

Various conditions can affect men and women's mobility. Many such issues tend to arise after age 50, prompting many people to believe their post-retirement travel plans will never come to fruition. Conditions such as rheumatoid arthritis; chronic obstructive pulmonary disease, or COPD; and heart disease may make it hard for people to travel. But that difficulty doesn't mean

aging men and women should resign themselves to a sedentary lifestyle. Though they might require a little extra effort before boarding a plane for parts unknown, the following are a handful of ways that aging men and women with limited mobility can reap the rewards of traveling.

- Contact airlines or other transportation companies if you require special accommodations. Passengers are generally not required to provide advanced notice for disability-related accommodations. However, it makes sense to provide such notice anyway. By doing so, men and women with limited mobility can ensure they will have adequate assistance during their

trips. When made aware of passengers' mobility issues, airlines or other travel companies may arrange for wheelchairs to be available at the gates or train platforms so passengers can easily make connecting flights and trains. In addition, advance notice gives companies a chance to provide seating accommodations that can make for a more enjoyable trip.

- Contact security agencies. Security is part of modern travel, so travelers, especially those traveling by air, should expect to go through security checkpoints during their trips. Travelers with limited mobility should contact the security agencies in their home country as well as those in any country they plan

to visit to get an idea of what they can expect. Knowing these guidelines in advance they should arrive extra early so they can make it through security checkpoints in time to make their flights or trains.

- Contact hotels directly. Each country has its own laws regarding how to accommodate people with physical disabilities or mobility issues, so don't leave things to chance. Before booking a hotel room abroad, travelers with limited mobility should contact the hotel directly to confirm that it can accommodate their needs.

Men and women with limited mobility can still enjoy the wonders of travel, even if it requires some extra effort before embarking on their trips.

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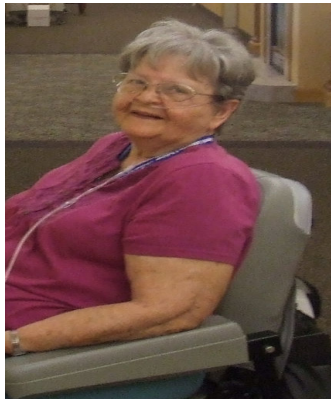
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