

April 2020

Senior Living



A supplement to
The Malone Telegram **Courier** Observer

Innovative fitness programs for seniors



Metro

It is important to stay active and eat healthy foods in an effort to promote fitness and well-being. This is especially true for seniors, many of whom lead increasingly sedentary lifestyles as they age.

The American Heart Association says adults should get at least 150 minutes of moderate exercise per week, or 75 minutes of vigorous aerobic activity, and a Harvard University study says that exercise can be an insurance policy for heart health.

Today's seniors have more fitness options at their disposal than ever before. SilverSneakers is the leading community fitness program for older adults in the United States. SilverSneakers members can participate in specially curated programs at participating gyms and community centers across the nation. According to the organization, there are more participating fitness locations available than there are Starbucks coffee establishments. Classes are fit for everyone, no matter their experience level.

Those concerned about gym costs may find that

SilverSneakers already is included in their Medicare Advantage plan for no additional cost. Plus, there is access to healthy living discounts from participating businesses.

Canada has begun to develop its own senior-centric fitness programs. The Healthy, Safe and Strong group exercise program is an introduction to safe exercises available for adults age 60 and older in the province of Ontario. The program can help develop better stamina, maintain or improve balance and increase strength and endurance. StrongerU Senior Fitness is a relatively new program of pre-choreographed group fitness offering instruction in four program types: cardio, strength training, stretching, and circuit training. The program addresses a need in Canada for quality and consistent senior fitness programming.

As studies show that engaging in physical activity is the most effective way for aging men and women to stay healthy, more adults may be compelled to join fitness groups that cater to the 50-and-over market.

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Amazing benefits to seniors having pets

Metro

Pets bring much joy to the lives they touch. So it should come as no surprise that the 2019-20 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog.

Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring for pets and being around them can produce a chemical chain reaction in the brain that may help to lower stress hormones while also increasing production of the feel-good hormone serotonin.

This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and companionship that can help seniors — including those who may be divorced or widowed — feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88 percent said their pets helped them enjoy life, and 86 percent said their pets made them feel loved.

Seniors considering getting a pet can explore the many benefits to doing so.

■ **Reduce pain:** A 2012 study published in Pain Magazine found therapy dogs provided 'significant reduction in pain and emotional distress for



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chronic pain patients.'

■ **Feeling of purpose:** Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go, which equates to a feeling of purpose.

■ **Altered focus:** Having a pet can help seniors focus on something other than physical or mental health issues and preoccupations about loss or aging, according to New York-based psychologist Penny B. Donnenfeld.

■ **Increased physical activity:** Pets require care, and that interaction can get seniors moving more than if they didn't have a pet.

■ **Improved health:** Ongoing research from Harvard Medical School has found dog owners have lower blood pressure, healthier cholesterol levels and lower risk of heart disease than those who don't own a dog.

■ **Stick to routine:** Caring for pets helps seniors maintain a routine. Having structure after retirement can be important to ward off risk of depression. Staying on top of feeding, grooming and other pet needs also can help prevent cogni-

tive decline.

Pets bring many benefits to

their owners' lives, and they

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for seniors looking for a friend

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Home security tips for seniors

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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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Recommended vaccines for adults

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Newborn babies endure quite a bit in the first few days and months of their lives. Routine immunizations help newborns overcome these obstacles, and as newborns get old they receive vaccines to prevent measles, mumps, rubella, hepatitis, and chicken pox.

A common misconception suggests that vaccines are only for the young. However, the Centers for Disease Control and Prevention notes that the protection provided by some childhood vaccines can wear off. In addition, some people may be at risk for certain vaccine-preventable diseases due to lifestyle, existing health conditions and age. As a result, it's important for adults to make sure their vaccines are up-to-date.

Those who are unsure of their vaccine status should discuss their health history with their doctors. In the meantime, adults should

know that the following vaccines are recommended for people of various ages.

■ **Influenza:** An annual flu shot is highly recommended. Doctors and health officials indicate that getting the flu vaccine is the single most effective way to prevent seasonal flu or reduce the duration and severity of the illness

should it be contracted.

■ **Tdap:** This vaccine contains strains of tetanus, diphtheria and pertussis (whooping cough). All three are implicated in serious illnesses or death, according to WebMD. Just about every person, young and old, should receive the Tdap vaccine. The CDC says that every adult should

get the Tdap vaccine once if they did not receive it as an adolescent. Then a Td booster shot every 10 years is sufficient.

■ **Shingles:** People who have been exposed to varicella

See VACCINES 7



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Grandparents called upon to raise grandchildren

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Older adults whose children have grown up often look forward to the next stages in life, which may involve retirement, downsizing and enjoying visits with their grandchildren. A growing number of aging adults may find themselves playing a key role in their grandchildren's lives.

According to data from the U.S. Census Bureau, 2.7 million grandparents across the country are stepping into parental roles for their grandkids. Some assist their adult children while others have become the primary caregivers. Factors like military deployment, illness, incarceration, and substance abuse are forcing grandparents to take on responsibilities they may have thought were over. PBS reports that, between 2009 and 2016, the number of grandparents raising grandchildren in the United States rose by 7 percent.

Although raising the next generation can bring about many rewards, including security, sense of purpose, a deeper relationship with family, and social interaction, there are many obstacles as well. That includes the financial strain that raising children can place on individuals unprepared for the cost of child-rearing. Census figures also show that about one-fifth of grandparents caring for children have incomes that fall below poverty level. Grandparents may be rusty concerning safety requirements and equipment now needed to care for grandchildren as well.

As grandparents navigate the unexplored waters of raising grandchildren, there are certain factors they need to consider.

LEGAL ADVICE OR ADVOCACY

Certain circumstances may require grandparents to seek legal help so they can raise their grandchildren in lawful ways. If there is neglect, divorce, arrest, or other factors, it may be a smart idea



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for grandparents to seek the help of an attorney or advocacy group to clarify their legal rights and ensure access to grandchildren. In addition, grandparents may need certain legal documents, such as a power of attorney, citizenship papers, adoption records, or consent forms.

GET EDUCATED

The rules have changed since grandparents raised their own children. It is important they learn as much as possible on child safety guidelines. Consumer advocacy groups or pediatricians can help explain how guidelines have changed. New furniture and toys that meet current safety guidelines may have to replace older, unsafe items.

TAKE CARE OF YOURSELF

Raising grandchildren can be emotionally taxing, especially if poor circumstances led to the grandchildren being placed with family. It is crucial to recognize feelings and one's own health when caring for others. A grandparent who is exhausted or overwhelmed may not offer

the appropriate care. Emphasizing one's own mental and physical health is essential,

as is getting help and advice when it's most needed. The organization AARP recom-

mends compiling a list of support services, such as respite care providers, counselors and support groups.

GRANDCHILDREN WILL HAVE FEELINGS, TOO

Children, whether they are old enough to understand or not, may react to change differently. Some children may act out while others may grow detached. Grandparents can focus on providing stable environments and offer support and consistency even if grandchildren are withdrawing or pushing their loved ones away with words or actions.

Raising grandchildren can be complicated, but it has become more prevalent. It can take time for these new family units to find their grooves.

More information is available at www.aarp.org in their GrandFamilies Guide.

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What to ask when your doctor prescribes a new med

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Though few people may want to take medicine each day, prescription drugs prolong lives and help people manage conditions that might otherwise make it difficult to live life to the fullest.

A 2017 survey from Consumer Reports found that 55 percent of people living in the United States take a prescription medicine. The survey also found that those who take prescription drugs use an average of four such medications. That figure might alarm some people, especially aging men and women whose bodies might be more susceptible to conditions that are often treated with medication.

There's no denying that prescription drugs can save lives. But men and women have a right to explore their options when doctors prescribe them medications, and asking the right questions when doctors suggest medication can help men and women decide if prescription medicine is their best option.

To help men and women make the best decisions regarding their healthcare, the National Institute on Aging advises people to ask their physicians these questions when being prescribed a new medicine.

■ What is the name of the medicine, and why am I taking it?

■ Which medical condition does this medicine treat?

■ How many times a day should I take the medicine, and at what times should I take it?

■ If the prescription instructions say the medicine must be taken 'four times a day,' does that mean four times in 24 hours or four times during the daytime?

■ How much medicine should I take?

■ Should I take the medicine on its own or with food? Should I avoid certain foods and beverages when taking this medicine?



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■ How long will it take this medicine to work?

■ Will this medicine cause problems if I am taking other medicines?

■ Can I safely operate a motor vehicle while taking this medication?

■ What does 'as needed' mean?

■ When should I stop taking the medicine?

■ What should I do if I forget to take my medicine?

■ Can I expect any side effects? What should I do if I have a problem?

■ Will I need a refill, and how do I arrange that?

When discussing medications with a physician, it's imperative that men and women be forthcoming about any other medicines they might be taking under the guidance of other doctors. In addition, men and women should tell their physicians about any over-the-counter medicines or vitamins and supplements they are taking. Sharing such information can prevent potentially serious complications from arising.

Medicine saves lives every day. Smart patients can help medicine do its job by learning about their medications and discussing them openly and honestly with their physicians.



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Why routine checkups are so vital

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Regular visits with a medical professional are an important part of a healthy lifestyle. Too often people visit the doctor only when they are ill, as they may not realize just how essential well visits and physical exams are.

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older. Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly. This can make the difference in slowing down the progression of a disease that has already developed or prevent something from becoming a full-fledged issue.

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point vital signs will be checked, medications reviewed and lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant



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they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

General care and geriatric doctors also are adept at asking questions to get a sense of how patients are faring in the world. This may include topics that seemingly have no relevance to health but can be

quite important. A provider may ask about topics such as bathing or dressing. Questions about social interaction or typical routines can paint a better picture of both physical and mental health.

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according to the caregiver company Home Care Assistance. Some seniors may have to visit

a provider once a week or once a month. Doctors, nurses and therapists will design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider visits.

■ Frequently health issues can be silent and not noticed early on by a patient, according to Mercy Medical Center in Baltimore.

■ Patients will be less likely to forget about important

screenings, like mammography, prostate tests, cholesterol tests, and more.

■ Vaccines can be administered, as even adults need certain immunizations to stay healthy.

■ Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.

Vaccines

From 4

la (chicken pox) in their youth are at risk for shingles as they grow older. The CDC says nearly one out of three people in the United States will develop shingles in their lifetime. A shingles vaccine can protect against shingles and complications from the disease. Adults who are 50 and older should get the vaccine, which is administered in two doses.

■ Pneumococcal polysaccharide vaccine (PPSV23): This vaccine protects against serious pneumococcal dis-


eases, including meningitis and bloodstream infections. It is recommended for all adults age 65 and older.

■ Pneumococcal conjugate vaccine (PCV 13): This pro-

tects against serious pneumococcal disease and pneumonia. Adults 65 years or older who have never received a dose of PCV13 should discuss PCV13 with their physi-

cians.

Vaccines protect the very young from various diseases, but there are many vaccines that are still vital to health in adulthood.

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Healthy eating options for seniors

Metro

'Let food be thy medicine' is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the foods ones eat. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people need to stay healthy as they get older. Certain foods

may be particularly helpful.

■ **Brain-friendly foods:** Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like Alzheimer's disease, advises Sonas Home Health Care.

■ **Anti-inflammatory foods:** Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

■ **Fruits and vegetables:** Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vitamins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

■ **Energy-boosters:** Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

■ **Bone-friendly foods:**

Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

■ **Digestive system-friendly foods:** The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract more easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

■ **High-iron foods:** Without enough iron in the body, a person may feel tired and lethargic from a reduced production



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of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach,

lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

Smart food choices can help seniors live long and healthy lives.

New medications help with Parkinson's treatment

Metro

Parkinson's disease is a progressive nervous system disorder that primarily affects movement. In the earliest stages of Parkinson's, an affected person's face also may show little or no expression and speech may become soft and slurred.

According to Parkinson's News Today, Parkinson's is the second most common age-related neurodegenerative disorder after Alzheimer's disease. In fact, Parkinson's affects more people than multiple sclerosis, muscular dystrophy and ALS combined, and

an estimated 10 million people worldwide have Parkinson's disease.

The Parkinson's Foundation estimates that nearly one million people in the United States live with Parkinson's disease in 2020. Age is a risk factor for Parkinson's, but an estimated 4 percent of people with the disease are diagnosed before age 50.

Many people are familiar with the symptoms of Parkinson's, like tremors in the limbs. Slowed movement, or bradykinesia, also occurs over

See PARKINSON'S 9

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Shopping for assisted living facilities

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As people age, oftentimes their living arrangements need to be adjusted. Needs evolve as children move out or other situations arise. One of the scenarios that may come to pass as a person ages is the need for more specialized help that just isn't possible at home.

When failing physical or mental health affects one's ability to be independent and live safely at home, moving into an assisted living facility may be the next step. The National Center for Assisted Living indicates assisted living offers the little bit of help some people need when they can no longer manage living alone. Typically these facilities provide assistance with bathing or dressing, medication management and other care, while also catering to people who may not require the around-the-clock medical care most often associated with nursing



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homes.

Vetting is an important component of finding assisted living facilities. Family caregivers need to educate themselves about services, costs and other resources provided by assisted living facilities.

AARP says assisted living facilities provide residents with a range of services that can include supervision, meals,

housekeeping, laundry, and personal care. Residents usually have their own apartments or private rooms. Because they are mostly regulated at state level in the United States, there is a lot of variety among these facilities. That means family caregivers need to assess their needs and desires in a facility to find the right one that fits. Assisted living facilities offer a

home-like environment, and the amenities available vary based on cost.

Paying for assisted living differs from paying for nursing homes. Largely government-subsidized health programs like Medicare and Medicaid pay for nursing home care. Those who would be best serviced by assisted living may find they may not

qualify for government support, nor may the facilities accept anything other than private payment or long-term care insurance to cover room and board.

Other considerations in assisted living facilities are size, specialties, atmosphere, location, and the ability to transition to higher forms of care. Assisted living may fill a void currently, but it's often not a permanent situation for all, and eventually certain residents may have to move on to skilled care facilities.

Potential residents and their families should visit various assisted living facilities to get a feel for what they are like. Speak with the staff and residents, request a meal and get a sense of the environment. Apart from cost, how the home feels is one of the most important factors in shopping around for this type of residence.

Parkinson's

From 8

time. Rigid muscles, impaired posture and balance, and loss of automatic movements like blinking and swinging arms while walking also can occur, advises the Mayo Clinic.

Like other neurodegenerative conditions, Parkinson's is linked to changes in cells in the brain, which may gradually break down or die. Environmental triggers or genetics may also contribute to Parkinson's. Parkinson's also may be caused by shifting levels of the chemical messenger dopamine in the brain. When neurons break down, they produce less dopamine, and this causes abnormal brain activity.

Parkinson's has no cure, and treatment of the disease is designed to slow progression and treat certain symptoms.

Parkinson's patients and their families may be excited to learn that the U.S. Food

and Drug Administration approved the use of a new medication known as Nourianz (istradefylline). It is recommended for 'off' time, when symptoms return between other medication doses. Nourianz belongs to a class of medications known as adenosine A2A antagonists, which work differently from all currently available Parkinson's drugs. This drug blocks

the brain chemical adenosine, which boosts the signaling of dopamine, the brain chemical that decreases in Parkinson's patients. The medication can be added to a regimen consisting of levodopa/carbidopa to decrease off times. Four placebo-controlled clinical trials, which included more than 1,000 participants, demonstrated a significant decrease in 'off' time when Nourianz

was added to levodopa/carbidopa. Levodopa is converted to dopamine in the brain. Carbidopa helps prevent the breakdown of levodopa before it can reach the brain and take effect.

Parkinson's patients can work with their doctors to find a regimen of drugs, therapy and support that may lessen their symptoms and improve their quality of life.

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Explore long-term care insurance

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Individuals plan for many different scenarios: buying a home, putting kids through college and saving for retirement, among them. Quite often the concept of making arrangements for one's golden years is placed on the back burner. However, that can be an expensive mistake.

According to AARP, by the time a person reaches age 65, he or she has a 50-50 chance of needing long-term care at some point in the future. Medicare, the federal health insurance program for people who are 65 or older in the United States, does not cover custodial care, which is the primary form of care in nursing homes. Therefore, many people must find alternative ways to finance nursing home and other long-term care options. Those who must pay out-of-pocket spend an average of \$85,000 per year on a nursing home in the U.S., and this is often an expense that has not been included in retirement budgets.

Long-term care insurance can be the best option to offset



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the high costs of nursing home and other care in most instances. It helps cover the costs of services that aren't covered by regular health insurance, namely assistance with routine daily activities like bathing, dressing or getting in and out of bed, advises the financial re-

source NerdWallet. Such care may be administered at home by a private health aide or in a skilled nursing facility. Most policies also will reimburse for services rendered in an assisted living facility or an adult day care center.

According to a study revised

in 2016 by the Urban Institute and the U.S. Department of Health & Human Services, about 14 percent of people age 65 and older will require care for more than five years. Getting the facts about long-term care insurance can help individuals make important deci-

sions for their futures.

■ The earlier a person buys a long-term care insurance policy the lower the rates tend to be. The American Association of Long-Term Care Insurance says a 65-year-old couple can typically buy a policy for \$4,800 per year to offer base benefits of \$180,000 plus 3 percent inflation growth. That plan price more than doubles if purchased at age 75.

■ Cost also is based on the maximum amount the policy will pay per day and the number of years the policy will pay. Many policies limit how long or how much they will pay, some between two and five years, states the Administration on Aging.

■ Policies require some medical underwriting, so not everyone will qualify.

AARP suggests seeking out an independent agent who sells policies from multiple companies rather than a single insurer.

Long-term care insurance can be an effective way to pay for the often high cost of skilled nursing care.

5 ways to leave a lasting legacy

Metro

It is customary for people to take inventory of their lives as they grow older, wondering about their impact on the world and the people closest to them. A legacy is often the story of one's life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning. The following are some guidelines that can help people establish lasting legacies.

■ Keep track of your story. Grab a journal and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and

childhood to start establishing an autobiography of sorts.

■ Consider your daily actions. Even though people may imagine it is the grand gestures that are remembered most, quite often it's the simplest acts that make the most impact. Think about the way you treat others each and every day. Smile at people, com-

pliment others and offer positive advice when it is sought.

■ Research investments that are profitable. If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRe-

See LEGACY 11

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Things to know before drafting a living will

Metro

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



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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.

Legacy

From 10

irement.com and Stepping Stone Financial, Inc., vacation homes mean a lot to families and they also can be a source of future revenue should they be rented or sold. Speaking with a financial advisor also can be a sound way to invest the right way to accumulate assets that can be passed down as a legacy.

■ Name children or other

relatives as beneficiaries on Individual Retirement Accounts (IRAs). With Roth IRAs, distributions are tax-free as long as the person who set up the IRA met the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

■ Write a legacy letter. A

legacy letter is a way to speak directly to loved ones and say all those things that you had wished you told them earlier but maybe didn't find the words or perhaps never had the time, according to Forbes. The letter ensures others know just how much joy they brought to your life and the pride you had in knowing them.

Leaving a legacy is something people start to think about as they grow older, but it's easy to start planning a legacy regardless of your age.

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