



LIVING 50+

SOCIAL MEDIA

It's not just for kids anymore



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(Metro Creative Connection)

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

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

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

■ **Protect your personal information.** No social media user has the right to access your personal information, including your address, date of birth or other data unique to you. Avoid interacting with anyone who requests personal information, employing the function to block such users from connecting with you when possible. It's

also important to keep information about travel plans private. For example, sharing details of an upcoming vacation can serve notice to potential criminals that no one will be in your house, making it a potential target for burglars.

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

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

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

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



Empty nesters can overcome boredom, build for future

(Metro Creative Connection)

Raising children is a significant responsibility. Parents know there's no such thing as a day off, which is why the first day they come home to an empty nest can be so confounding.

After roughly two busy and likely hectic decades or more of looking after their children, parents whose sons or daughters have left home for the first time may experience feelings of sadness and loss. That's not unusual, as the Mayo Clinic notes it's a phenomenon known as "empty nest syndrome." Though it's not a clinical diagnosis, empty nest syndrome can be a difficult hurdle to overcome, especially for parents who find themselves suddenly bored after years of being so busy. Empty nesters looking to banish boredom can consider these strategies.

■ Give your home a new

look. Parents go to great lengths to make their homes welcoming safe havens for their children. Moms and dads often joke that, between play rooms and study areas, kids get the bulk of the real estate under their roofs. Now that the children have moved out, parents can take back that space and refresh their homes. A home that's adapted for empty nesters will look quite different from one designed for families with young children. So a renovation or redesign can provide plenty of work that can fill idle time and instill a sense of excitement about the future.

■ Become a weekend road warrior. Newly minted empty nesters are likely still working full-time. But now that there's no soccer practices or band recitals taking up valuable real estate on your weekend schedule, Saturdays and Sundays can pro-

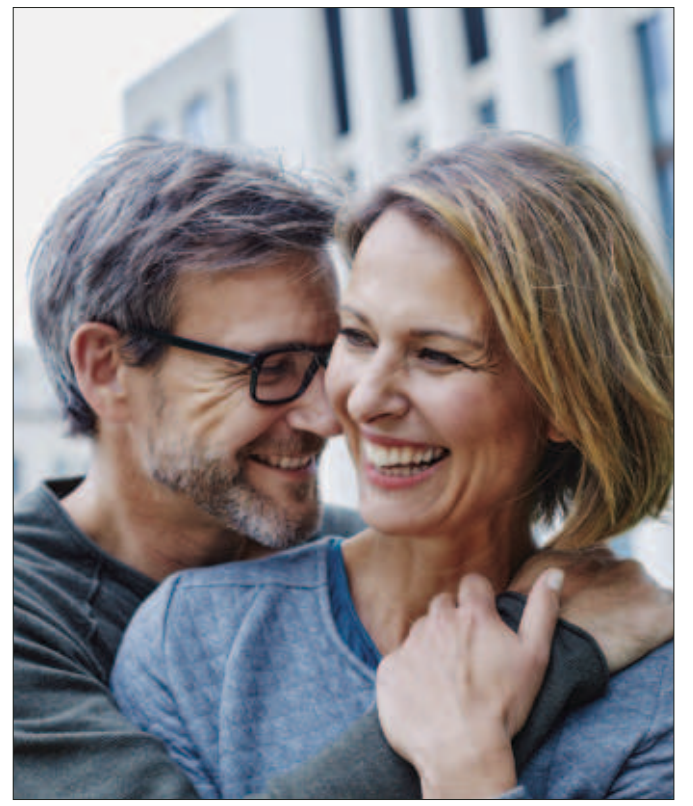
vide perfect opportunities to travel. Plan routine weekend getaways, choosing different locales for each trip. Visit a city one weekend and devote a subsequent trip to the great outdoors.

■ Reconnect with old friends. Some individuals experiencing empty nest syndrome may be hesitant to admit they're experiencing feelings of sadness and loneliness. But a recent Sky Mobile study of parents of teenagers in England found that 47 percent were fretting about having an empty nest. So it's likely that old friends and fellow parents are experiencing feelings associated with empty nest syndrome. Reaching out to old friends is a great way to reconnect and can provide an outlet to discuss feelings parents might be hesitant to share with others. But empty nesters who experience significant feelings of sadness and loneli-

ness are urged to speak with a health care professional as well.

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

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



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Improve health by staying active



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Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis. Though adults with chronic illnesses may be hesitant to exercise, the

AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging.

FREQUENCY OF EXERCISE

Seniors, particularly those who have not exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity. Though it's best to discuss ex-

ercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week. Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

STRENGTH TRAINING FOR SENIORS

The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights,

working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, seniors should discuss physical activity with their physicians.

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Small business owners: create an exit plan for retirement



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Millions of people across the globe dream of owning their own business. Such dreams come true every day, and small business owners often cite freedom and autonomy as two of the most rewarding parts of

owning a business. Small business owners nearing retirement can look back with pride on the business they built. And as retirement draws closer, a successful exit plan can ensure the business keeps going in the years to come. No two businesses are the same, so an exit plan that works for

one firm won't necessarily work for another. But these are some general strategies that can help small business owners nearing retirement age ensure a successful transition when the time comes for them to call it a career.

- Work with a consultant. Consultants have experience

in a variety of situations, including the development and implementation of exit plans. Business owners who need help finding a consultant can speak to fellow small business owners in the community or ask their financial advisor for a recommendation.

- Decide on your long-term role. Some business owners want to remain involved after retirement, while others want to divest themselves entirely. Business owners must give ample consideration to what they want their long-term role to be. If they want to remain somewhat involved, then developing a new organizational structure, including who will have final say on important decisions, will be necessary.

- Pick and share a target date for the transition. A deadline for the transition to new leadership will ensure everyone at the company treats it seriously. Target dates can change, but the establishment of the date can motivate business owners to make the changes necessary to ensure a smooth transition. A target date gives those who will be assuming leadership roles time to reorganize staff so the business continues without missing a beat once the change at the top goes into effect. Target dates also give staff ample time to learn and prepare for new roles they

may move into once the new leadership takes over.

- Welcome feedback. Soliciting feedback from those who will be affected by the exit plan increases the chances of a more successful transition once the target date arrives. This also gives owners a chance to gauge potential successors' interest in taking the reins. Some potential successors may prefer to stay in their current roles, and owners should not assume that everyone aspires to be head honcho.

Small business owners nearing retirement can look back with pride on the business they built.

- Make the plan known. Once the exit plan has been established and all affected parties have accepted it, business

owners can make it known to the rest of the company. This helps everyone prepare for the transition, which should make things go more smoothly for owners' successors.

Exit plans can help small business owners step away with the confidence that the fruits of their labors will continue to be harvested for years to come.

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Age is no deterrent when it comes to academics

(Metro Creative Connection)

Students often experience some jitters on the first day of school, but the prospect of such nervousness doesn't appear to be too great a deterrent for students 60 and older. Officials at Toronto's York University estimated they had around 430 students aged 60 and older in undergraduate and graduate programs in 2021. Increased enrollment among people

at or nearing what is often considered retirement age could be a reflection of what the AARP notes has been an increase in continuing education courses at many colleges and universities. Such courses may be offered to in-



dividuals of a certain age at reduced tuition. They also can help workers over 50 learn new skills that can benefit them in an ever-adapting professional landscape that increasingly relies on technologies that may not have been around when older professionals attended

college and began their careers. In addition, the AARP reports that individuals interested in going back to school for personal enrichment, as opposed to achieve an advanced degree, may be able to audit classes for free. In such instances, older adults often do not receive academic credit but still get to benefit from taking the class.

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Men and women may have more free time after 50 than they had in previous decades. As children grow more independent and even leave the house, parents look to various activities, including travel, to fill their free time. Travel is often seen as a luxury, but heading off for parts unknown can produce some serious health benefits.

A joint study from the Global Coalition on Aging and the Transamerica Center for Retirement Studies found that women who vacation at least twice a year have a lower risk for heart attack than those who travel once every six years.

The study also found that men who do not take annual vacations are at a significantly higher risk of death (20 percent) and heart disease (30 percent) than those who make who take time to get away each year. Vacations don't even need to be long to produce significant, positive results.

A 2018 study published in the International Journal of Environmental Research and Public Health found that a four-day long weekend vacation positively affected well-being, recovery, strain, and perceived stress for as long as 45 days.

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What to do with your retirement portfolio after 50

(Metro Creative Connection)

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

Conventional financial wisdom has long suggested reducing risk as retirement age draws closer. But a 2021 survey from American Advisors Group found that 18 percent of respondents indicated their intention to work past the age of 70, while another 12 percent indicated they have no plans to ever stop working full-time. Conventional financial wisdom rooted in retiring around the age of 65 may not apply to

individuals who intend to work well past that age. That means recently minted fiftysomethings could benefit from adopting a new perspective on managing their money after they reach 50.

■ **Work with a fiduciary.** Fiduciaries differ from other financial advisors in a significant way. According to Investopedia, fiduciaries are legally bound to put their client's best interests ahead of their own. Working with a fiduciary can provide peace of mind for individuals who want to know the person they're trusting to guide their financial decisions is working on their behalf. That peace of mind can be especially valuable for individuals over 50 who don't have as much time to make up for financial losses as younger people. Investopedia notes that some brokerage firms do not want or allow their brokers to be fiduciaries, so investors should make sure they're aware of the legal responsibilities of anyone they

trust to manage their money.

■ **Monitor the progress of your retirement accounts.** Tracking the performance of retirement accounts like a 401(k) and IRA takes on more significance after 50, even for individuals who don't see themselves retiring anytime soon. Monitor how particular investments are performing and reallocate funds if certain ones have not performed well in some time. Most investments will go up and down, but people over 50 can monitor performance more closely than they used to so they get an idea of which ones are working for them and which could be compromising their ability to enjoy financial flexibility in the decades to come.

■ **Resist the temptation to avoid stocks entirely.** A recent study published in the medical journal *The Lancet* found that life expectancy, which has increased dramatically across the globe since 1900, is expected to contin-



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ue increasing in developed countries in the decades to come. That means people won't only be working longer, but living longer as well. Investors 50 and over can prepare for that longer life expectancy by utilizing the

growth potential of stocks even after they hit the half century mark. Limiting exposure to risk after 50 is still important, but avoiding investment risks entirely could lead to a financial shortfall down the road.

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

Common mid-career challenges and what to do about them



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(Metro Creative Connection)

Challenges abound in the professional arena. Whether an individual is an executive with a lengthy track record of success or a newly minted

graduate just starting out, the next challenge is never too far off. And for mid-career professionals, those challenges could be accompanied by uncertainty about the direction of their careers

and what their next step should be.

Around the time they turn 50, many professionals face similar challenges that can lead them to question much about their professional lives. The following challenges won't affect every person over 50, but recognition of them could help mid-career professionals make the most of their remaining years in the workforce.

■ **Motivation:** Professional motivation can wane by the time many professionals reach 50. At this point in their careers, professionals may have decades of experience in a given field, and some may have reached management level within their firms. That combination of lengthy experience

and achievement can make it hard to stay motivated, especially for professionals who feel they've gotten as high up the ladder as they can get in their companies. In such instances, individuals can ask themselves what they want next. Identifying professional goals can provide the motivation to go and achieve them. That spark can reignite the passion that helped mid-career professionals get where they are today.

■ **Hesitancy:** Mid-career professionals often have significant obligations at work and at home. Individuals with a family may still have to provide for their children and save for costly college tuition. The pressure to provide for a family, coupled with responsibilities

to colleagues at the office, can make some professionals hesitant to pursue professional changes that could positively affect their lives. Individuals who want to make a change but are hesitant to do so can devote considerable effort to finding a solution that won't upset the apple cart. For example, professionals over 50 who feel a career change is in order can begin taking small steps to make that a reality. Doing so while continuing to work ensures personal and professional obligations are met and gets individuals on the road to change they think will provide more fulfillment than their current careers.

■ **Underutilization:** Mid-career professionals who feel they're underutilized at work

may feel helpless to remedy their situations. Some might not welcome the upheaval to their routines that a career change would require, while others may question the wisdom of seeking more responsibility at their current firms. In such instances, professionals can look for opportunities to do more. Offer to help when new work projects arise or mentor younger colleagues just starting out.

Mid-career challenges could await professionals over 50. Recognition of these challenges and a willingness to overcome them could lead to greater professional satisfaction.

DID YOU KNOW?

Socialization in midlife can have a profound impact on individuals as they approach their golden years. A 2019 study led by researchers at University College London found that being more socially active in your 50s and 60s predicts a lower risk of developing dementia later in life. The study used data from a previous study that tracked more than 10,000 participants between 1985 and 2013. Participants in the study completed cognitive testing from 1997 onwards. Researchers found that someone who saw friends almost daily at age 60 was 12 percent less likely to develop dementia than someone who only saw one or two friends every month. Strong associations between social contact at age 50 and subsequent dementia were also uncovered. The study supports the idea that remaining socially active in one's 50s and 60s can benefit long-term cognitive health.



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How to make new friends in middle age and beyond

(Metro Creative Connection)

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

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

found Australians age 70 or older tended to live significantly longer if they had more strong friendships.

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

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

- **Utilize social media.** In years past, men and women over 50 may not have had

any readily available tools to reach out and connect with new people. Social media has made it much easier to build such connections. Even the most obscure passions likely have a social media group of locals devoted to them, and these groups can be great ways to meet new people. A local runner's club may have its own social media accounts, and local governments and community groups often share information about sports leagues and other groups via social media.

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



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Just because you're in your 50s doesn't mean your friends have to be. Don't hesitate to invite younger or older acquaintances and colleagues over for dinner or on weekend excursions. Friends

come in all shapes, sizes and ages, so you could be missing out if you're not willing to extend a hand in friendship to people of different ages and backgrounds. Making friends after 50

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

Make wellness a priority for lifelong health

(Metro Creative Connection)

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

- **Get a pet.** Many people 50 and older qualify as "empty nesters," a term applied to adults whose children have grown up and moved out of their homes. Some empty nesters experience a phenomenon known as "empty nest syndrome,"

which the Mayo Clinic notes can be marked by feelings of sadness or loss. Pets can help people over 50 with no children at home overcome feelings linked to empty nest syndrome. In 2018, the University of Michigan National Poll on Healthy Aging found that 86 percent of pet owners felt their pets make them feel loved while 73 percent said their pets provided a sense of purpose. Pets also can ensure individuals over 50 stay physically active and provide opportunities to connect with other people.

- **Prioritize learning.** Whether it's taking music lessons, going back to school or mastering a new hobby, learning has a profound effect on aging brains.

For example, a 2013 study published in the journal Psychological Science found that memory function is improved by engagement in demanding everyday tasks. That study reported that people who learned new skills experienced greater memory improvement than people who only socialized or participated in activities that were not as cognitively engaging.

- **Make an effort to improve balance.** Various factors contribute to a decline in balance as adults age. For example, a decline in muscle mass that begins when people are in their 30s is a normal part of aging. Over time, that natural decline affects strength and agility. Balance

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

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



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piness among older adults. Opportunities to socialize with friends may increase as people navigate their 50s and children move out or become more independent. Individuals can take advantage

of opportunities to socialize whenever possible.

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



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Have you considered the pros and cons of early retirement

(Metro Creative Connection)

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

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

BENEFITS OF EARLY RETIREMENT

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

Another advantage to retiring early is the chance to spend more quality time with family. One study from

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

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

DISADVANTAGES TO RETIRING EARLY

Retiring early can seem like a dream, but it could turn into a nightmare for



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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 Uni-

versity 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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Interim HealthCare: Leading with compassion, integrity and care

Founded in 1966, Interim HealthCare is the nation's leading home care, palliative and hospice care provider. We know the value of local presence in the Granbury, Glen Rose and Stephenville communities, and we have fully embraced the "shop local" philosophy to serve those in need of home health and hospice.

Our Granbury office has been voted Best in Hood County for 13 consecutive years and continues to offer the same excellent care year after year. At Interim, we take pride in our staff who are experts in skilled nursing, physical, occupational and speech therapy, dietary consulting and disease management programs. Our home health aides, social

workers, chaplains and volunteers can help families transition in difficult times from one service to another or help them on the road to recovery.

Belinda Newman, RN, has been our hospice director since 2013. She has been in nursing for over 20 years and continues to enjoy it. She is passionate about hospice and providing excellent care to our patients and families.

Newman said, "I love our team and their willingness to go above and beyond to

take excellent care of our patients and families. We realize it is a hard decision to choose hospice, but our team is truly there to help them through this difficult time. One of our favorite quotes is when a family member says, 'I don't know why you wouldn't want hospice.' Very often we hear 'I

should have put them on sooner.'"

Ryan Moreno, RN has been with Interim for three years

and the director since June 2022. Nursing is her second career and she



COURTESY PHOTO

hasn't looked back!

Moreno said, "We have an extremely strong team of clinicians ranging from ICU nurses to wound care specialists to a Certified Dementia Practitioner as well as a phenomenal

physical and occupational therapy team. When choosing a home health team, we recognize it can be overwhelming, so please call us with any and all questions. Our goal is to continue to be

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Avoid becoming 'burden' on grown children

AUDREY C. DAKE

Edward Jones
Financial Adviser

Here's an interesting statistic: Some 72% of retirees say one of their biggest fears is becoming a burden on their families, according to a 2021 survey by Age Wave and Edward Jones. Both before and during retirement, what steps can you take to avoid burdening your loved ones in the future?

Here are a few suggestions:

- Build your retirement savings. The greater your financial resources, the less likely it becomes that you'd ever have to count on your grown children for financial support. You may have access to a 401(k) or similar retirement plan at work, so take advantage of it. Even with an employer-sponsored plan, you also may be eligible to contribute to an IRA. In addition to offering a variety of investment options, a 401(k) and IRA provide potential tax advantages. And once you do retire, be careful about how much you withdraw each year from your retirement plans and other investments.

- Plan for health care costs. Once you are retired, health care costs will be a significant expense. You may have Medicare, but you'll also want to consider your need for



Dake

supplemental health insurance to cover traditional medical costs. And you'll want to consider another potential health-related

expense: long-term care. You may never need the services of a home health aide or a stay in a nursing home, but no one can predict the future.

Medicare does not cover most costs for long-term care, which can be quite high. In 2021, the annual national median cost for a private room in a nursing home was over \$108,000, while the median cost for a full-time home health aide was nearly \$62,000, according to a survey by Genworth, an insurance company. You may want to consult with a financial professional on strategies for protecting yourself from these costs.

- Create necessary legal documents. If something were to happen to you, and you didn't have the appropriate legal documents in place, your loved ones could be placed in a bind, both financially and emotionally. That's why it's a good idea to create documents such as a durable financial power of attorney, which lets you

name someone to manage your finances if you became incapacitated, and a durable power of attorney for health care, which allows someone to make medical decisions on your behalf if you can't make them yourself. You'll want to work with a legal professional to develop the documents appropriate for your needs.

- Evaluate your housing needs. As you enter retirement, you may want to evaluate your living situation. Could you downsize to a smaller home, or perhaps a condominium or apartment? Not only might you save money with such a move, but you could also end up relieving your grown children of the responsibilities and hassles involved in clearing out and selling your home should you become unable to do so yourself during the later years of your retirement.

By taking these measures, along with others, you can go a long way toward maintaining your independence and putting yourself in a place where you won't burden your grown children. And that's a good place to be.

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Why seniors are still at greater risk for COVID-19

(Metro Creative Connection)

It has been more than a year since the world learned about the novel coronavirus COVID-19. Since December 2019, there have been tens of millions of reported cases and nearly two million deaths worldwide attributed to COVID-19, according to data from the Johns Hopkins University Center for Systems Science and Engineering.

Experts are still unclear how prevalent the virus really is because a large number of cases are not reported due to mild or asymptomatic infections. But there's no denying COVID-19 can be very risky for one large segment of the population.

The chances for severe illness from COVID-19 increases with age, with older adults at the greatest risk, offers the Centers for Disease Control and Prevention. The CDC further indicates that eight out of 10 COVID-19 deaths reported in the United States have been in adults who are 65 and older. Compared to younger adults, older individuals are more likely to require hospitalization if they contract the illness. People

between the ages of 75 and 84 are at eight-times more likely to be hospitalized and 220 times more likely to die from COVID-19 than the youngest patients.

There are some key reasons why older adults are at higher risk. Vineet Menachery, an immunologist at the University of Texas Medical Branch who studies coronaviruses and their effects on aging immune systems, older adults are more likely to suffer from underlying conditions that can hinder the body's ability to recover from illness. In addition, a greater propensity for inflammation in the body and changes in the way the immune system responds with age are other mechanisms that increase seniors' risk for COVID-19. Furthermore, COVID-19 affects the part of the lungs that delivers oxygen to the bloodstream and removes carbon dioxide. As a person gets older, the lungs are not as elastic and this can affect gas exchange and other functions. Being older coupled with having cardiovascular disease, asthma and diabetes also can raise the threat level of COVID-19.

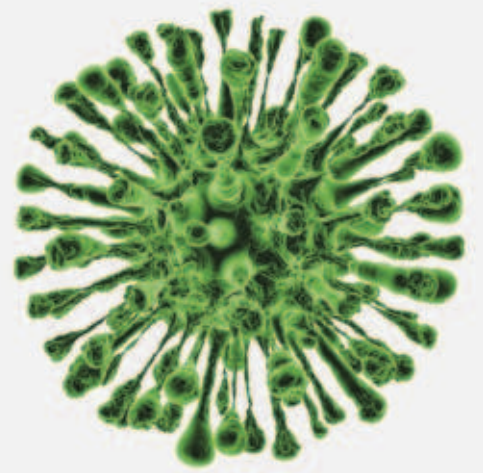
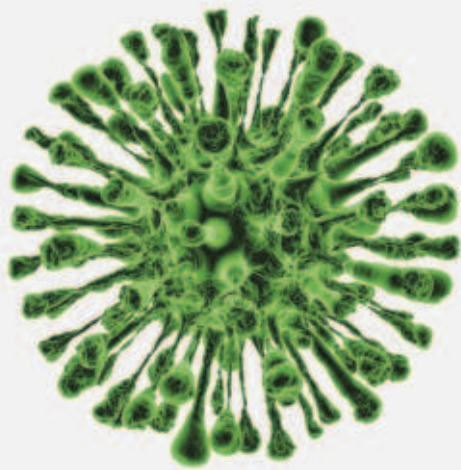
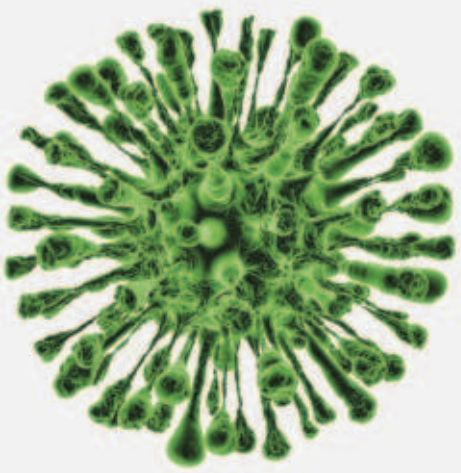
Seniors must be extra diligent to engage in behaviors that reduce their risks. Epidemiologists recommend the following:

- Wash or sanitize hands whenever possible, especially upon entering and leaving public buildings.
- Shop and travel during off-peak hours, such as early in the morning, to avoid crowds.
- Use contactless payment methods rather than handling money.
- Ask friends and family to do your shopping and run errands for you.
- Wear masks over the nose and mouth and stay at least six feet away from others.
- If the COVID-19 vaccine is available to you, ask your doctor more about it and get vaccinated if it's safe to do so.

Learn more about at-risk groups at www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html.



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