

# LIVING 50 PLUS

Hood County News  
SATURDAY, Oct. 28, 2023



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**D2-D8**



**inside** RADIANCE WELLNESS AND MEDSPA | INSIDE ACTIVE SENIOR LIVING COMMUNITIES | INTERIM HEALTHCARE | HOW TO MAKE NEW FRIENDS AFTER 50 | WORLD-RENOWNED NATUROPATH TREATS PATIENTS FROM HIS OFFICE IN HOOD COUNTY | SOCIAL MEDIA: IT’S NOT JUST FOR KIDS ANYMORE | THE PROS AND CONS OF EARLY RETIREMENT | HOW TO PLAN FOR A POST-50 CAREER CHANGE



# Radiance Wellness and MediSpa Meet Carrie L. Morris, M.D. and her staff

Patient care was foremost on the mind of Carrie L. Morris, M.D., when she opened her clinic in Granbury. Formerly patients had to travel to Southlake for cosmetic care with Dr. Morris but with the opening of Radiance Wellness MediSpa in 2017, Hood County residents could have Dr. Morris' level of cosmetic care right here in Granbury. And now with the opening of the surgery center, even cosmetic surgery performed by board certified Dr. Morris would be available right here at home.

Dr. Morris is passionate about providing the best possible outcome for her patients. From the least invasive skin care solution to more extensive care provided by plastic surgery, almost every conceivable process is available with the skilled care provided by Dr. Carrie Morris right here in Hood County.

Outstanding in her field, Dr. Morris was valedictorian of her senior class. She studied medicine at South Alabama Medical School where she also graduated top of her class. While there she focused her studies on quality surgical training. Dr. Morris completed an ophthalmology residency program at Duke University Medical Center where she received the Duke Ocular Innovation Award for her prospective research trial on Bimatoprost.

Dr. Morris is committed to research. She has written 15 peer reviewed research articles and additionally she is a reviewer for four plastic and aesthetic surgery journals. A nationally recognized plastic surgeon, Dr. Morris is the only female oculofacial plastic surgeon in the Dallas/Fort Worth area to have completed advanced training with the American Society of Ophthalmic

and Plastic Reconstructive Surgery. Additionally, Dr. Morris is the first and only physician in the Dallas/Fort Worth area that is board certified by the American Board of Laser Surgery in cosmetic laser surgery procedures.

Named as a "Texas Super Doctor" in 2018, Dr. Morris earned the distinction which is chosen by a multi-phase selection process that includes a survey of doctors, independent evaluation of candidates by the research staff, a peer review of candidates by practice area, and a good-standing and disciplinary check

Despite being top in her field and highly lauded in her profession Dr. Morris desires for her care, her office and her staff to be approachable. There truly is something available to perk up your looks and your confidence at almost every price point under the care of Dr. Morris. Her office offers coupons for different procedures, and she even offers monthly skin care packages for as low as \$22 a month. Dr. Morris even offers 10 percent off for breast and ovarian cancer survivors.

Services at Dr. Morris' Radiance Wellness and MediSpa include laser treatments such as FemTouch™,



COURTESY PHOTO

**Dr. Carrie Morris, pictured with daughter Savannah Rose, of Radiance Wellness and MediSpa is passionate about providing the best possible outcome for her patients. From the least invasive skin care solution to more extensive care provided by plastic surgery, almost every conceivable process is available with the skilled care provided by Dr. Carrie Morris right here in Hood County.**

Laser Hair Removal, CO2 resurfacing, and laser resurfacing. Nonsurgical rejuvenation includes treatment for dark circles, as well as facial fillers, Botox® injections, and chemical peels.

Cosmetic surgery under Dr. Morris' care includes upper eyelid blepharoplasty, lower eyelid blepharoplasty, brow lifts, and midface lifts. Reconstructive eyelid surgery

center includes ptosis, eyelid malpositions, eyelid skin cancer, facial nerve palsy, and eyelid trauma. Eye socket surgery is also provided by Dr. Morris as well as tear duct surgery.

Dr. Morris and her staff invite you to their ribbon cutting on Thursday, Nov. 2 at 4 p.m. A perfect opportunity to meet the doctor and her staff and see the facilities.

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## Inside active senior living communities

Housing needs may change as adults grow older and their children move out. Adults nearing retirement may want to reduce their cost of living and could find a big house is more than they need at this stage in life.

According to the financial management resource The Motley Fool, in 2019 48 percent of seniors planned to downsize, while 52 percent wanted to remain in their existing homes.

A lower cost of living

could be the primary motivator to sell, but less house to maintain and the extra free time that comes with fewer chores can be powerful motivators as well.

Many adults age 50 and older consider adult communities when seeking to downsize their homes. Senior home options are categorized based on the level of care they provide. "Active adult living" is a relatively new option that reflects a growing desire for residences that afford aging

adults a chance to downsize their homes and engage in their favorite activities.

Active adult living, leisure living or active adult communities include single-family homes, townhouses, condominiums, and other housing options within a community that offers an array of amenities and services. According to Retirement Living, residents in active adult communities enjoy country club settings with amenities like swimming pools, clubhouses,

golf courses, exercise centers, walking trails, computer labs, hobby centers, and even on-site restaurants. Active adult living communities may provide transportation options and have their own travel clubs. Though active adult residences do not typically provide medical services, many communities are conveniently located close to local shopping centers and complexes, ensuring that

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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.

## How to make new friends after 50

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

Fifty-somethings 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

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.

# Interim HealthCare



COURTESY PHOTO

Interim HealthCare has been providing peace of mind for patients for 57 years. Since opening in 1966, they have been the nation's first home care and staffing company, and they continue to lead and innovate to this day.

**W**hen you or your loved one is experiencing a physical crisis or chronic illness you need support. You need a company that can meet the needs of you and your family. Interim HealthCare is just the company to provide that support.

Interim HealthCare has been providing peace of mind for patients for 57 years. Since opening in 1966, they have been the nation's first home care and staffing company, and they continue to lead and innovate to this day.

As the nation's first company of its kind, Interim HealthCare saw a particular need and has successfully met that need by providing a more flexible form of healthcare than was previously available. This type of healthcare would meet people in their own homes.

Unlike many companies that provide in-home

nursing care, Interim HealthCare is a national company with local franchises. What this means to patients and their families is that Interim offers the benefit of a national company that invests in the very best ways to care for people while also offering very personal and local service.

Nationally, Interim HealthCare has over 300 locally-owned franchise offices. These offices offer a full range of services that include home healthcare, personal care and support, hospice and health-care staffing services. They

employ nurses, therapists, and aids. In total, the company provides around 25 million hours of home care to their patients which total 190,000 people annually. That is a lot of experience, and that wealth of knowledge benefits the Interim patients of Hood County.

Under the banner of Interim HealthCare is both home health and hospice services. Covered services for home health include skilled nursing for wound care, cardiac care, ostomy care, diabetes management, bowel and bladder care, IV administration, medication teaching and compliance, and pain management.

Transitional care is a home health service offered that helps patients transition from hospital to care settings. This service is offered as well as both physical therapy, occupa-

tional therapy, and speech therapy, which includes not only improving capabilities but also assessing and treating swallowing disorders.

Home care often requires medical social work which assists patients in assessing community resources. This too is offered by Interim HealthCare Home as well as health aides who are a key component in home health care, providing and assisting with personal care needs.

Interim hospice services involve pre-admission consultation as well as pain and symptom management, family meetings to address care, education and training for caregivers, a hospice physician/medical director, hospice nursing care, social work and pastoral care, transitional care, as well as therapists

PLEASE SEE INTERIM | D4

### DID YOU KNOW?

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 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.

## ACTIVE FROM PAGE D2

the doctor's office is not that far away.

Other features of active living covered by homeowner's association fees include outdoor maintenance like

landscaping, snow removal and sanitation services. Security, internet service and cable also may be included in the monthly fees.

Active communities emulate the benefits afforded by all-inclusive vacations, where day-to-day details are

handled by management so residents can focus on fun and leisure.

Unlike general neighborhoods, seniors may appreciate active living communities because they have access to an array of services within the community.

Some promote a resort vacation feeling, while others may focus on sports or cultural life. What's more, since age is restricted, residents know that many people in these communities have shared experiences.

Active adult communities

also are amenable to adults who like to travel. Residents get the peace of mind to lock up their homes and leave knowing lawns will still be mowed and shrubs trimmed — removing signs that the residence is unoccupied. This is an ideal situ-

ation for a snowbird who spends time in a different location for part of the year.

Active adult living is the relatively new kid on the block for senior communities, filling an important niche for independent retirees and near-retirees.

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# World-renowned naturopath treats patients from his office in Hood County

**W**orld-renowned naturopath Dr. Andre Kulisz has a practice in Granbury. Not only does Dr. Kulisz treat patients locally, technology and his own development in patient care allow him to treat patients from all over the world from his home base in Hood County. Dr. Kulisz's Granbury clinic is the first U.S. office of the World-Wide Naturopathic Health Service.

A dual citizen of both Poland and the United States Dr. Kulisz is a proud American. "I immigrated to the U.S. from a communist country over 44 years ago. I thank God every day that I live here. Americans take for granted how wonderful this country is." Dr. Kulisz has a lot of knowledge about finance and politics and why this country is great.

A graduate of the Maritime Academy in Poland, the Aviation Institute in Russia and the Knightsbridge University of the European Union, Dr. Kulisz has a doctorate in applications of technology and applied science. Dr. Kulisz received his naturopathic degree from Southern College of Naturopathic Medicine later renamed Arkansas College of Natural Health.

He has been active in natural health as well as the application of physics and mathematics in the development of platform technologies, medical devices, non-invasive treatments and both devel-

opment and management of biomedical enterprises.

Dr. Kulisz established Kulisz, Inc. to investigate opportunities for new treatments using mathematical modeling of absent or weak human organs. This led to the development of a nonsurgical intraurethral bladder control device.

Authoring 13 medical patents in the United States and over 30 in other countries, Dr. Kulisz has also developed a numerical method of patient health assessment and a treatment progress tracking. The system he developed for tracking progress gives doctors precise feedback to the progress of the treatment and the patients commitment to treatment protocol. It is this process that allows him to treat patients from all over the world and benefits his local patients as well.

As well as being a published author, Dr. Kulisz is a scientist/researcher who is officially recognized in the European Union. Additionally, Dr. Kulisz is an

Applied Clinical Nutritionist. He is an internationally recognized expert in the treatment of neurotoxicity and inflammatory conditions such as Autism and late-age cognitive and motor deficits such as Alzheimer's and Parkinson's.

Despite his keen intelligence, wealth of knowledge, advanced degrees, patents and books, Dr. Kulisz is humble, warm and approachable. He peppers his stories with funny anecdotes and self-deprecating humor, which he says is a mask for being naturally shy. He often mentions his adored wife in his stories who he says does not appreciate that he often makes fun of himself in his jokes. "I'm a good doctor," he quips, "I'm old, bald and I have a thick accent, I must be a good doctor."

He is immensely proud of his family. He and wife Janna were both widowed when they met, and Dr. Kulisz feels so fortunate to have found love again. Married over four years now, the Kuliszs have six grown sons between them, and they are as proud of their daughters-in-law as they are their sons, "they are excellent women, wives and mothers."

It was the women in his life who convinced him to come out of retirement and open a practice in Hood County. Opening their doors in spring of this year they are already outgrowing their office space. Dr. Kulisz had a large practice in Poland, then a very

successful practice in Tulsa, Oklahoma. It would be Janna, who would select Granbury as their next residence.

Though his practice is general practice, the heart of his work is the help Dr. Kulisz has been able to provide to Autism patients and their families. Dr. Kulisz has treated over 2,500 autism patients in over 38 countries. Sixty-two percent of those patients then attend "regular school," and another 20 percent show that level of recovery within two years.

Dr. Kulisz was recently asked to organize an Autism treatment center in Poland. He just returned from Poland, where the plans are to accept the first patients around March or April of 2024, getting to full operational capacity by next August. Polish doctors and therapists will travel to Granbury to begin training in January-February.

Though the word naturopath is new to some, the modes of healing used in naturopathic medicine have been around for thousands of years. Dr. Kulisz believes that promoting natural medicine is essential to long-term health.

Naturopathy as a branch of medicine was formalized by a 1929 act of Congress and is placed on the same basis as allopathic medicine, osteopathy and chiropractic.

Naturopathy as defined by the Dictionary of Occupational Titles says that



COURTESY PHOTO

World-renowned naturopath Dr. Andre Kulisz has a practice in Granbury.

naturopathy "diagnoses, treats, and cares for patients, using a system of practice that bases treatment of physiological functions and abnormal conditions on natural laws governing human body: Utilizes physiological, psychological, and mechanical methods, such as air, water, light, heat, earth, phytotherapy, food and herb therapy, psychotherapy, electrotherapy, physiotherapy, mechanotherapy, naturopathic corrections and manipulation, and natural methods or modalities, together with natural medicines, natural processed foods, and herbs and nature's remedies."

The definition goes on to say that naturopathy "excludes major surgery, therapeutic use of x-ray and radium, and use of drugs, except those assimilable substances containing elements or compounds which are components of body tissues and are physiologically compatible to body processes for mainte-

nance of life."

Dr. Kulisz' website shares the slogan "The Place for Health When All Else Has Failed." The World-Wide Naturopathic Health Services offers recovery programs for post-Covid vaccination side effects.

The private practice of Dr. Kulisz is designed around consulting clients that desire to evaluate and improve their health. His practice is limited to natural health restoration and maintenance. Dr. Kulisz explains that "natural health recovery takes time, and commitment." He goes on to say that "natural methods are gentle, without adverse side effects, biologically similar to natural elements and processes of human organisms."

For more information, please call 817-736-3004 or email@kulisz.com. Dr. Kulisz has an office at 1315 Waters Edge Drive, Granbury. Office days are Wednesdays and Fridays.

## INTERIM

FROM PAGE D3

and counselors.

Interim hospice care also has trained volunteers, pharmacy consulting servic-

es as well as needed medical equipment and supplies. Respite or inpatient care when eligible is available as well as continuous care requiring intervention.

How does home care work? Typically, a medical

provider decides if home care is the right choice for the patient. If so, the medical provider will develop a plan of care for the patient describing the health care needs as well as what type of care is required. In the

case of hospice care a physician certifies that hospice level care is necessary. Care is usually covered by Medicare and Medicaid.

With their extensive resources, knowledge and experience, patients and

their families can find peace in knowing that Interim HealthCare can not only meet their needs whatever they may be but can take heart knowing their services are available 24 hours a day, seven days a week.

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It's a good idea to brush up on basic security measures that can help senior men and women protect their privacy as they utilize platforms like Facebook, Twitter and Instagram.

## Social media: It's not just for kids anymore

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

PLEASE SEE **SOCIAL** | D6

## The pros and cons of early retirement



COURTESY PHOTO

A careful consideration of the pros and cons of early retirement can ensure people make the best decision.

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 af-

ter 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 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

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# How to plan for a post-50 career change

Professionals change careers for many reasons. Some do so in pursuit of a higher salary, while others seek a more even balance between their personal and professional lives.

Career changes can renew a person's passion for working, which can grow stale for individuals who have been doing the same job for years on end. Though there's not necessarily a bad time to change careers, there are times when making such a transition carries more risk. Such is the case for individuals over 50. Many individuals over 50 may not have the financial obligations they had when they were younger, as children may have grown up and moved out of the house. That can make changing careers after 50 more palatable. However, some individuals in their 50s may be hesitant to leave the security of an established career behind in favor of something new. Hesitance about job prospects after 50 also can make some less likely to take the plunge into a new career.

Though hesitancy about a career change after 50 is understandable, a recent survey from the American Institute for Economic Research found that 82 percent of workers who responded to the survey were able to successfully transition to a new

career after age 45. In addition, projections from the U.S. Bureau of Labor Statistics estimated that labor force participation among individuals aged 65 and over would increase significantly by 2022, nearly doubling the rate of participation in 1990. Those figures suggest that a midlife career change is not necessarily the same thing as a late-career career change. That should give professionals the confidence they need to successfully transition to a new career.

Individuals mulling a career change after 50 also can take these steps to make such a transition less risky.

## PAY DOWN AS MUCH DEBT AS POSSIBLE

Financial freedom can be an ally for individuals 50 and over who want to change careers. Career changes often require a pay cut, so individuals who can pay off their mortgages, consumer debts and/or auto loans prior to making a career change may find the transition to a lower income goes more smoothly than it might if they're still carrying such sizable financial commitments.

## MAKE PLANS TO DELAY RETIREMENT

As BLS data indicates, individu-



COURTESY PHOTO

Individuals mulling a career change after 50 can take these steps to make such a transition less risky.

als who want to delay retirement certainly won't be alone. Delaying retirement affords individuals more time to save, and a financial advisor can help adults over 50 come up with a new retirement plan that reflects their willingness to work longer. Delaying retirement also means delaying withdrawals from retirement savings accounts, which can provide peace of mind against a loss of income resulting from a career change.

Downsize your lifestyle. Even a post-50 career change that will require a significant drop in income can be doable for professionals who downsize their lifestyles. Empty nesters can consider moving into a smaller home, while travelers can cut back on the number of trips they take each year. Cutbacks won't neces-

sarily be easy, but they can be worth it for individuals looking for new career challenges.

## GO BACK TO SCHOOL

Much like young people go to college before entering the professional arena, adults over 50 who want to change careers may need to go back to school to improve their career prospects. Remote learning and part-time schooling can make juggling a career and school more manageable.

A successful career change after 50 is entirely possible for individuals willing to make some sacrifices to be happier in their professional lives.

## 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.

## SOCIAL

FROM PAGE D5

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.

## RETIRE

FROM PAGE D5

working families face a significant decline in their standard of living during retirement. Life expectancy has been on the rise in developed countries since 1900, so retiring too early carries

some significant financial risk for people who have saved but not necessarily saved enough.

Retiring early also could make people more vulnerable to cognitive decline than they would be if they keep working. One study from researchers at Scotland's University of St. Andrews found

that people who wait until age 67 to retire experience less cognitive decline than people who retire prior to turning 67.

Out-of-pocket medical costs are another significant disadvantage to retiring early. Employer-sponsored medical insurance tends to cost individuals less

than private plans, which is a significant consideration for individuals at a point in their lives when they may need to visit doctors more often.

Early retirement has its advantages and disadvantages. Individuals must consider both to make the best decision for them.

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