

GOLDEN YEARS

Help protect seniors from fraud with these tips

Technology provides a great way to stay connected with family and friends, get access to news and entertainment and simplify tasks like banking and scheduling appointments.

But online activity can open us up to scams. What's more, scammers are particularly adept at targeting older adults. That is why it is so important for seniors to feel empowered when going online.

Understanding best practices and signs of phishing, fraud and other online scams go a long way to help boost confidence.

While new scams are perpetrated every day, the most common are those that attempt to create a sense of urgency around sensitive information, which is why older adults are often targeted by criminals for tax-related scams.

Other cons regularly aimed at older adults include fake sweepstakes, tech support fraud and imposters pretending to be a grandchild in distress in need of financial support.

In fact, a survey by Home Instead, Inc. revealed two-thirds (67%) of U.S. seniors online have been the victim or target of at least one common online scam or hack. This is why older adults are encouraged to take the following precautions to protect themselves:

Share with care. It is easy to get caught up in social media and lose sight of the personal details we are making public. While sites like Facebook and Instagram can be a convenient way to stay connected with family and friends, especially during COVID-19, it is crucial to proceed with caution and avoid sharing non-critical information (like your location). Consider adjusting privacy settings to limit who has access to the profile content.

Think before you act. Communication that creates a sense of urgency – such as an email asking for money – is likely a scam. Scammers can get access to personal information by prompting you to click links in the emails they send. If something appears out of the ordinary, it is best to just delete it or reach out directly to the company or person to determine if the email is legitimate.

Beef up security. Locking all devices – computers, tablets and cell phones – with a strong, secure password can add a second line of defense. Consider mixing in letters, numbers and symbols, and leaving out easy-to-guess information, such as name or birth-date.

See SENIORS, page 2



Time of remembrance

Ceremonies were held throughout the country on May 29 to remember and honor those men and women who served in this country's military. During each ceremony, the names of those veterans buried in each cemetery were read and flags adorned the graves of each of these people.



How to involve more seniors in your community

The negative effects of isolation is something the vast majority of the world can now relate to. The COVID-19 pandemic forced people from all walks of

life and from every corner of the globe to spend less time with friends, family members, neighbors, and other acquaintances. As the world cut back on in-person interactions to curb the spread of the virus, billions of people recognized just how difficult feelings of isolation can be.

Feelings of isolation are a problem many seniors know all too well. A report from the National Academies of Sciences, Engineering, and Medicine indicates that roughly 25 percent of adults aged 65 and older are considered to be socially isolated. That is both sad and unhealthy, as the National Institute on Aging notes that research has linked social isolation and loneliness to problems such as high blood pressure, heart disease, anxiety, depression and Alzheimer's disease.

Seniors are invaluable resources in their communities. Community leaders and local residents can make a concerted effort to involve seniors in local events. Such efforts strengthen communities and help seniors remain active participants in their towns and cities.

Promote senior-friendly volunteering opportunities. The importance of volunteers was never more apparent than during the pandemic, when many nonprofits and other organizations were forced to meet their missions without the assistance of volunteers who had been urged to stay home. Seniors were among the first people eligible to be vaccinated against COVID-19 and receive boosters, and many have been anxious to get back to pitching in. Communities can facilitate those efforts by developing and highlighting senior-friendly volunteering opportunities. For example, libraries can start a program where seniors read

to children in person or via Zoom.

Give seniors a chance to teach. Communities have rich histories that younger residents, including middle-aged adults, may be unaware of. One great way to shed light on local history is to invite local seniors to speak about how life in their communities has changed and how it has stayed the same. Themed speaking series can attract locals with specific interests. For example, local veterans can be asked to share stories of their time in the service, while retired business owners can offer insight and advice on running successful local businesses.

Develop nature-based programs. A 2019 study published in the journal Scientific Reports found spending just 120 minutes a week in nature is associated with better overall health and improved well-being. Nature-based community programs, such as planting days at local parks, hiking clubs or even beach or lakeside cleanups, is a great way for community residents, including seniors, to get their weekly dose of nature and spend more time with their neighbors.

Many seniors routinely confront feelings of isolation. Community leaders can take steps to help aging residents by developing and promoting programs that are inclusive and senior-friendly.

Seniors

(Continued from page 1)

Use security software. Installing antivirus software from a reliable source can add an extra layer of protection to online devices. Be wary of security updates from pop-up ads or emails, as these may be malware (malicious software) that could infect your device. It is important to remember no software is infallible. Log out of apps and websites when you are done using them.

Contact an expert. It is natural to feel unsettled after being the target of an online scam. However, seniors must realize that it's nothing to be ashamed of. It is critical these incidents are reported to the proper authorities to provide support and to alert others who may be impacted in the future. If you do find yourself or your loved one affected by a scam, reach out to a trusted source – such as family member or a tech-savvy friend – for guidance.

Home Instead seeks to provide seniors and their loved ones with the necessary tools and resources to better protect themselves online. To learn more, visit www.ProtectSeniorsFromFraud.com for additional tips or call your local Home Instead office at 800-732-2577.

For more information about Home Instead, contact Andrea Trautman at 800-732-2577 or go to www.homeinstead.com/104.

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Why it pays for seniors to maintain good credit

The benefits of maintaining good credit include looking more reliable in the eyes of prospective employers and securing lower mortgage interest rates when buying a home.

Those rewards can benefit anyone, but they're especially enticing to young people. But what about seniors? Do individuals stand to benefit significantly from maintaining good credit into their golden years?

According to the credit reporting agency Experian, senior citizens tend to have the best credit scores of any consumer demographic. That could be a byproduct of years of financial discipline, and there are many benefits to maintaining that discipline into retirement.

· Home buying and borrowing: Buying a home is often considered a big financial step forward for young people, but that does not mean aging men and women are completely out of the real estate market.

In its 2020 "State of the Nation's Housing" report, the Joint Center for Housing Studies of Harvard University reported that the share of homeowners age 65 and over with housing debt doubled to 42 percent between 1989 and

2019. In addition, 27 percent of homeowners age 80 and over were carrying mortgage debt in 2019. Maintaining strong credit after retirement can help homeowners who still have mortgage debt get better terms if they choose to refinance their mortgages.

Even seniors who have paid off their mortgages can benefit from maintaining good credit if they decide to downsize to a smaller home but cannot afford to simply buy the new home outright.

· Rewards: Retirement is often associated with travel, recreation and leisure. Such pursuits can be more affordable when seniors utilize rewards-based credit cards that help them finance vacations, weekend getaways and other expenses associated with traveling.

Seniors who maintain strong credit ratings into their golden years may have more access to the best travel-based rewards cards than those whose credit scores dip in retirement.

· Unforeseen expenses: No one knows what's around the corner, but savvy seniors recognize the importance of planning for the unknown.

The COVID-19 pandemic seemingly came out of nowhere, and among its

many ripple effects was the sudden job loss experienced by seniors. The JCHS report found that 21 percent of homeowners age 65 and over had reported loss of employment income related to the pandemic.

Unforeseen medical expenses also can compromise seniors' financial freedom. Maintaining a strong credit rating into older adulthood can help seniors nav-

igate such financial uncertainty more smoothly. Such a strategy can help seniors secure low-interest loans or credit cards can help them pay down sudden, unforeseen expenses without getting into significant debt.

The importance of a strong credit rating is often emphasized to young people. However, a strong credit rating can be equally beneficial for seniors.



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A Q & A about retirement planning

Individuals need not look very far to be reminded of the importance of planning for retirement. Television ad campaigns touting the need to plan for retirement have been front and center for many years. Banks also heavily promote their retirement planning services to account holders. The emphasis financial firms and banks place on retirement planning underscores just how important it is for individuals from all walks of life to prioritize securing their financial futures.

Ad campaigns can make saving for retirement seem simple, but plenty of people may have questions about how to save for the days when they are no longer working.

Why and when should I begin investing to build my retirement savings?

It is never too early to start saving for retirement. Young professionals may not be anywhere close to retirement, but that does not mean they can afford to put off saving for the day when they call it a career.

Much of that has to do with inflation.

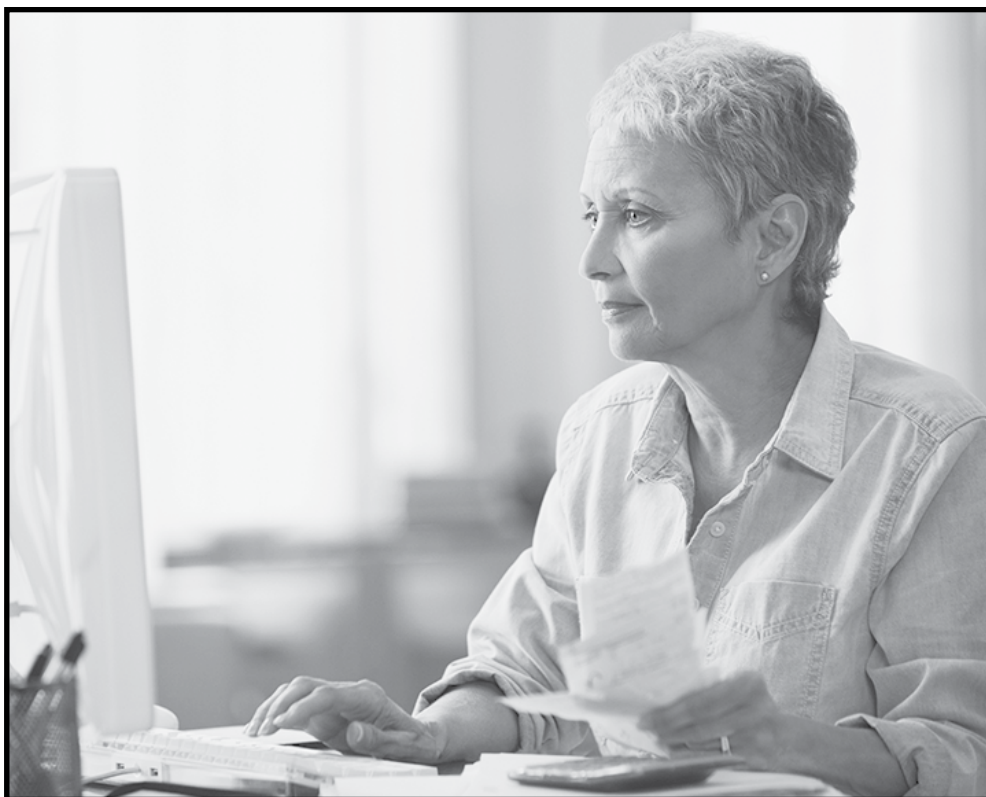
The rate of inflation varies, but it is fair to assume your cost of living will rise dramatically between your twenty-third birthday and your seventieth birthday.

If you choose to simply save as opposed to investing that money, your money will not grow at a rate necessary to overcome inflation. Though there is no guarantees with investing, traditional retirement investment vehicles have a proven track record of outpacing inflation.

For example, Standard & Poor's 500® (S&P 500) reports individual retirement accounts (IRAs) grew by an average of 10.8 percent between 1971 and 2020. Over that same period, the U.S. Bureau of Labor Statistics indicates the dollar had an average rate of inflation of 3.99 percent.

How can I save for retirement?

Various investment vehicles can help people save for retirement. Many people utilize employer-sponsored 401(k) retirement plans. These allow individuals to deposit money via pre-tax contributions



deducted from their paycheck.

For young people, enrolling in these plans as soon as they are eligible can be a great way to begin building their retirement savings, and since many people

contribute between 6 and 10 percent of their pre-tax earnings, their take-home pay will not be significantly different once they enroll.

See PLANNING, page 7



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Day Trip Tips for Senior Citizens

Vacations to faraway destinations can make lasting memories that families cherish forever.

Day trips typically are based around visits to historic attractions, shopping districts, restaurants or museums. Since they don't require much in the way of advanced planning and tend to be easy on the wallet, day trips are ideal for those looking for short get-aways.

When considering day trips, seniors should look for locales that are no more than two to three hours away. Such proximity ensures travelers will have plenty of time to see the sights and still get home at a reasonable hour.

Need day trip inspiration? Here are some ideas to get started.

• Botanical gardens

Botanical gardens are beautiful and relaxing places to spend a day. The Botanic Gardens Conservation International reports that there are between 296 to 1,014 botanical gardens and arboretums in the United States, while there are roughly 70 botanic gardens across Canada. People can tour topiaries, exotic plants, butterfly retreats, acres of rolling landscape, and even bonsai collections.

• Seaside towns

Visits to the coast make for memorable, scenic excursions. Many boast quaint shops to purchase coastal trinkets or decor. Seaside spots also may boast their share of fishing charters or sightseeing cruises and seafood fans will appreciate what these regions have to offer in the way of dining.

• Historic cities and villages

Touring historic places of register, like Colonial Williamsburg or areas of historic Boston, can be a hands-on way to learn about the country's history. They can provide more personal experiences than books and movies alone.

• Zoos and aquariums

Interacting with wildlife is on the itinerary when visiting zoos and aquariums, and such establishments typically offer discounted admissions to seniors.

• Wine tasting

A recent study from Wine & Vines magazine said there are 8,391 wineries in North America, and that number is on the rise. One is likely to find a winery to visit and sample the wares close to home. Make a day of it by bringing a picnic lunch.

• Museums

Museums are ideal day trip destinations because many are indoors. That means weather never needs to be an issue while visiting. With historic artifacts, paintings, sculptures, or niche items like pop art or collectibles, there are museums for just about every interest. For example, railway enthusiasts can visit the National Railroad Museum in Wisconsin, one of the oldest railroad museums in the country.

• Restaurant crawl

Certain town centers and tourist destinations organize restaurant events where day trippers can enjoy tasting menus from various establishments for a single price. Day trips also can culminate at one specific restaurant. A new restaurant can be visited each month.

Day trips are enjoyable ventures that seniors can enjoy when they want to get out but not necessarily get away.

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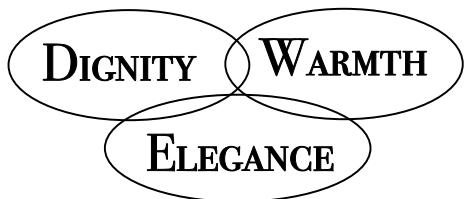
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Travel Perks and Opportunities for Seniors

Having made it to their golden years, seniors enjoy not only the privilege of earned wisdom, but also a few perks that come with aging. Many adults who

have reached a certain age are entitled to an array of discounts, which take into consideration seniors' fixed retirement incomes. Discounts are available on various services, including many travel options.

Seniors have a lot of time to devote to recreational pursuits. This list of available travel discounts can help seniors get the most bang for their vacation bucks.

• **Airline tickets**

Before booking a flight, it is worth investigating if a particular airline carrier offers senior discounts. The global pandemic has changed how some airlines do business, and many have faced significant adversity since early 2020. Airlines may offer more affordable flights to drum up business. In the past, American Airlines, Southwest Airlines, British Airlines, and United Airlines have offered various discounts for people ages 65 and

older.

• **Ground travel**


Flying isn't the only mode of travel available. AARP partners with various car rental companies to offer senior discounts. Seniors also may be entitled to discounts of 5 percent or more on tickets from Greyhound, Amtrak, and Trailways. Seniors who live in metropolitan areas also may get reduced fares on public buses and trains through providers like New York City's Metropolitan Transportation Authority.

• **Accommodations**

Getting there is one thing, but seniors also can receive discounts on hotel stays or cruise cabins. AARP reports that many major hotel and motel chains offer senior discounts between 5 and 15 percent. Royal Caribbean has offered senior discounts on select sailings and stateroom categories. Smarter Travel notes that most chains require travelers to book directly rather than through an online booking agency/deal site to be eligible for discounts.

• **Dining out**

Many restaurants, and national chains in particular, offer senior discounts with or without AARP membership. Applebee's offers 10 to 15 percent off to those age 60 or older.



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Getting started with crochet

Hobbies provide an opportunity to learn new skills, meet people, earn a little extra money and keep minds sharp.

When visiting the yarn aisle of a favorite shop, shoppers may be inspired to create everything from scarves to sweaters and more. This is entirely possible for those who care to learn the art of crochet.

Crochet is a type of yarn work named after the hook that is used in the process.

Crochet is derived from the French word "croche," which means "hook" or "hooked." Historians believe the art was connected to the French tambour embroidery of the 18th century.

Books reference the use of ivory, bone or wooden hooks and steel needles. The word "crochet" first appeared in the Dutch magazine *Penélopé* in 1823.

The first English reference to garments made of cloth produced by looping yarn with a hook occurred in "The Memoirs of a Highland Lady" by Elizabeth Grant, which was written between 1845 and 1854.

Crochet creates garments by making interlocking loops of fiber, whether it is yarn, thread or even twine.

Various projects can be made from this craft, but blankets, scarves and hats are among the most popular. Crochet does not require a lot of supplies to get started; in fact, all you really need is yarn, a

hook, scissors and some knowledge of the more basic stitches.

To crochet, one starts with a slipknot in the yarn, which will provide the anchor by which the yarn is initially cast onto the hook.

Crocheting begins with making a chain, which is repeatedly passing the crochet hook underneath the string of yarn to grab on to it and drawing it through the previous loop.

This is repeated until the desired length is reached. The next stitch to learn is the single crochet, which even in its most basic form can be used to create blankets or garments.

As you gain confidence with basic stitches and projects, you can eventually move on to more complex stitches.

One of the keys to crocheting is to grow familiar with the patterns and abbreviations.

For example, rather than writing "chain thirty stitches," one will see "ch 30."

Single crochet becomes "sc," double crochet is "dc" and triple/treble crochet "tc."

Double and triple stitches produce taller stitches.

Here is an example of a round of stitches for a project: Ch 2, Dc 5. Dc 2, ch 2, dc 2 around the ch2-space. Repeat {Dc

7. Dc 2, ch 2, dc 2 around the ch2-space} 3 times. Dc 2. = 52 sts (stiches).

The last number represents the number of stitches you should have, so you can look for this number to ensure you followed the pattern correctly.

The next tip is to recognize that certain gauge hooks are required, as is the weight of yarn or other material for projects.

Hooks are sold in millimeter size, or a letter or number gauge. For example, 4.0 mm, G/6 size. The pattern should list how large the finished project will be if you follow the recommendations for hook size and yarn weight.

It may take a little time to grow comfortable with the language and technique, but as you gain more experience, you can try more complex patterns.

Planning

(Continued from page 4)

IRAs, pension plans, certain life insurance policies and regular contributions to personal savings accounts are some additional ways to save for retirement.

How much will I need to save for retirement?

No two people are the same, so there is no simple answer to this question.

Estimates about how much people will need in retirement range from 60 to 80 percent of their yearly income the year they stopped working full-time.

A financial advisor can be a useful ally as people try to calculate how much they will need to save for retirement. However, the simplest answer to this common question is that there is no such thing as saving too much money for retirement so long as saving does not adversely affect other areas of your life.

What if I need money before retirement?

No law prohibits people from withdrawing funds from designated retirement accounts before they retire.

However, there may be significant financial penalties and tax consequences if you do so. For example, the Internal Revenue Service allows penalty-free withdrawals from a 401(k) after an account holder turns 59½.

Withdrawals made before then could be subject to federal and state income tax and a 10 percent penalty of withdrawn funds. Individuals are urged to speak with a financial advisor about withdrawal guidelines and penalties prior to opening a retirement account.

Saving for retirement is vital and it is never too early to begin investing in your financial future.

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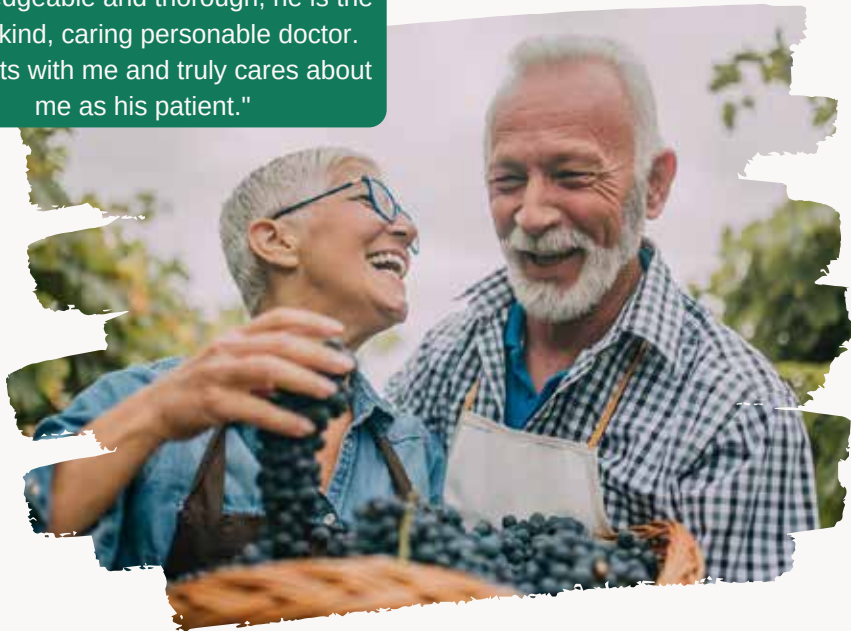


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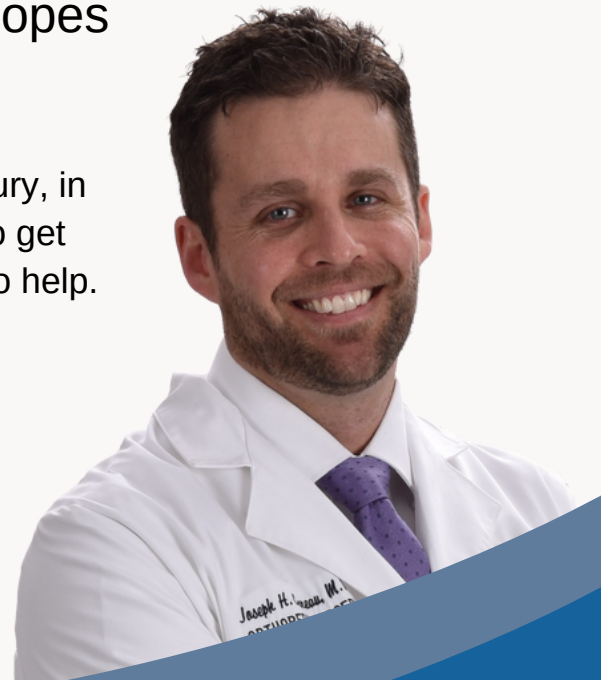
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