

Make Home Changes to Combat Vision Challenges

You may already have taken steps to make your home age friendly by incorporating universal design principles.

A new guide (<http://bit.ly/2HgtRRg>) by Novartis International, a pharmaceutical company, addresses home changes that can be made for those with wet age-related macular degeneration (wet AMD), a disease that causes blindness. Sufferers steadily lose their ability to read, drive, and find their way around their homes.

Novartis joined forces with interior designer Nate Berkus (<https://bit.ly/2ohS93C>) to develop “My Home in Sight,” which offers strategies to make each room in a house safer and more functional for those with wet AMD.

The recommendations are practical and can help anyone with vision challenges, not just those with wet AMD.

Some basic principles include installing bright lighting; using low-vision tools, such as magnifiers; incorporating bold, rather than pastel, colors to create greater contrast among objects; and meticulously organizing space so you always know where everything is.

The guide provides room-by-room suggestions. Here are some of them.

Kitchen

Avoid complex flooring patterns because solid colored flooring is easier to distinguish and can help with depth perception.

Label appliances and their frequently used settings with colored stickers or tape. Also try voice-activated kitchen devices.

Use solid-colored dishes and placements to create contrast that allows you to more easily differentiate the items.

Bathroom

Install a strip of high-contrast tape along the bathtub's edge to help you see where it begins and ends.

Use high contrast bathmats, towels, and other bathroom accessories to make those objects more easily seen.

Put shampoo, conditioner, other liquids in differently shaped bottles so you can differentiate them from one another by feel.

Bedroom

Use high-contrast colors for bedding and high-contrast tape to highlight things like blinds, pulls, and door handles.

Group clothing by color and pre-assemble your outfits.

Use a talking clock or one with a large display.

The report also provides a list of resources and some suggested purchases, including:

- low-vision computer software
- smart home devices
- large-button telephones
- auto-on nightlights
- motion-sensing stair lights
- high-lumen light bulbs
- task lights
- under-the-cabinet LED lights in the kitchen
- adaptive cooking tools, such as audible liquid level indicators

Financial Topics Still Taboo

Remember that concept about never talking politics, religion and money in polite society?

Well, it seems that Americans continue to remain extremely tight-lipped about money, according to a Harris Poll, "Financial Taboos Survey," (<https://bit.ly/2H94WPn>) conducted for TD Ameritrade.

It found that talk about money and personal finances are seen as more taboo than religion, politics or health issues.

The three financial topics Americans feel least comfortable talking about are student loan debt, childcare expenses, and living paycheck to paycheck. Discomfort about credit card debt and not having an emergency fund round out the top five taboo financial topics.

That said, 51% of Americans think society would be healthier if people felt they could discuss personal finances more freely.

For 34% of baby boomers, the number one reason for not discussing personal finances is that they don't want to seem like they're bragging. Another 38% think it's impolite to discuss money in social settings.

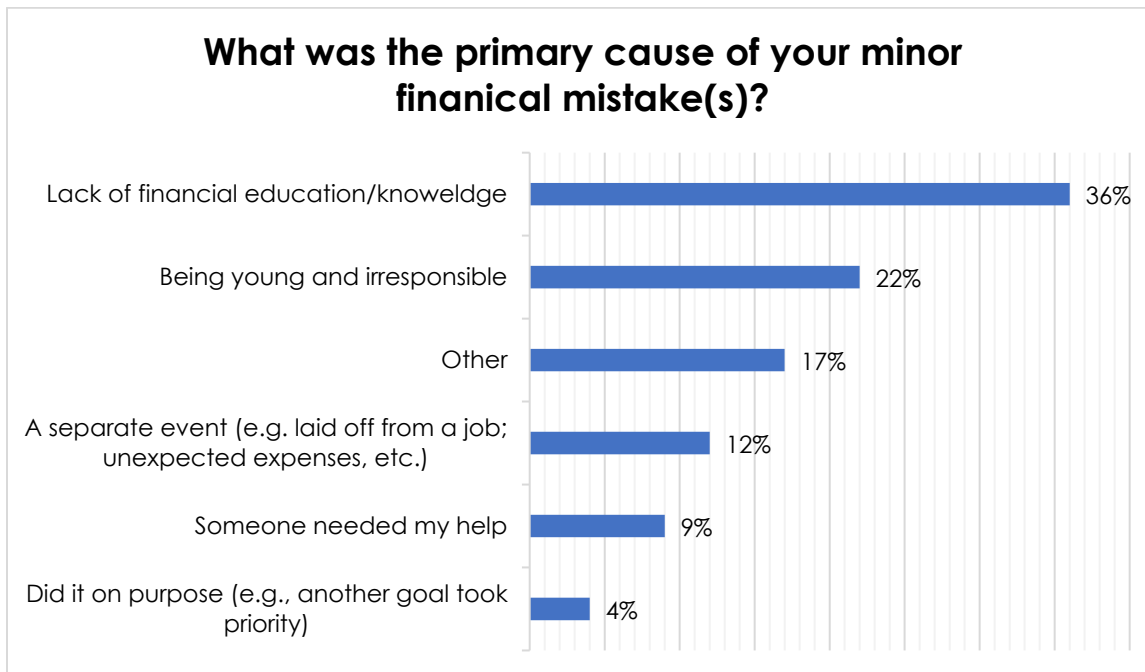
Millennials – 23% of them-- on the other hand hold back on such topics because they're afraid of being perceived as a failure.

Perhaps the poll's most insightful information concerns the financial mistakes that people have made.

Three-quarters of Americans have made one mistake and the top five are:

1. Not investing in a 401(k)
2. Not having an emergency fund
3. Not contributing enough to a 401(k) to get the company match
4. Having a low credit score
5. Keeping financial secrets from spouse/partner

And the biggest takeaway may be understanding the cause of people's financial mistakes and trying to not make them.



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