

Consumer Newsletter – July 2017 By Elyse Umlauf-Garneau www.sres.org

Cars for Seniors

Everyone wants to age at home, but surrendering the car keys often leaves seniors stranded and dependent on expensive cabs, erratic bus schedules, or the good will of others for rides. Giving up driving often is a major reason that seniors end up having to move from longtime homes.

Keeping the car keys longer sometimes is a matter of picking the right car or adapting an existing car to better fit your needs.

Consumer Reports just did a series, "Top 25 New Cars for Senior Drivers," (http://bit.ly/2rWQvaH) that ranks car models on the features that are especially helpful to senior drivers.

Among them are easy access in and out of the car for drivers with physical limitations; controls that are easy to read and operate; and powerful headlights to help those with vision problems.

The series also includes stories about how Ford designers and engineers wear suits that simulate the effects of aging so they can sense the impact of things like limited flexibility and figure out how to better design cars to serve the needs of older drivers.

Another piece addresses ways to keeping driving skills sharp.

Simple changes like a properly positioned mirror or the addition of pedal extenders often can make driving safer for seniors.

That's where CarFit

(http://bit.ly/29P8B3K), a program created by the American Society on Aging American Automobile Association, AARP, and the American Occupational Therapy Association, can help.

CarFit provides a free 20-minute assessment of a person's car to see how well it fits a driver and recommends changes to make the car safer and more comfortable.

Medicare Mystery Solved

If you've even casually checked into Medicare, you already know that the choices are dizzying and confusing.

Medigap. Part B. Original Medicare. Medicare Advantage. Medicare Prescription Drug Plans. What do all those letters mean? What are all those programs and the differences among them?

Instead of turning away in horror, tap the State Health Insurance Assistance Programs (SHIPs) for answers.

SHIPs (<u>http://bit.ly/2sPGBrS</u>) offers free one-on-one counseling to help you decipher the options and pick the plan that best fits your needs.

The federally-funded program is available in all 50 states as well as in Guam, Puerto Rico, and the U.S. Virgin Islands.

Find the nearest SHIPs office here: <u>http://bit.ly/10U0sfN</u>

A Nickel a Day

The headlines constantly scream that you're not saving enough money for retirement. But sometimes you don't get workable suggestions on ways to make steady progress toward savings goals. Instead the onslaught of financial information can be being paralyzing.

That's what's so appealing about AARP's "Nickel Builder" strategy (<u>http://bit.ly/2sPF456</u>) for saving money.

You start by saving a nickel the first day, ten cents the next, and keep adding five more cents each day for an entire year.

You never have to save more than \$18.25 on a single day.

At day 365, you end up with \$3,339.75.

For many, the plan is doable and practical. And it may help you banish those fears about cat food dinners during your senior years.

Communist Kitchen

The director of a nursing facility in Dresden, Germany accidentally discovered a way to help patients with dementia thrive.

He did it by creating a space that reminds residents of their earlier lives in communist East Germany.

Décor, memorabilia, and music all contribute to an atmosphere that evokes old East Germany.

Residents who once were bedridden and others unable to function well suddenly were cheerful, more engaged, and active after spending time in the space. See the full story at: <u>http://bit.ly/2sHRifN</u>

And while it's unlikely that your loved ones with dementia will find resonance with communist memorabilia, maybe decorating a room with familiar things furniture, decorative objects, and vintage cookware and plates – from their younger years could spark something in them and bring some comfort and peace. Real Estate Matters: News & Issues for the Mature Market Elite Asset Management Team RE/MAX Elite 8300 Carmel Ave. NE Ste. 201 Albuquerque NM 87122 Pete Veres CRS, ABR, SRES, CLHMS





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