



EVERYTHING RETIREMENT
LIVING LIFE BEGINS NOW

What's Trending in Retirement



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Introduction

Retirement is Changing



Gone are the days when retirees were expected to clock out at the end of their final shift just to disappear and spend a few quiet years at home.

Today's retirees refuse to be pushed aside. They are younger and healthier than ever before and expect to remain active and engaged in their families, communities and - often - even the workforce.

This quarterly analysis of the latest retirement trends is your source for Everything Retirement from finance and technology, to health and travel, and more.

Learn how to make your golden years even more radiant.

“There are people we know who thrive in retirement. They love it. And they don't have to be wealthy to be happy. They simply buzz around like locusts, eating away at retirement experiences and savoring every moment of it.”

Technology

Aging Gracefully with Smartphone Apps



As we age, many of us require a **little extra help** to maintain our independence and go about our daily lives. As technology continues to advance, more and more often that help comes in the form of a **smartphone app**.

Sometimes it can seem as though there is an app for every **conceivable task**. And as technology continues to advance, those apps become even more **capable and useful**.

One of the most commonly **installed apps** for more mature individuals is a digital pill dispenser such as **MedMinder**. These allow the user or a loved one to input a pill schedule and send alerts whenever a certain medication should be taken.

Another popular variety of apps are those that read the text appearing on screen, whether it's a text message, email, or website. Voice Reading is a popular example and since the volume can be adjusted or headphones worn, it can also assist people whose **hearing is compromised**.

There are also countless apps that, while not specifically designed with **aging in mind**, are beloved by people of all ages. These include Skype, to make video calls, and Facebook, to keep in touch with far-flung **family and friends**.

There are also a wide variety of games and other activities that mimic real-life versions with proven health benefits, such as **crossword puzzles**.

Exciting new developments include apps such as **Aipoly**, which uses the smartphone's camera to identify what the user is looking at. Simply install the app, point the camera at an object, and it will tell you **what it sees** - perfect for people living with **vision loss**.

There are also cutting-edge apps that assist people with specific health concerns. One of the newest examples is **Eversense**, for people with diabetes. The app monitors blood sugar levels in real time and sends **alerts and alarms** whenever blood sugar moves out of the acceptable range.

Whatever your age, interests, and concerns, there are certainly apps that will make a **positive difference** in your life. Explore the possibilities yourself, or ask a loved one to help. These apps are designed to be **easy to use** and helpful, so you really have nothing to lose.

Social

Making New Friends as an Adult



Making new friends can be difficult at any age, but **numerous studies** have shown it is especially hard for older adults. A child can walk into any playground or classroom and make a new friend, but it's not as easy for adults to establish those **deeper connections**. There are several reasons for this, but perhaps the most important is adults simply don't have as much free time.

Fortunately, there are ways adults can **make new friends** more easily.

The easiest is simply to open up to your existing circle of friends. Let them know you are interested in getting **out of the house** more. Tell them you want to spend time with them, do something exciting, and meet some new people.

If that isn't helpful, another popular option is MeetUp, a website that advertises events for people with **common interests** - a surefire way to increase the odds of meeting new friends. These meet-ups, as they're called, can be surprisingly specific. If you are a single mother who loves watching the show **Game of Thrones** and fixing up old cars in your spare time, there's probably a group for that.

There are thousands of meet-ups for people interested in everything from summer vacations down south to gardening, Scrabble to hiking.

Meet-ups alleviate some of the anxiety associated with **new settings and people** because you already know they share a common interest and are just as hopeful about meeting new friends.

Volunteering is another way older adults strike up new friendships, whether they live in a small town or big city. It is often appropriate to transition from being **co-volunteers** to new friends. It can be as easy as inviting your fellow volunteers to dinner at your home to celebrate a job well done. Being active in your community is a great way to meet new people, not to mention protect and improve your **physical and mental** health.

Other **common methods** include book clubs, exercise groups, organized sports teams, and game nights.

One of the many **surprising ways** to meet new friends is to, if circumstances allow, enroll in a night school program. **Education** is never wasted so take a course in a subject you find interesting or have always been curious about, just for fun.

However you decide to make new friends, remember for most of us it really does take conscious effort to do so as an older adult. You are **not alone** and there are many people looking for a new friend just like you.

Travel

Don't Leave Your Home Unprotected



Vacations are meant to be an escape from the worries of everyday life and **enjoy quality time** with family and friends. However, it can be hard to fully relax if you are worried about the safety and security of your home. While it is impossible to **completely eliminate** every risk your unoccupied home faces, there are steps you can take to make it safer and discourage a break-in.

1. Be a Good Neighbour

Try to establish a **cordial relationship** with your neighbours so that you can ask them to keep an eye on your property while you are on vacation. If they agree, be sure to let them know what constitutes suspicious activity. Should they call the police immediately if they see anyone **around or inside** your home?

2. Keep to Your Routine

If you normally sleep with the porch light on, **leave it on**. If you normally keep the living room blinds open day and night, leave them open. For added peace of mind, consider **installing timers** that will turn on certain lights in your home for a specific period each day.

3. Have Someone Tend to Your Property

If possible, ask someone to **complete routine tasks** around your home to avoid making it obvious the home is unoccupied. This includes things such as mowing the lawn in summer, shoveling the driveway in winter, and ensuring mail doesn't pile up. You could even **ask someone** to place one of their garbage cans in front of your home for pick-up on garbage day.

4. Secure Your Property

Before leaving, check every single **window and door** to ensure they are locked. Don't leave spare keys outside. Consider hiding valuables inside your home, either in a safe or somewhere less obvious than the bedroom dresser jewelry box.

5. Consider Anything That Could Lead Burglars to Your Home

Be careful how widely you **broadcast** where you live or when you vacation, especially on social media. You trust your friends, but social media has a wide reach. In person, you wouldn't tell your old college buddy's former neighbour from two decades ago exactly when your home would be unoccupied, but a **seemingly innocent** social media post could do just that.

A good rule is to create a **secure group conversation** with loved ones you want to keep updated while on vacation, something that can easily be done using most social media sites. Save posting all of your vacation pictures until you get home.

Whether you are leaving from **two weeks or two months**, take these steps to enjoy the peace of mind that comes from knowing you have done all you can to ensure your home and belongings are as **safe and secure** as they can possibly be.



Finance

Budgeting on a Fixed Income



As the cost of seemingly everything continues to increase, many older adults on a **fixed income** find it difficult to stretch every dollar far enough.

To **make ends meet**, some choose to continue working, if only part-time. Others choose to downsize their homes or move into a neighbourhood with **lower property taxes**. Some even sell assets or take out a low-interest loan. Whatever their strategy, there is one thing everyone successfully living on a fixed income does: **budget**.

Although you may not be as comfortable as you expected in **your retirement**, budgeting is a great way to add a silver lining to your golden years.

Budgeting always requires **paying close attention** to where you spend your money, but on fixed income, it is critical that you account for every single cent. Set aside money for **fixed costs** you cannot control, such as rent, and then allocate the rest of your income to your priorities. Your objective is to cut enough that you spend less than your fixed income, allowing you **set aside money** - however small an amount - for an emergency.

Be prepared for **this process** to be surprisingly emotional. You may discover you simply cannot make it work with your current expenses and are required to take more drastic measures, such as

downsizing to reduce your mortgage or rent. On the other hand, you may learn you are spending too much money on things that aren't even a priority and could easily be cut out or replaced with a **cheaper alternative**. A common example is brewing coffee at home instead of buying one on the go.

Whatever **your circumstances**, it can be unnerving to face reality and get a complete, clear picture of your financial situation.

Next, consider if there is anything you are **willing or would** enjoy doing to increase your income.

These days many retirees choose to continue working on their own terms. Depending on your **previous career**, there may be potentially lucrative opportunities for you to do **contract or freelance work**. Tutoring and childcare are also popular options for many retirees.

If you strive to earn what you can, and **spend less** than you earn, it can alleviate a great deal of the stress associated with living on a fixed income. As your savings grow, you gain the **peace of mind** that comes from knowing you can handle an unexpected expense. That is what makes budgeting such a powerful tool for older adults on a **fixed income**.

Health

Time to Take a Stroll



They say **you're only as old as you feel**, and that youthful feeling often comes as the result of appropriate and effective physical activity. As we age, our overall **physical fitness** and capability often decline and many older adults wonder what exercises will give them the greatest benefit for their effort. While every individual has unique needs, there are two exercises that can have a **profound and positive** impact in the lives of older adults able to do them.

The first is **simply to stretch**.

With qualified guidance, stretching can increase **strength and flexibility** while improving overall health. Stretching can alleviate lower back pain and soothe arthritis. It can also improve circulation and increase energy.

While stretching, take your time, breathe, protect the position of your spine, and only stretch as far as you are comfortable. It's also **wise to warm up** before stretching. One of the best ways to do that is with the second exercise: walking.

Walking isn't just good for older adults, it's one of the best exercises anyone can do. Studies have shown that walking leads to a longer, healthier, and **happier life**. What more could anyone ask from a single exercise?

Walking accomplishes this impressive feat by helping your **body and mind** in numerous, often subtle ways. These benefits include:



Improving muscle strength



Increasing bone density



Assisting cardiovascular health and blood flow



Slowing mental decline



Encouraging more restful sleep



Reducing body weight

Simply put, walking is one of the **most effective exercises** you can do to maintain and improve your overall physical fitness. If you are able to walk, set aside some time every day to take a **leisurely stroll or brisk walk** wherever it brings you the **most enjoyment**. Your body and mind will thank you.

“Age is an issue of mind over matter. If you don't mind, it doesn't matter.
– Mark Twain”

Conclusion

Retirement. On Your Own terms.



As a retiree, your choices evolve and expand every day. Whether you want to protect your independence, simplify an errand, consider the latest health advice, choose an innovative vacation destination, or simply have a little more fun, you now have a wealth of options. The first is simply to stretch.

Every quarter, Everything Retirement provides this analysis of the latest retirement trends - one easy, complimentary source to keep you up-to-date and give you the insight and tips you need to enjoy your retirement on your terms. While stretching, take your time, breathe, protect the position of your spine, and only stretch as far as you are comfortable. It's also wise to warm up before stretching. One of the best ways to do that is with the second exercise: walking.

Learn more by signing up for our newsletter at everythingretirement.com!