

Northwest Indiana Seniors



Do you know the difference between average and real returns? It is critical that you do. Go to page 10 to get the details.

For Adults 55 and Over and Their Caregivers

Edition: August-September 2019



See Page 6 for Travel Info!

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The Economy is Doing Great, Sort of... Part II

Back in June, the article on the front page was titled “The Economy is Doing Great, Sort of... As we roll into September, the Economy is garnering significant reporting on a possible Recession and the YIELD CURVE!

Financial news anchors are making it sound like there is a Recession and it is almost upon us. Flashback to 2008 and the Great Recession are being mentioned in a widespread manor. What is one to make of it?

Here is a headline from CNN Business on August 15, 2019: “What is the Yield Curve and why it matters. The bond market is flashing a big neon caution sign.

Yields on 10-year US Treasury bonds dipped below the yield on the US 2-year bond Wednesday. It was the first time the 10-year yield was below the 2-year yield since 2007 — just before the Great Recession. Both were hovering around 1.58% as of late afternoon Wednesday August 14, 2019. In another worrisome sign, the yield on the 30-Year US Treasury fell to a record low Wednesday of about 2.01%.

This is significant. When shorter-term rates are higher than longer-term bond yields, that is known as an inverted yield curve. The 3-month US Treasury already inverted versus the 10-year this spring. Yield curve inversions have often preceded recessions and are a sign of just how nervous investors are about the immediate outlook for the economy. They are demanding higher rates for short-term loans, which is not normal.

Here is a screenshot of the US Treasury Yield on August 15th, 2019:

Daily Treasury Yield Curve Rates
[Get updates to this content.](#)

XML These data are also available in XML format by clicking on the XML icon.
XSD The schema for the XML is available in XSD format by clicking on the XSD icon.
 If you are having trouble viewing the above XML in your browser, click here.
 To access interest rate data in the legacy XML format and the corresponding XSD schema, click here.

Select type of Interest Rate Data

Select Time Period

Date	1 Mo	2 Mo	3 Mo	6 Mo	1 Yr	2 Yr	3 Yr	5 Yr	7 Yr	10 Yr	20 Yr	30 Yr
08/01/19	2.11	2.14	2.07	2.04	1.88	1.73	1.67	1.68	1.77	1.90	2.21	2.44
08/02/19	2.11	2.12	2.06	2.02	1.85	1.72	1.67	1.66	1.75	1.86	2.16	2.39
08/05/19	2.07	2.08	2.05	1.99	1.78	1.59	1.55	1.55	1.63	1.75	2.07	2.30
08/06/19	2.05	2.08	2.05	2.00	1.80	1.60	1.54	1.53	1.62	1.73	2.03	2.25
08/07/19	2.02	2.04	2.02	1.95	1.75	1.59	1.51	1.52	1.60	1.71	2.01	2.22
08/08/19	2.09	2.07	2.02	1.96	1.79	1.62	1.54	1.54	1.62	1.72	2.02	2.25
08/09/19	2.05	2.06	2.00	1.95	1.78	1.63	1.58	1.57	1.65	1.74	2.03	2.26
08/12/19	2.09	2.06	2.00	1.94	1.75	1.58	1.51	1.49	1.56	1.65	1.92	2.14
08/13/19	2.05	2.04	2.00	1.96	1.86	1.66	1.60	1.57	1.62	1.68	1.94	2.15
08/14/19	1.98	1.98	1.96	1.92	1.79	1.58	1.53	1.51	1.55	1.59	1.84	2.03
08/15/19	2.08	1.97	1.91	1.86	1.72	1.48	1.44	1.42	1.47	1.52	1.80	1.98

Thursday Aug 15, 2019

In the table, investors are being paid more the 30 day T-Bills than they are for the 30 Year T-bonds. Under normal circumstances, it is the other way around. For example at the beginning of 2013, the yield on the 30 Day T-Bill was .07%. The 30 Year T-Bond was yielding 3.04% to Investors. That is a normal Yield Curve. So what is going on?

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Retirements that Break with Tradition

By Elyse Umlauf-Garneau, SRES Staff

The tradition used to be that grandma and grandpa sold off the family house and moved to a warm climate. The kids and grandkids headed down for visits and holidays.

Things change.

Meyers Research, Costa Mesa, Calif., finds that 25 percent of baby boomers are planning to retire near their grandkids and will relocate to another state to do so.

Hotspots for these baby boomers include Charlotte, Austin, Raleigh, Nashville, and Dallas.

Just two Florida markets, Tampa and Orlando, rank in the top 15 spots for such buyers, according to Ali Wolf, Meyers Research's Director, Economic Research.

Affordability and a state's tax friendliness are important for such buyers, and they're looking to downsize without compromising on quality. In addition, they want to pay for a new property with proceeds from their sale of their main house and still have some cash left over. Ideally, they'd like to be within a 10- or 15-minute drive of the little ones.



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Making Do May Spark Joy



By Elyse Umlauf-Garneau, SRES Staff

A thoughtful op-ed piece in the Globe and Mail (<https://tgam.ca/2JKFul4>) addresses the challenge of having too much stuff – clothes, books, electronics, appliances, cooking gear, and so forth.

While the battle cry of Marie Kondo, the Japanese purging guru and author of *The Life-Changing Magic of Tidying Up*, is spark joy, writer Benjamin Leszcz's message is distinctly old-school. Make do.

It's also one that may have particular resonance for boomers and seniors who are staring down a lifetime of acquisition and need to purge and downsize.

Making do means repairing clothes – even Prince Charles does it -- shunning the latest "it" clothing item or electronic toy, thinking carefully about whether something is a need or a want, and opting for durable goods instead of throwaway objects. The approach has financial, environmental, psychological benefits, he points out.

Admittedly, the latest, shiny new objects beckon from everywhere and they're hard to resist. But Leszcz argues that our stuff distracts us from what actually make us happy –community, family, a sense of purpose, and good books and meals. Making do just might be the thing that sparks joy.

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Proper Grooming of Your Pet Dogs and Cats

Do you have a pet dog or cat in your house?

We treat them as part of the household; we are obliged to give proper care and attention for them to make them look good and healthy, just like what we are doing to other family members.

There are different pet parlors where you can bring your pet dogs and cats to have them groomed properly. Pet parlor owners also give some basic home pet grooming tips and advices for pet owners to follow so that they can personally attend to their pets' grooming needs.

Have your Dog the Best Look

Pet dogs are one of the most adventurous pet animals. They tend to explore— different parts of the house, backyard, and even in the streets. Because of this, they acquire a different smell (a stinky one, for instance), their furs are stained, and different parasites stick to their body and make them itchy.

Proper hygiene practices that are similar to human beings are one of the basics in dog grooming. It is important that you give your dog the best bath. Below are the tips to help you bathe your dog successfully.

• Prepare the bathtub and the bath supplies that you will use in bathing your pet dog. Make the bathroom comfortably warm so that you can encourage your dog to bathe. Gather all the pet bath supplies such as dog shampoo, bucket, towel, and hair dryer that will be used before bringing them into the bathroom.

• After you have gathered these bath supplies, bring your dog to the bathroom. Pet them and make them comfortable while you are waiting for the water to reach a soothing temperature ideal for them.

• Bathe them in the tub by using a bucket to splash water on their body. You can also use a hose with a sprayer on the end.

• Use medicated dog shampoos against fleas and ticks. You can also have shampoos of sweet scent and good for your dog's sensitive skin.

• Just a reminder: Never use dish soaps or your own shampoo because it will plague your dog with painful skin irritations. If you are not sure of what dog shampoos and soaps are fit for them, consult your veterinarian first.

• Once you have splashed their body with water, apply their shampoo. Be sure that you will not let the shampoo reach their eyes. Massage their body carefully. Rinse it with water once again.

• Dry them using a towel first. Wipe their paws gently. Give extra attention to their ears, for any moisture can lead to wax and bacteria build up that can lead to ear infections.

• Then use a hair dryer. Set the dryer to its medium setting and place it at least six inches from your dog's fur so that it will

not burn. Continue drying until their furs are dry, but not completely. Then brush through their hair as you dry it to give it style.

Hydrophobic Cat Grooming Tips

It is a well-known fact that cats are really afraid of water. It is a challenge for you to lure your pet cat to take a bathe. Here are some pointers that you can consider in bathing your pet:

• Make the water warm. Cats have higher body temperature than ours, so it will make them comfortable if you will bathe them in warm water. Nevertheless, it must not be too hot for them.

• Have them bathe in a flat surface. You can also place your cat on a rubber mat so that they will not slip.

• Splash a little amount of water on their body. Use a hose with sprayer if necessary.

• Apply a little amount of cat shampoo on their fur. Be sure it will not get into their eyes or else it will irritate them. Use shampoos specifically intended for them.

• After rinsing, dry them by using a towel and then later on a hair dryer in medium setting. Be sure you will not dry their fur completely. Use a brush to style their fur.

So there you have the basic tips in grooming your pet dogs and cats. Make them the most-groomed pets you ever had.

Pet Article courtesy of <http://pet-articles.blogspot.com>.



Breeds of Dogs

E	Y	A	E	G	G	E	L	D	O	O	P	G	G	AKITA
I	O	L	X	E	G	O	D	A	I	A	O	A	R	BULLDOG
D	E	A	T	G	F	R	D	S	G	A	E	R	E	ALASKAN HUSKEY
B	S	S	A	K	P	D	E	P	A	R	E	U	A	MALAMUTE
A	D	K	B	K	H	T	F	Y	E	S	E	I	T	AIREDALE
M	P	A	B	D	I	W	T	E	H	E	I	T	D	GREYHOUND
A	I	N	U	D	U	T	E	M	L	O	H	R	A	PIT BULL
L	T	H	L	S	B	H	A	N	S	G	U	S	N	BEAGLE
A	B	U	L	E	L	A	D	E	R	I	A	N	E	BOXER
M	U	S	D	F	O	X	H	O	U	N	D	E	D	FOXHOUND
U	L	K	O	R	E	X	O	B	G	T	I	K	B	GREAT DANE
T	L	E	G	R	O	T	T	W	E	I	L	E	R	SHEPDOG
E	O	Y	D	F	F	I	T	S	A	M	F	E	A	MASTIFF
E	T	G	I	A	T	A	D	W	X	N	D	A	U	ROTTWEILER
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Forever Young: How Seniors Can Stay Happy and Healthy at Home

The dusty stereotype of grandparents spending their 70s and 80s in a nursing home is fading fast, replaced by stories of skydiving seniors and engaged elders contributing to their communities. Today's seniors are considerably healthier and more active than their grandparents, and they are remaining in their own homes far longer than generations past.

Of course, healthy eating and daily activity are keys to independent living into advanced age, but researchers also point to less obvious, equally important indicators. These include maintaining a sense of purpose, using the health care system effectively, adapting the home environment and, perhaps most importantly, staying socially active with family, friends, and the community.

"In our experience, the combination of healthy lifestyle choices and social engagement is critical to people extending their independent living years," says Dr. Philip Painter, chief medical officer for Humana at Home, Humana's chronic disease management program that helps nearly 1 million people

deal with diabetes, congestive heart failure and other conditions.

Aging at home means thinking beyond medications and medical procedures, utilizing the health care system effectively and taking advantage of the tools it offers, Painter adds.

As value becomes more important in our health care system, primary care physicians are acting as quarterbacks of their patients' health, overseeing and coordinating all aspects of care, including resources for social engagement and unexpected medication side effects.

Some medications, for example, affect appetite and nutrient absorption. Loneliness and grief can also play a role in malnourishment, leading to additional health issues, which is why it's important to keep in touch with your doctor and let him or her act as an overall health counselor.



The health plans people choose also help with successful aging at home. Some plans, for example, include exercise and/or wellness programs.

It's also a good idea to consult experts, often found through local senior service agencies, on making homes safer by reducing tripping hazards such as rugs and cords; installing grab bars and hand rails where needed; and improving lighting.

Besides the advanced emergency alert systems that some health companies employ, others like Humana are testing new technologies to help people more safely transition from hospital to home after a surgery and prevent unnecessary readmissions. By being open-minded to the vast array of telehealth tools, you can stay connected and in your home longer.

Visit Humana.com/learning-center for additional information and health tips. (NewsUSA)

August is National Immunization Awareness Month

Older adults need to get shots (vaccines) to prevent serious diseases. Protect your health by getting all your shots on schedule. If you're age 50 or older:

- Get shots to prevent shingles. Shingles causes a painful rash that can last for months. Learn about shingles vaccines.

If you're age 65 or older:

- Get shots to prevent pneumococcal ("noo-muh-KOK-uhl") disease. Pneumococcal disease can include pneumonia ("noo-MOHN-yah"), meningitis, and blood infections. Learn about pneumococcal shots.

It's also important for all adults to:

- Get a flu vaccine every year. The seasonal flu vaccine is the best way to protect yourself and others from the flu.
- Get the Tdap shot to protect against tetanus, diphtheria ("dif-THEER-ee-ah"), and whooping cough (pertussis).

Everyone needs to get the Tdap shot once.

- After you get a Tdap shot, get a Td shot every 10 years to keep you protected against tetanus and diphtheria. Learn about Td shots.

Ask your doctor, nurse, or pharmacist about other shots you may need to stay healthy.

Source: Health Finder.gov



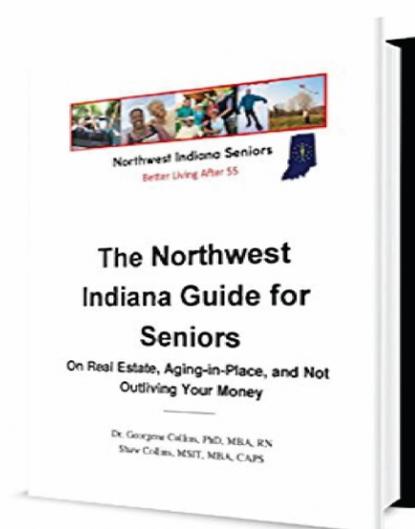
Image by Gerd Altmann from Pixabay

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What You Need to Do Before Traveling Abroad



Planning a trip abroad? That's exciting! But you have lots to do and less time than you think to get it done. What do you need to accomplish before leaving?

Here's a handy checklist to help you get your ducks in a row.

Passport

If you have a current passport, check the expiration date. Many countries require that you have at least two to four blank visa pages, and that your passport be valid for 6 months past the last day of your trip.

If you don't have a passport or it needs renewal, get that done first. The U.S. State Department announced an increase in processing time for passports to 6-8 weeks. Even a higher-cost expedited passport can take three weeks.

Fortunately, FedEx Office is teaming up with RushMyPassport to offer further expedited U.S. passport services. Stop by one of 2,000 FedEx Office locations or visit [FedEx.com/passport](https://www.fedex.com/passport) to complete your application. You can even purchase government-compliant passport photos at their locations. There are six options:

- * Same-day service - 1 business day
- * Next-day service - 2 business days
- * Priority service - 3-5 business days
- * Rush service - 6-7 business days
- * Standard service - 8-10 business days
- * Smart service (adult renewals only) - 11-14 business days

This doesn't include shipping, so add one day or more for shipping, or arrange pick-up at their location in select cities.

Visas

Some countries don't require visas for brief visits, but you should check well before leaving. Find the country at travel.state.gov/destination to determine necessary paperwork and allow several weeks for the process. You will typically need to visit the website of that country's embassy for current visa requirements and instructions. FedEx Office does not currently offer visa services, but plans to in the future.



If your destination country doesn't require a visa, they may require proof of sufficient funds for your trip, proof of onward or return flights and a passport with one blank visa page valid for 6 months beyond the date you arrive.

Contact information

Bring along information for the U.S. embassy and consulate, in case of emergency. You should also carry contact information for family members in case anything happens to you. Leave a copy of your travel documents (such as passport) and itinerary with someone back home and carry copies with you (separate from originals, in case of loss or theft).

Money

Savvy travelers carry a combination of cash, traveler's checks and credit cards in separate locations. Learn overall currency exchange rates and make a cheat sheet with that country's equivalents of \$5, \$10 and \$20. Remember, exchange rates change daily and vary depending on where you exchange money.

Exchange some at the airport when you arrive. Then exchange more in a touristy area posting competitive exchange rates to find better deals.

Health

Consult your doctor to catch up on vaccinations. Find out if the country where you're traveling requires vaccinations for entry, or which are recommended, on the CDC website: wwwnc.cdc.gov/travel/page/travel-vaccines. Vaccines should be administered a month ahead for maximum effectiveness.

If you take prescription medications, bring them in their original containers, plus a copy of the prescription(s).

Insurance

Some health insurance policies cover you overseas, but many don't. You can purchase travel insurance to ensure you're covered for both doctor or hospital visits and for transporting you to a hospital if necessary. Some renters or homeowners insurance policies cover loss or theft abroad, but you can purchase additional coverage if they don't.

Planning ahead will not only ensure a hassle-free trip, but will give you peace of mind in case the unexpected happens. Knowing what you need before you go will make your trip memorable - for all the right reasons.

These general guidelines are not exhaustive. Be aware that laws change and vary from country to country. Check relevant resources including travel.state.gov/destination for information about your destination.

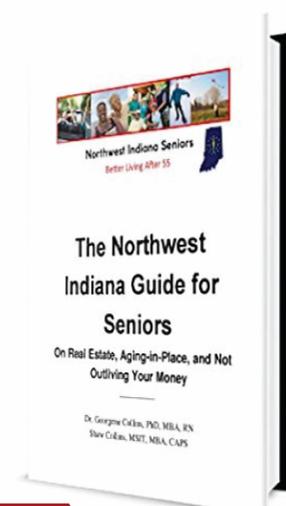
Read the entry under "Entry/Exit Requirements." This will give you information on what is required for a U.S. citizen to visit the country under basic circumstances, such as for tourism. For Costa Rica, for example, the State Department says: "For entry into Costa Rica, you must present both a valid passport and a roundtrip/outbound ticket. Your passport must be valid for at least 90 days after your arrival." You are also instructed to visit the official website for the Embassy of Costa Rica, costarica-embassy.org, to view the most current visa information. If the country listing includes this recommendation, follow the link to obtain more specific information. -(BPT).

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Free Guide for Seniors on Real Estate, Aging-in-Place, and Not Outliving Your Money!

11 Tips for a Stress-Free Flight



By Georgene Collins, Editor

As a kid in Northwest Indiana, my parents often took us to O'Hare to watch the planes land and takeoff. It was fun and exciting to see the huge planes and dream about going all over the world.

I took my first vacation flight around 20 years old. While I had pre-flight jitters, nothing compared to the stress of flying for business many years later. Gate changes, layovers, airport security checks, and rear seats during turbulence can unravel anyone's nerves! Now I travel for vacations again and I've learned with the right preparation travel can be fun. Here are 11 tips to help make your flight less stressful.

Before travel day:

- 1) Pack your bags. Make sure all your packing is done at least the night before. And place your packed bags in one location for easy loading into your car or taxi.
- 2) Consider shipping clothes and other items by UPS for long stays.
- 3) Have your travel paperwork organized and in one location.
- 4) Make a list of the things you want to check to secure your home before you leave. Do a walkthrough at least one hour before you leave for your flight.
- 5) Make kennel reservations well in advance of your trip for your animals.
- 6) Check the airport and airline the day

of your flight for delays.

- 7) Register your flight for text updates.
- 8) Use advance check-in, when available.

Travel day:

- 9) Leave home in plenty of time to anticipate traffic or accidents. Check local traffic sites for road construction or lane closures.
- 10) Allow extra time for checking bags and printing boarding passes.
- 11) Make sure your carry on bag fits the size limits to avoid checking it.

Whether traveling for business or pleasure, flying is often stressful. These tips will help lower your stress level. Safe Travels.

3 Smart Steps to Protect Your Vacation Home While You're Away

Whether it's a cabin up north, a villa down south or a quaint cottage near family, many people in the United States own second homes. There are seasons you may spend more time at these vacation properties, but for many people, much of the year they remain empty. That's why it's important to take precautions to ensure your property and belongings stay safe even when you're not there.

Not only are vacation homes a target for thieves, but empty homes are often vulnerable to the elements and the unexpected. For example, can you imagine the damage that a water leak would cause a home if it remained undiscovered for weeks ... or months? With a proactive approach you can keep your investment safe and give yourself important peace of mind.

To keep your second home secure, consider these smart steps:

- 1) Create the appearance of a lived-in home
It doesn't matter if your home is in a well-traveled section of the city or a remote part of the forest, you want it to stay secure from criminals. Vandals and robbers scout for empty homes, so one of the best ways to deter them is to make your property appear to be lived in. If they think someone is home, they're more likely to stay away.

To create the appearance of a lived-in house, stop mail and newspaper deliveries immediately. Nothing screams "empty house" like a few weeks' worth of papers at the front door. Next, keep the lawn mowed

and trim the landscape, so the home is well maintained plus doesn't have overgrown shrubs where criminals can hide. Finally, alert a trusted neighbor that you'll be gone, so they can keep an eye on things. Don't know anyone nearby? Or is the property isolated? Consider hiring a property manager to check on the house periodically.

- 2) Consistently monitor water use
Even small water leaks can cause big damage, and if you're not living in a home, that damage can multiply quickly. From leaks that cause terrible mold growth to burst pipes that flood entire floors, it's easy to see why water is a top concern for owners of second homes while away. One simple solution is the Phyn Plus: Smart water assistant + shutoff. This intelligent device is installed on the main water line after the meter by an authorized Uponor Pro Squad team plumbing expert. Once installed, it uses programmed data and learns the home's water-use habits, so it can proactively detect leaks and water problems in real time. Phyn Plus has no moving parts that are susceptible to breakage or blocked by particles in the water, so it consistently monitors the home's water use 240 times per second to detect tiny changes in water pressure. If a change is detected, you are alerted through a smart app on your phone, so you can take appropriate next steps. Phyn Plus will even shut off the water when an emergency is detected. You then have the ability to monitor or turn the water back on from any remote location. Learn more at

www.phyn.com/installation.

- 3) Implement multiple security measures

Of course, you want to ensure you secure all doors, windows and other points of entry. But to really keep tabs on your second home, consider investing in a security system with an app or program for easy remote monitoring. With a live-monitor feature, you can check your home at any time. Additionally, programmable lights that turn on at set times inside give the illusion of people being home, and motion lights outdoors eliminate dark corners.

Finally, you might consider registering your home as vacant with the local police. Some cities offer a free service where an officer will come periodically to check your home while you're away. Keep in mind this might not be available in your area and there may be a time limit for how long you can request these checks, but it's worthwhile to call your local law enforcement and ask.

Put worries aside and keep your second home safe and secure by following these simple steps. That way you can feel confident that every time you visit your vacation property, you can enjoy it to the fullest. (BPT)



The Economy is Doing Great, Sort of... Part II

Continued from Page 1.

Usually, it is a flight to safety from the stock market and other riskier investment to the safety of fixed interest investments, especially the safest in the world, the US Treasuries. This time is a little different. The Economy is still experiencing strength, low unemployment, decent job creation and solid Consumer numbers.

What is happening in the U.S., the same can't be said for Europe and Asia.

According to the table on page 1, the US 10 Year Note is paying 1.52%. That doesn't seem that great until you look at Japan. Japan's 10 Year Note is not paying ANY interest. In fact it costs you -.237% interest for them to hold your money. So the smart money in Japan is buying US Treasuries and getting paid 1.52% vs their own Bonds and paying for the privilege.

Same story in Europe with the 10 Year Bonds. Germany has a negative yield of -.712%. France -.429%. Sweden, The Netherlands, Switzerland, Belgium and others are not paying any yield. Instead, it costs you money to let them hold it for you.

So a lot of Asians and Europeans are investing in US Treasury Bonds. That changes the supply and demand numbers. The demand causes the price of bonds to go up. When that happens, the yields go down. That is the main reason our Yield Curve is inverted.

Does that mean we don't have to worry about a Recession? No it doesn't. As long as there is a Business Cycle in the US fueled by debt, there will always be periods of Expansion, Peaks, Contraction and Recession. And we are due. As of July of this year, we have had the longest period of expansion in our history. But if we are thinking that the Yield Curve is the harbinger of a Recession, it is a good idea to remember that Yield Curve Inversion happens at least a year in advance of a Recession. The last Recession which kicked off in January of 2008 was preceded by Yield Curve Inversion at the beginning of February, 2006. Almost 2 years ahead. So, at the moment, it is a little cloudy, but no storms yet.

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Millennials Relying Less on Parental Funding

By Elyse Umlauf-Garneau, SRES Staff

Millennials are less likely than they were last year to tap parents' generosity to pay their mortgages, according to a recent Redfin study.

Last year, 17% of such buyers planned to ask for financial help from parents or family, and this year only 10% intend to do so.

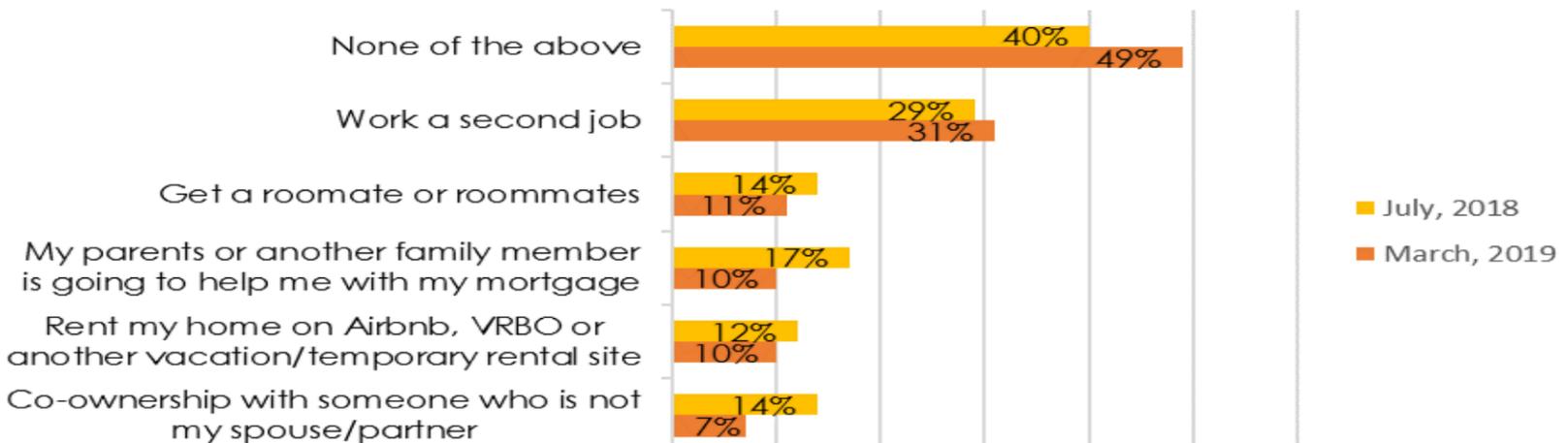
They're also less likely to get a roommate, opt for co-ownership with someone other than a spouse, or rent out rooms on vacation rental sites like Airbnb. One reason is that millennial incomes have been rising, according to Redfin.

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How Millennial Homebuyers Plan to Pay Their Mortgages

Respondents who were buying were asked the following question: "Do you plan to do any of the following to help you pay your new mortgage? Select any that apply."



Real vs Average Returns



The number one concern of many people near or in retirement is outliving their money. An ****Allianz study** of over 3,000 baby boomers in which 60% were more afraid of outliving their savings than actually dying. There are very few ways you can be proactive in preventing this from happening to you.

With an annuity, you may be able to make sure you have a guaranteed income you can't outlive. This is an income you can always count on. You have the flexibility to choose the time period you want the income to continue to. You can make sure any unused part of your investment passes to your heirs.

Another advantage is the income is guaranteed. It is not subject to the Markets and Economic Crash, which has been based on a seven year cycle of economic crashes that goes all the way back to the Great Depression. And, we can't overstate how important trying to avoid losses can be. Most prospectus and advertisements state the performance of their products (such as mutual funds) in terms of "Average Returns". That can be grossly misleading.

Annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59 and 6 months, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes.

Here's a hypothetical example: with average returns, the total return is divided by the number of years to give you the average return per year. So, if you had invested \$100,000 in a Mutual Fund and it went up 50% the first year, then down 50% the second year, then up again 50% in year 3 and in year 4 down 50%, the average return would be zero.

In reality, your \$100,000 would have grown to \$150,000 after year one. In year 2, it would have dropped 50% to \$75,000. In year 3, up 50% again to \$112,500 and in year 4 down 50% again to \$56,250.

While the average return would have been 0%, the real return was a loss of \$43,750 or about -44%. Let's look at the devastating effect this can have on your money. The total returns of the S&P 500 index are listed by year. Total returns include two components: the return generated by dividends and the return generated by price changes in the index. While most individuals focus only on the price returns of the index, dividends play an important factor in overall investment returns.

The chart above on the left (Under the Average Returns Header) assumes the following; you invest \$1 Million. You

*SP 500 Historical Data returns for the years 1970 to 1999 obtained 1/14/2019 from <https://www.slickcharts.com/sp500/returns>
 **Older people fear this more than death" obtained 1/16/2019 from <https://www.fool.com/retirement/2016/09/25/older-americans-are-more-afraid-of-running-out-of-asp>
 ***Will the 7-Year Cycle of Economic Crash Come Again? Website. <https://www.econmatters.com/2014/09/the-7-year-cycle-of-economic-crash.html>

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 Guarantees are subject to the claims paying ability of the issuing insurance company. Investing involves risk which includes potential loss of principal. Past performance is not a guarantee of future results. All numerical examples and any individuals shown are hypothetical and were used for explanatory purposes only. Actual results may vary.
 Dividends are not guaranteed, past performance is not indicative of future results, and actual results may vary. An Index fund is a type of mutual fund with a portfolio constructed to match or track the components of a market Index. Individuals cannot invest directly in an index. The index return assumes reinvestment of all distributions of taxes, fees, and expenses.

AVERAGE RETURNS

Average Vs Real Return			
Assumptions:		Hypothetical	
Retirement Funds: \$1,000,000		Example	
10% annual distributions of \$100,000			
Average Annual Returns SP 500			
SP 500 Historical 1970 through 1999/30 Years)			
Average Returns			
Retirement Years	Avg Annual Return	Income	Value
1970	14.89%	100000	\$1,048,900
1971	14.89%	100000	\$1,105,081
1972	14.89%	100000	\$1,169,628
1973	14.89%	100000	\$1,243,785
1974	14.89%	100000	\$1,328,985
1975	14.89%	100000	\$1,426,871
1976	14.89%	100000	\$1,539,332
1977	14.89%	100000	\$1,668,539
1978	14.89%	100000	\$1,816,984
1979	14.89%	100000	\$1,987,533
1980	14.89%	100000	\$2,183,476
1981	14.89%	100000	\$2,408,596
1982	14.89%	100000	\$2,667,236
1983	14.89%	100000	\$2,964,387
1984	14.89%	100000	\$3,305,785
1985	14.89%	100000	\$3,698,016
1986	14.89%	100000	\$4,148,651
1987	14.89%	100000	\$4,666,385
1988	14.89%	100000	\$5,261,209
1989	14.89%	100000	\$5,944,604
1990	14.89%	100000	\$6,729,755
1991	14.89%	100000	\$7,631,816
1992	14.89%	100000	\$8,668,193
1993	14.89%	100000	\$9,858,887
1994	14.89%	100000	\$11,226,875
1995	14.89%	100000	\$12,798,557
1996	14.89%	100000	\$14,604,262
1997	14.89%	100000	\$16,678,836
1998	14.89%	100000	\$19,062,315
1999	14.89%	100000	\$21,800,694

REAL RETURNS

Average Vs Real Return			
Assumptions:		Hypothetical	
Retirement Funds: \$1,000,000		Example	
10% annual distributions of \$100,000			
Average Annual Returns SP 500			
SP 500 Historical 1970 through 1999/30 Years)			
Real Returns			
Retirement Years	Avg Annual Return	Income	Value
1970	4.01%	100000	\$940,100
1971	14.31%	100000	\$974,628
1972	18.98%	100000	\$1,059,613
1973	-14.66%	100000	\$804,274
1974	-26.47%	100000	\$491,382
1975	37.20%	100000	\$574,177
1976	23.84%	100000	\$611,060
1977	-7.18%	100000	\$467,186
1978	6.56%	100000	\$397,834
1979	18.44%	100000	\$371,194
1980	32.42%	100000	\$391,535
1981	-4.91%	100000	\$272,311
1982	21.55%	100000	\$230,994
1983	22.56%	100000	\$183,106
1984	6.27%	100000	\$94,587
1985	31.73%	100000	\$24,599
1986	18.67%	100000	\$0

The total returns of the S&P 500 index are listed by year. Total returns include two components: the return generated by dividends and the return generated by price changes in the index. While most individuals focus only on the price returns of the index, dividends play an important factor in overall investment returns.

take a distribution of \$100K a year. You do this for 30 years, starting in 1970. According to the chart, even though you've taken out \$100K a year, the average return on the stock market over that time period was 14.89%. So in addition to the \$100K a year, the underlying account has grown to over \$21 million. Looks like a great plan.

The chart above on the right (Under the Real Returns Header) uses the actual returns. In reality, you would not see growth to over \$21 million starting with \$1 million in 30 years while at the same time taking a distribution of \$100,000 annually. Instead, you'd only be able to take a partial withdrawal in 1985 and you would be out of money by 1986.

How about a more recent example? If you use the same data source and see what would happen if we used the same assumptions for the 19 year period from the beginning of the year 2000 through the end of 2018?

Using the "Average Returns" approach for the 19 years from 2000 through 2018, the annual return was 6.43%. This is significantly less than the 14.89% averaged between 1970 and 1999. When using actual returns and taking out \$100,000 a year, we run out of money in 2009.

How much could we take out? Hypothetically, if we wanted to have about the same as our initial account balance, we could take out \$36,000/year over the past 19 years. See the chart below on the right.

Average Vs Real Return			
Assumptions:		Hypothetical	
Retirement Funds: \$1,000,000		Example	
10% annual distributions of \$100,000			
Average Annual Returns SP 500			
SP 500 Historical 2000 through 2018/19 Years)			
Real Returns			
Retirement Years	Real Rate of Return	Income	Value
2000	-9.1	100000	\$899,992
2001	-11.89	100000	\$799,981
2002	-22.1	100000	\$699,960
2003	28.68	100000	\$599,990
2004	10.88	100000	\$500,001
2005	4.91	100000	\$400,007
2006	15.79	100000	\$300,024
2007	5.49	100000	\$200,031
2008	-37	100000	\$99,995
2009	26.46	100000	\$0
2010	15.06	100000	\$0
2011	2.11	100000	\$0
2012	16	100000	\$0
2013	32.39	100000	\$0
2014	13.69	100000	\$0
2015	1.38	100000	\$0
2016	11.96	100000	\$0
2017	21.83	100000	\$0
2018	-4.38	100000	\$0

Average Vs Real Return			
Assumptions:		Hypothetical	
Retirement Funds: \$1,000,000		Example	
Annual distributions of \$36,000			
Average Annual Returns SP 500			
SP 500 Historical 2000 through 2018/19 Years)			
Real Returns			
Retirement Years	Real Rate of Return	Income	Value
2000	-9.10%	\$36,000	\$873,000
2001	-11.89%	\$36,000	\$733,200
2002	-22.10%	\$36,000	\$535,163
2003	28.68%	\$36,000	\$652,648
2004	10.88%	\$36,000	\$687,656
2005	4.91%	\$36,000	\$685,420
2006	15.79%	\$36,000	\$757,648
2007	5.49%	\$36,000	\$763,242
2008	-37%	\$36,000	\$444,843
2009	26.46%	\$36,000	\$526,548
2010	15.06%	\$36,000	\$569,846
2011	2.11%	\$36,000	\$545,870
2012	16%	\$36,000	\$597,209
2013	32.39%	\$36,000	\$754,645
2014	13.69%	\$36,000	\$821,956
2015	1.38%	\$36,000	\$797,299
2016	11.96%	\$36,000	\$856,656
2017	21.83%	\$36,000	\$1,007,664
2018	-4.38%	\$36,000	\$927,529

*Market return numbers obtained courtesy of Slickcharts website for all charts on this page.



Protecting You from Credit and Debit Card Fraud with Artificial Intelligence

Imagine a thief gets your credit or debit card and decides to go on a shopping spree. The thief tries to buy a flat-screen TV, a new computer and a diamond ring. You have no idea this is happening, until you get a phone call from your bank or an alert from your mobile banking app. How did they know to flag these specific transactions as fraud instead of other things you have purchased?

Artificial intelligence.

How you stay protected while shopping

A sophisticated anti-fraud detection system from payment network Visa, called Advanced Authorization, uses artificial intelligence to look for possible fraud every time you insert, tap, touch or click to make a payment. It doesn't know your name or exactly what you've purchased, but assesses activities and patterns to learn what typical purchase behavior looks like.

How well does this work?

Visa Advanced Authorization analyzed more than 127 billion transactions and prevented an estimated \$25 billion in fraud in 2018. That's no small feat considering there are more than 3.3 billion Visa branded cards worldwide that can be used at nearly 54 million stores.

How does this work?

The moment you pay at a store in person or online, the artificial intelligence gathers hundreds of pieces of information about the transaction, analyzing more than 500 factors that may indicate fraud. Some of the information analyzed includes:

- * Has the account been used at this store before?
- * What type of transaction is it - in-app, contactless, chip or magnetic stripe?
- * Is the spending pattern out of the ordinary for the account?

* If a purchase is being made in person, is the location of the store unreasonably far from the location of a recent in-store purchase? In about a millisecond, this information is assessed for the probability of fraud and sent to the cardholder's financial institution, where the decision is made to either approve or decline the transaction.

Some people may long for the days when life was simpler and more analog. However, artificial intelligence is having a big impact in the effort to prevent credit and debit card fraud and is becoming more sophisticated every day. It's fast, accurate and efficient, but also enables highly intelligent predictive analytics to help identify and prevent fraud before it can happen.

For many, this is yet another example of technology continuing to play a larger role in our lives - perhaps this time for the better. - (BPT)

RGES™

RETIREMENT GAP ELIMINATION SYSTEM





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Credit and Money

D	E	C	D	R	A	C	T	I	B	E	D	L	W	CREDIT CARD
D	B	D	R	G	N	I	K	C	E	H	C	V	I	FRAUD
R	L	G	E	E	H	E	H	C	S	C	I	G	R	DEBIT CARD
A	O	B	K	B	D	H	L	N	A	A	W	B	E	BITCOIN
C	C	O	A	R	T	I	A	R	A	A	A	E	T	BLOCKCHAIN
E	K	L	T	C	C	O	T	F	R	A	U	D	R	PAYPAL
G	C	D	L	R	L	A	R	C	C	T	F	M	A	BANK
R	H	P	A	Y	P	A	L	A	A	O	D	R	N	DEBTOR
A	A	B	R	A	A	U	R	C	E	R	D	V	S	CHARGE CARD
H	I	A	A	S	A	V	I	N	G	S	D	L	F	WIRE TRANSFER
C	N	E	S	O	E	C	R	E	M	M	O	C	E	ECOMMERCE
R	D	H	A	I	C	B	I	T	C	O	I	N	R	LOANS
G	E	W	B	A	N	K	H	Y	A	C	G	R	T	SAVINGS
D	C	Y	I	D	B	A	Y	S	B	R	K	O	A	CHECKING

Blockchain. What is all the fuss?

Blockchain is in the news a lot these days and you can be sure that will only continue and then some. Why? Blockchain will be a true game changer across the board. So, what is it and how will it change things?

Blockchain is the truth protocol. It allows data and information to be transferred in a way that is hacker-proof and incorruptible. The data can't theoretically be changed without breaking the Blockchain. It is what is called a decentralized, distributed ledger that is transmitted to multiple other parties. In plain English, it is no longer your word against someone else's. It is your word, their word and 25,000 witnesses. Transfers of information, contracts, anything of value can be securely and quickly transferred via Blockchain.

Here's a real world example. To wire money to some places in India from the United States can take up to 2 weeks and cost (fee) up to 15%. The same money can be transferred with Blockchain in less than 1 second and cost a few pennies. When you think of all the industries that this will disrupt, it can be mind boggling.

Why was Blockchain invented?

The Blockchain revolution is as a result of the perceived shortcomings of the traditional banking system. What shortcomings, you ask? For example, when transferring money to overseas markets, a payment could be delayed for days while a bank verifies it. Many would argue that financial institutions shouldn't tie up cross-border payments and funds for such an extensive amount of time. Likewise, banks almost always serve as an intermediary of currency transactions, thus taking their cut in the process. Blockchain developers want the ability to process payments without a need for this middleman.

What are its prime advantages over current networks?

So, what does Blockchain technology bring to the table that current payment networks



don't? For starters, and as noted, it's decentralized. That's a fancy way of saying that there's no central hub where transaction data is stored. Instead, servers and hard drives all over the world hold bits and pieces of these blocks of data.

This is done for three reasons. First, it ensures that no one party can gain control over a Cryptocurrency and Blockchain. Also, it keeps cybercriminals from being able to hold a digital currency "hostage" should they gain access to transaction data.

Second, removing the middleman from the mix and working around the traditional banking system should allow for smaller transaction fees.

Third, and maybe most important, Blockchain offers the possibility to process transactions considerably faster. As an example, banks are often closed on the weekend, and operate during traditional hours, validation of transactions on a Blockchain occur 24 hours a day, seven days a week. Some Blockchain developers say that their networks can verify transactions in a few seconds, or perhaps instantly. That would be a big improvement over the current wait time for cross-border payments.

Does Blockchain have applications beyond the financial industry?

Up to now, we've looked at the application of Blockchain to improve the financial services industry. But, it may actually have plenty of use beyond the financial sector.

For example, Ethereum, which has a nearly \$116 billion market cap and is the second-largest Cryptocurrency behind bitcoin, currently has 200 organizations testing a version of its Blockchain technology.

Taking the approach that if you can't beat them join them, banks are exploring Ethereum Blockchain, but so are companies in the technology and energy industries. Integrated oil and gas giant BP envisions using a version of Ethereum Blockchain to aid it with energy futures trading. If these transactions were to settle faster, BP could presumably improve its margin.

Blockchain may be able to replace state ID's that we carry in our wallets, or perhaps help



tech companies such as Cisco Systems manage their Internet of Things network. Right now, Cisco is working on its own proprietary Blockchain technology that can identify different connected devices, monitor the activity of those devices, and determine how trustworthy those devices are. It has the potential to continually "learn" and assess which devices are trustworthy, and if they should be added to a network.

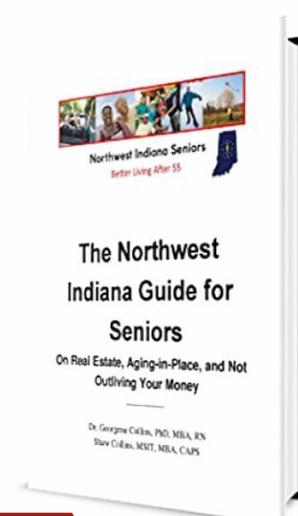
Over the longer term, virtually every profession will face disruption from Blockchain usage. Real Estate, Legal, Financial Services, Stock Exchanges, Insurance Agencies and Medicine will be some of the hardest hit industries. Some being wiped out completely. Others will lose about half their workforce. So yes, Blockchain is about way more than just sending money.



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Retiring and Social Security



Historically, most Americans have considered 65 to be their target retirement age. This is likely the result of past Social Security laws which allowed for a full benefit beginning at age 65.

What was the basis of that? Social Security was passed into Law on August 14th, 1935. When enacted, it was never meant to be the sole source of income for anyone. It was a safety net for those in old age, widows, fatherless children etc. One of the provisions for Social Security was that age you could start receiving benefits was age 65. At the time, the average life expectancy for a man was only 60. It was never expected to provide long term benefits.

That went out the window with the very first recipient. The first monthly Social Security payment went out to Ida May Fuller. She paid in a total of \$24.75 from 1937 thru 1939. Her first check was for \$22.54. After her second check, she had already received more than she had contributed in the proceeding 3 years. Interestingly, she lived to be 100 years old and had collected a total of \$22,888 over her lifetime.

Now most people will not get their full Social Security benefit until age 66 with the full retirement age continuing to increase in two-month increments every year until it reaches 67 for those born in 1960 or later. The issue is that life expectancy has increased significantly since Social Security was first instituted. The average man today can expect to live at least 20 years longer than his predecessors back in 1935.

To make matters worse, the trend is to retire as early as possible. You can by law retire at age 62. You take a reduced monthly payment when you retire, approximately 30% less than if you are waiting till full retirement age.

Workers today are retiring earlier than in years past. For example, the average age for retiring has dropped to age 63. And many younger workers are planning on retiring even earlier.

This is a significant challenge. Back when founded, the average man was never expected to live to 65. Now males are living 15-20 years longer. It is no wonder that the latest Social Security Statement say on the front that if no changes are made, Social Security will default by 2033 and recipients will have benefits cut by 23%.

WHAT YOU GIVE UP

When you retire earlier than full retirement age, it is not without its costs. Here are a few of the financial results of early retirement which must be considered carefully:

Not only are Social Security benefits reduced for early retirement, but the "full benefit" age is being gradually increased to age 67.

Retiring early often eliminates one's greatest earning years and the resulting savings that would have taken place in these years.

The annual benefit provided by employer sponsored defined benefit pension plans is usually based on a combination of years of service and you're ending salary. Both are reduced by early retirement.

Health care costs tend to increase for retired individuals. Benefits that were once paid for by employer sponsored coverage often become the responsibility of the retiree.

CONSIDER YOUR OPTIONS CAREFULLY

Choosing when to retire is one of the most important financial decisions you will make. Consider your options carefully. Careful planning can help ensure you a happy and financially independent retirement.

Social Security

T	E	N	T	A	M	W	E	U	C	Y	I	F	E	RETIREMENT AGE
G	G	T	D	S	N	E	E	L	O	I	A	I	T	OASDI
W	A	A	S	I	S	R	D	I	L	A	D	C	I	BENEFITS
A	T	O	S	E	S	R	S	I	A	T	A	A	B	MEDICARE
I	N	R	R	A	T	A	E	M	C	A	D	T	E	DISABILITY
V	E	L	A	I	R	S	B	T	A	A	A	A	N	FICA TAXES
E	M	Y	E	L	O	E	G	I	E	E	R	X	E	COLA
R	E	B	Y	E	T	L	D	N	L	G	O	E	F	EARNINGS TEST
N	R	I	E	A	G	A	E	A	I	I	I	S	I	ELIGIBILITY
A	I	I	S	R	F	E	F	V	S	N	T	E	T	BASE YEARS
C	T	S	A	S	T	O	A	S	D	I	R	Y	S	SURVIVOR
N	E	M	B	S	U	R	V	I	V	O	R	A	R	WAIVER
C	R	E	L	I	G	I	B	I	L	I	T	Y	E	
L	S	I	I	R	G	F	T	E	R	S	F	A	I	



Property Tax Exemptions: Do You Qualify?



By: Barbara Eisner Bayer

You may qualify for a money-saving property tax exemption. Learn about five types of tax relief.

Nobody likes paying a dime extra in taxes. But when it comes to property taxes, you could pay too much if you don't know you qualify for an exemption.

Here's the thing. The state, county, or city agency that collects your property taxes usually won't tell you that you qualify for an exemption. You need to find and apply for property tax exemptions offered in your area. Check the websites of tax agencies in your area to find out what tax relief is available.

You might spend a few hours doing the research and the paperwork, but you could lower your tax bill enough to make it worth your time.

Here are five of the most common types of property tax exemptions:

#1 Homestead

Homestead exemptions keep you from paying tax on a portion of your home value. For example, in Alaska, homeowners who are 65 or older don't pay taxes on the first \$150,000 of assessed value for a primary residence.

Some states tie the homestead exemption to income level or other criteria. Each area has its own rules and deadlines for applying. Some require you re-apply each year.

#2 Seniors and The Disabled

Many states offer property tax exemptions to older homeowners and the disabled. Colorado exempts 50% of the first \$200,000 of the actual value of your home for seniors and disabled veterans.

There are age, income, and residency restrictions, so it's smart to read the fine print. A homestead exemption aimed at seniors may only defer property taxes until the home is sold. And don't assume exemptions for seniors kick in at 65.

- Washington state reduces property taxes for homeowners the year after they're 61.

- Nashua, N.H., increases the amount of the senior exemption as you age. When you turn 65, you get a \$192,000 exemption. That increases to \$224,000 when you turn 75, and \$280,000 when you turn 80.?

You'll need to show proof of disability, like eligibility for Social Security disability benefits, to get a property tax exemption.

#3 Military Veterans

Many states offer property tax exemptions to veterans if they:

- Use the home as their primary residence
- Served during wartime
- Were honorably discharged

Some states offer property tax exemptions to all veterans, even those who served during peacetime. Others, like Pennsylvania, target disabled vets.

You may need to meet other requirements, like the length of residency or income restrictions. Parents and widows of disabled service members may also get property tax exemptions.

#4 Renovations

If you make home improvements, check for property tax breaks like these:

- In Cook County, Il., you can make up to \$75,000 in home improvements without paying taxes on the increased home value for up to four years.
- In Pierce County, Wash., you can get a three-year exemption for home improvements up to a certain percentage of your assessed value.

Check with your tax assessor's office before you knock down a wall, though. You may need to apply for the tax exemption before you start work.

#5 Energy Incentives

Installing renewable energy systems in your house could pay off on your property tax bill as well as your energy bill. Some states exclude the value of certain green improvements from a home's real estate assessment.

Eligible upgrades may include the installation of solar panels or geothermal heat pumps.

Look for information on state and local property tax breaks

for renewable energy systems on the Database of State Incentives for Renewables & Efficiency.

#6 Other Exemptions

A visit to your local tax assessor's office may turn up other less common property tax exemptions.

- Smithtown, N.Y., exempts property you build or renovate to give a grandparent a home.
- Some counties in New York state reduce the assessed value of the homes of volunteer firefighters.
- Some states offer widow/widower exemptions. It doesn't hurt to ask if yours does.

Are Exemptions Worth the Effort?

The U.S. median property tax paid is about \$2,000 annually, or about 1% of the \$200,000 median home value. Savings from exemptions will vary widely depending where you live, the value of your home, and what you qualify for. A 15% exemption would save about \$300.

This article provides general information about tax laws and consequences, and shouldn't be relied on as tax or legal advice applicable to particular transactions or circumstances. Consult a tax pro for such advice.

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Real Estate Trends & NWI Market Update



By Georgene Collins, PhD, MBA, RN (Ret.), Broker/Owner Collins Realty Group, Inc.

Mortgage Rates

According to the National Association of Realtors® (NAR), 30-year mortgage rates dropped to historic lows the week of August 16, 2019 to 3.6% from 4.53% last year. And 15-year fixed mortgages averaged 3.07%, down from 4.01% last year. Despite the fear of a pending recession, Freddie Mac reported mortgage demand hit a 3-year high the week of August 16th. But lower rates are also helping current homeowners refinance their mortgage and increase cash flow.

Sellers Pay More with iBuyers

iBuyer companies offer sellers instant cash and quick closings. Every seller's dream. In fact, iBuyer transactions continue to increase 25% yearly since its start in 2014, according to the National Association of Realtors® (NAR).

Until now, no studies were available comparing iBuyer transactions to those using a traditional Realtor®. That is until Collateral Analytics published a white paper showing a study where sellers paid between 13% and 15% more from iBuyer transactions. The extra fees are related to holding costs and expensive required repairs identified during the iBuyer inspection. Sellers also pay a commission

in the iBuyer transaction.

iBuyer programs are ideal for highly motivated sellers willing to discount a home in exchange for a quick sale. But consumers are advised to use caution and shop around for the best deal to meet your home selling needs. Compare the use of a traditional real estate agent, iBuyer program, and an investor to decide what works best for your home selling needs. Download the full Collateral Analytics report at NWISeniors.com

Bidding Wars

Multiple offer bidding wars have fallen 45% since March 2018 according to the National Association of Realtors®(NAR). Mortgage rates close to 5% were cited as the main driver behind the decline. But the recent cut of mortgage rates to 3.6% may change this trend.

Northwest Indiana Residential Home Market Update

The most recent statistics available as of this printing from the Greater Northwest Indiana Association of Realtors® (GNIAR) comparing June 2019 to June 2018. See current market reports at NWISeniors.com.

Combined County Statistics (Lake, Porter, Jasper, LaPorte, Newton, Pulaski, Starke)

- New listings fell 7.4% from 1504 to 1393
- Closed sales fell 7.4% from 1152 to 1067
- Median sales price rose 13.2% from \$165,000 to \$186,800
- List price to sales price percentage rose 0.6% from 96.3% to 96.9%
- Months of inventory supply fell 5% from 4 to 3.8
- Inventory of homes fell 8.6% from 3,631 to 3,320

Lake County

- New listings fell 5.5% from 820 to 775
- Closed sales fell 10.2% from 686 to 616
- Median sales price rose 13.4% from \$164,900 to \$186,950
- List price to sales price percentage rose 0.7% from 96.7% to 97.4%
- Months of inventory supply fell 10.8% from 3.7 to 3.3
- Inventory of homes fell 11.1% from 1889 to 1680

Porter County

- New listings fell 5.5% from 344 to 325
- Closed sales fell 5.9% from 253 to 238
- Median sales price rose 14.2% from \$197,013 to \$225,000
- List price to sales price percentage rose 0.9% from 96.7% to 97.6%
- Months of inventory supply fell 5.1% from 3.9 to 3.7
- Inventory of homes fell 6.4% from 791 to 740

Newton County

- New listings rose 25% from 24 to 30
- Closed sales rose 50% from 16 to 24
- Median sales price fell 10.4% from \$117,375 to \$105,124
- List price to sales price percentage fell 3.4% from 93.1% to 89.9%
- Months of inventory supply fell 10.2% from 5.9 to 5.3
- Inventory of homes fell 7.6% from 79 to 73

Jasper County

- New listings fell 32.9% from 70 to 47
- Closed sales rose 8.6% from 35 to 38
- Median sales price rose 8.3% from \$186,900 to \$202,500
- List price to sales price percentage rose 0.8% from 95.5% to 96.3%
- Months of supply fell 22.4% from 5.8 to 4.5
- Inventory of homes fell 21% from 167 to 132

LaPorte County

- New listings fell 7.7% from 183 to 169
- Closed sales fell 8.5% from 129 to 118
- Median sales price rose 7.3% from \$146,750 to \$157,450
- List price to sales price percentage rose 1.3% from 94.6% to 95.8%
- Months of inventory supply rose 4.4 from 4.5 to 4.7%. **Continued on Page 19.**



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*Depends on size of home



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A pre-sale home inspection helps sellers:

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Decide whether to fix their problems or sell the home "as is"

Determine the best pricing strategy for the seller's goals

Know how to negotiate when the buyer's inspection requests are presented



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Appliance Lifespans and Costs to Replace



By: Amy Howell Hirt

Appliance lifespans can be a key factor in helping you budget for the house you've got your eye on -- or the one you already have. Here's a question that's easy to dismiss when you're in love with a house and eager to make an offer: How long are its appliances and systems going to last? Skip that question, and you might regret it. Because if you end up spending three grand in the first year to replace broken-down appliances, you're probably going to wish you'd offered \$3,000 less.

Visit houselogic.com and search for: How long do appliance last for a copy and video of a worksheet. You can also download a copy of the workseet at NWISeniors.com. Make a copy of this easy worksheet to avoid regrets like that. Simply add the year when an appliance was installed (scroll down for more on this), and the worksheet will tell you how much that house could cost you over the next 10 years -- the typical time people stay in a home. Then, with the help of an agent who knows the market, you decide if elderly appliances ought to be a negotiating item with the seller.

How to Find Out the Age of Appliances

- Ask your agent to ask the seller. This is the most straightforward approach because homeowners usually remember major expenses like replacing a fridge.
 - Consider the home's age. A house less than 12 years old may still have all original appliances.
 - Ask your inspector. If you've already made an offer, they'll often have this information for you.
 - Ask to see the start_tip 116 property disclosure statement. end_tip The property dosclosure statement could have the answers you need. Sellers are legally required to fess up about problems with the home or anything that comes with it.
 - Scope it out. If a range is missing knobs or the oven bears years of burnt-on grease, chances are it's in its twilight years, and you should probably plan to replace within the year.
 - Find the serial number. Then visit building-center.org for HVAC equipment and water heaters and appliance411.com for the rest to find the manufacture date. This is the most difficult but most accurate method if you want to be precise. But it's up to the seller if they want to let you snoop around to find the serial numbers or to provide those numbers to you.
- Note: For the worksheet, we used the median number for the lifespan and cost ranges and broke down some appliances in more detail to create the calculations. **Continued on page 19.**

houselogic Made possible by REALTORS®		APPLIANCE LIFESPANS & COST TO REPLACE (A Worksheet)													
Appliance	Year Installed* (fill in where applicable)	Average Lifespan** (years)	Year To Consider Replacing	Cost to Replace*** (including labor)	Cost By Year										
					2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
Heating and Cooling															
AC Unit (Central)		16		\$5,450											
Electric Furnace		20		\$3,400											
Gas Furnace		20		\$3,150											
Kitchen Appliances															
Dishwasher		9		\$900											
Refrigerator (Top Freezer)		14		\$1,275											
Refrigerator (Bottom Freezer)		14		\$1,350											
Refrigerator (French Door/Bottom Freezer)		14		\$2,450											
Refrigerator (Side-by-Side)		14		\$1,900											
Range (Electric)		14		\$1,475											
Range (Gas)		16		\$1,650											
Laundry															
Dryer		13		\$1,100											
Washer		10		\$975											
Roof															
Asphalt		25		\$3,900											
Metal		50		\$27,000											
Slate		100		\$36,000											
Tile		75		\$34,500											
Water Heater															
Tank		12		\$900											
Tankless		20		\$3,000											
Other															
Wood Deck		20		\$10,000											
Total Cost (by year)					\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Total Cost (over next 10 years)		\$0													
Questions? Please contact us at support@houselogic.com															
*If the item is brand new and doesn't need replacing in the next 10 years, it won't show up on this sheet. For more information see: https://www.houselogic.com/organize-maintain/home-maintenance-tips/how-long-do-appliances-last/															
**Based on data from the International Association of Certified Inspectors and other sources. Use only as a guide.															
***Median cost based on the retail price range in 2018 dollars. Does not account for inflation.															
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Appliance Lifespans and Costs to Replace (A Worksheet)

Continued from Page 18.

How Long Do Appliances Last & What Are the Costs to Replace Them?

Below are the typical lifespans and costs of appliances and other key home components. (We've listed our sources at the end, if you're interested.) Costs include professional installation, FYI. And your cost could vary depending on whether you buy top-of-the-line, find a bargain, or DIY the installation.

APPLIANCE	Lifespan	Cost
Central A/C unit	12-15 years	\$3,700- \$7,200
Furnace - electric	15-25 years	\$900-\$5,500
Furnace - gas	15-25 years	\$2,500-\$3,800
Dishwasher	9 years	\$600-\$1,300
Fridge	11 years	\$350-\$4,000
Range	14 - 16 years	\$350- \$3,000
Dryer	13	\$400-\$1,800
Washer	10	\$350-\$1,600
Water heater - tank	12	\$900
Water heater - tankless	20	\$3,000
Roof - asphalt (1,500 sq. ft)	20-30-years	\$3,900
Roof - tile, slate, metal (1,500 sq. ft)	50-100 years	\$27,000-\$36,000
Wood deck	10-30 years	\$10,000

Sources

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Real Estate Trends & NWI Market Update

Continued from Page 16.

•Inventory of homes fell 0.6% from 492 to 489

Pulaski County

•New listings fell 16.7% from 18 to 15

•Closed sales fell 9.1% from 11 to 10

•Median sales price fell 11.6% from \$97,000 to \$85,750

•List price to sales price percentage rose

4.9% from 89.4% to 93.8%

•Months of inventory supply fell 8.3% from 7.2 to 6.6

•Inventory of homes fell 13.0% from 54 to 47

Starke County

•New listings fell 28.9% from 45 to 32

•Closed sales rose 4.5% from 22 to 23

•Median sales price fell 32.2% from \$121,000

to \$82,000

•List price to sales price percentage fell 2.8% from 94.5% to 91.9%

•Months of inventory supply fell 10.2% from 8.8 to 7.9

•Inventory of homes remained the same at 159



The Perfect Pairing for a Chart-Topping Burger

Triple Mustard Bacon Cheeseburger

You can smell it in the air: BBQ season is in full swing. To impress your friends and family, you're going to need to offer up some serious eats because, let's face it, the food is the true star of any BBQ. But, this summer, don't overlook one of the key elements to really enjoying the full grilling experience - music.

McCormick asked Pitmaster Myron Mixon and the legendary DJ Jazzy Jeff to bring the two together. They remixed an old-school favorite, the classic cheeseburger, and layered it with lots of flavor. Try this Triple Mustard Bacon Cheeseburger, which calls for

mustard in the ground beef to add tang, brushed on as a grilling glaze to keep them moist, and spread on the rolls as the perfect topping.

Below are a few helpful tips from Myron and Jazzy Jeff for making your BBQ sing this summer. Visit FindYourSummerHit.com - this season's go-to grilling resource for seasonings, sauces, grilling essential sets, guides, tips, and of course - more recipes!

* Be patient - Myron points out that flipping meat too early is one of the most common grilling mistakes. The key to the perfect burger is waiting until it's cooked on one side before turning. The flip should only happen once.

* Give your burger a little poke - Try not to press your patties with the spatula. That sizzle is the sound of all your flavorful juices hitting the grill and drying out. Instead, Myron recommends pressing your thumb into the patties to create a dimple, before throwing them on the grill, for more even cooking.

* Set the mood - Nothing says backyard BBQ like turning up the ultimate playlist. Jeff suggests choosing songs that are nostalgic and make you think about the great summers of the past.



Triple Mustard Bacon Cheeseburger (Serves 4)

Ingredients:

- 1 pound ground beef
- 4 slices cheddar cheese
- 4 slices bacon, crisply cooked
- 6 tablespoons French's Classic Yellow Mustard, divided
- 1 teaspoon McCormick Garlic Powder
- 1/4 teaspoon McCormick Black Pepper, ground
- 1/4 teaspoon salt
- 4 hamburger rolls

Directions:

1. Mix 2 tablespoons of the mustard, garlic powder, pepper and salt in medium bowl. Add ground beef and mix gently until well blended. Shape into 4 patties.
 2. Grill over medium heat 4 to 6 minutes. Brush tops with 1 tablespoon of the mustard. Flip burgers and brush with an additional 1 tablespoon of the mustard. Grill 4 to 6 minutes longer or until desired doneness. Add cheese slices to burgers 1 minute before cooking is completed.
 3. Spread remaining 2 tablespoons of the mustard on rolls. Serve burgers on rolls. Top with bacon and desired condiments and toppings.
- Source: BPT

Autumn Salad

- 1 medium Granny Smith apple, sliced thinly (with skin)
- 2 tablespoons lemon juice
- 1 bag (about 5 cups) mixed lettuce greens (or your favorite lettuce)
- 1/2 cup dried cranberries
- 1/4 cup walnuts, chopped
- 1/4 cup unsalted sunflower seeds
- 1/3 cup low-fat raspberry vinaigrette dressing

Directions

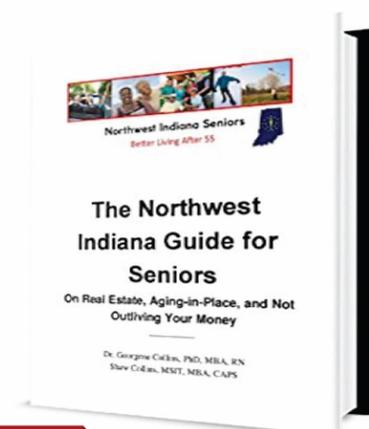
Sprinkle lemon juice on apple slices.
 Mix the lettuce, cranberries, apple, walnuts, and sunflower seeds in a bowl.
 Toss with 1/3 cup of raspberry vinaigrette dressing, to lightly cover the salad.
 Yield: 6 servings
 Serving Size: 1 cup
 Calories 138
 Total Fat 7 g
 Saturated Fat 1 g
 Cholesterol 0 mg
 Sodium 41 mg
 Total Fiber 3 g
 Protein 3 g
 Carbohydrates 19 g
 Potassium 230 mg



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Helpful Websites for Caregivers



Caregiving is no easy job. Most caregivers are women, 49 and over, with a full-time job and responsibilities. Many caregivers are long-distance, making the tasks even more challenging at times. Everyone needs help and support at some time and caregivers are no exception. Sometimes just an understanding friend or group is all the support needed. Here are some great websites that offer help and support to caregivers.

AARP.org/Caregiving

AARP.org has many helpful resources including their Caregiving section. Here Caregivers can find helpful topics on homecare, travel, financial, legal, and much more. There is also a toll-free support line for caregivers.

Caregiver Action Network at Caregiver.org

There is a plethora of help on the Caregiver Action Network. Caregivers will find instructional videos, a caring community, tips, and information about caring for loved ones with specific diseases.

Eldercare locator at Eldercare.acl.gov

The Eldercare locator is a government website that helps caregivers find local resources in their area. Caregivers can enter the zip code of the person you're caring for to learn about local and state agencies and resources. There is also a phone number to call at 800-677-1116.

Alzheimer's Association

Alz.org is the primary website for Alzheimer's disease and other dementia-related conditions. The Alzheimer's Association is the administrator of Alz.org and caregivers receive reputable and up-to-date information.



VA Caregiver Support

caregiver.va.gov is a government website by the U.S. Department of Veterans Affairs. Caregivers will find valuable resources for veterans and their families.

Aging Care

AgingCare.com has a great forum where caregivers can ask any question and get answers from others experiencing the same journey. There are also resources for assisted living and senior housing alternatives.

National Long-Term Care Clearinghouse

Longtermcare.acl.gov is a government website run by the Administration on Aging where Caregivers can find information on long-term care coverage including how to locate care, paying for, and details on Medicare and Medicaid. You'll also find resources on why everyone needs a long-term care plan and a step-by-step planning process.



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Alzheimer's Home Safety Checklist

Caregivers caring for loved ones with Alzheimer's and other forms of dementia may find this home safety checklist from the Alzheimer's Association helpful. There are many more helpful resources like this at Alz.org.

General Home Safety Tips

- Store potentially hazardous items, such as medication, alcohol, matches, sharp objects or small appliances and tools, in a securely locked cabinet.
- Keep all cleaning products, such as liquid laundry pacs and bleach, out of sight or secured to avoid possible ingestion of harmful chemicals.
- Keep the number for the local poison control center posted by the telephone in case of emergency.
- Make sure carbon monoxide, smoke detectors and fire extinguishers are available and inspected regularly. Replace batteries twice a year during daylight saving time.
- Remove tripping hazards, such as throw rugs, extension cords and excessive clutter.
- Keep walkways and rooms well lit.
- Secure large furniture, such as book shelves, cabinets or large TVs, to prevent tipping.
- Ensure chairs have arm rests to provide support when going from a sitting to standing position.
- Apply stickers to glass doors at eye-level to ensure doors are visible.
- Install a latch or deadbolt on all doors that is either above or below eye-level.
- Remove locks on interior doors to prevent the person with dementia from locking themselves in.
- Consider removing firearms from the home or storing them in a locked cabinet.
- Enroll in MedicAlert® + Alzheimer's Association Safe Return®, a 24-hour nationwide emergency response service for individuals with Alzheimer's or other dementias.

Kitchen

- Use appliances that have an auto shut-off feature.
- Prevent unsafe stove usage by applying stove knob covers, removing knobs or turning off the gas when the stove is not in use.
- Disconnect the garbage disposal.
- Mark food with purchase date; regularly check for and throw away expired items.
- Discard toxic plants and decorative fruits that may be mistaken for real food.
- Remove vitamins, prescription drugs, sugar substitutes and seasonings from the kitchen table and counters.

Laundry Room

- Clean out lint screens and dryer ducts regularly to prevent fires.
- Consider installing safety locks on washing machines and dryers to prevent inappropriate items being put in or taken out too early.
- Install locks on laundry chutes to avoid temptation to climb into or drop inappropriate items down the chute.
- Keep all cleaning products, such as liquid laundry pacs and bleach, out of sight or secured to avoid possible ingestion of harmful chemicals.

Bathroom

- Install grab bars for the shower, tub and toilet to provide additional support.
- Set the water temperature at 120 degrees Fahrenheit or less to prevent scalding.
- Apply textured stickers to slippery surfaces to prevent falls.

Bedroom

- Closely monitor the use of an electric blanket, heater or heating pad to prevent burns or other injuries.
- Provide seating near the bed to help with dressing.
- Ensure closet shelves are at an accessible height so that items are easy to reach, which may prevent the person from climbing shelves or objects falling from overhead.

Garage and Basement

- Limit access to large equipment, such as lawn mowers, weed trimmers or snow blowers.
- Keep poisonous chemicals, such as gasoline or paint thinner, out of reach.
- Lock and properly store ladders when not in use to prevent a tripping or climbing hazard.
- Remove access to car keys if the individual with dementia is no longer driving.
- Install a motion sensor on the garage door.
- Mark stairs with bright tape and ensure railings are sturdy and secure to prevent tripping or falls.

Memorable Family Moments

Educational Activities Ideal for Making Memories Together

(Family Features) Educational activities and plans that allow kids to flex their brain muscles in fun and creative ways can be ideal ways to spend family time that makes lasting memories.

While children typically gain invaluable knowledge and experience in the classroom, purposeful activities done outside of that setting can help encourage kids to keep learning and make family moments more enjoyable for everyone involved.

From planning trips that celebrate animals and the great outdoors to rainy day activities at home that inspire creative expression, these ideas can produce some family moments worth remembering.

1. Go on a scavenger hunt. From native species of plants, animals and insects to neighborhood landmarks, there are plenty of interesting things that can be found right in your own backyard. Organize a scavenger hunt and work together in teams of family members to search for each item on the list, then do more research on the things you found once you return home. For a real challenge, expand your hunt to the city limits of your hometown and make a day trip of the adventure.

2. Hang out with wildlife. Learn about different species of animals, how to help protect them and the importance of eco-friendly everyday practices by visiting a destination like an Association of Zoos and Aquariums (AZA)-accredited zoo or aquarium. You can explore the challenges facing endangered species, discover how community programs are spurring positive change for conservation and learn more at aza.org. After learning about animals that need help, you can visit zebrapen.com/aza for fun kids games, coloring pages and other activities that encourage creativity. Many animal sanctuaries and wildlife recovery centers also have endangered species and offer educational information about them.

3. Visit a national park. Many park ranger programs provide opportunities to

interact with the animals that live in the area, as well as information about any endangered animals and how you can help with conservation efforts. While in the park, you can also enjoy a nature hike, have a picnic lunch and view the different species of plants in the region.

4. Enjoy an arts and crafts day. Spending time doing an art project is a hands-on way to help introduce kids to new ideas and ways of learning. Engage the entire family by creating crafts with different subjects of interest. This can help create conversations and opportunities to further explore what your children are interested in.

5. Organize a game day. A play day can be just as fun as it is educational. Choose from a variety of games that can allow players to get extra creative. Options like Pictionary or charades tap into different types of creative skills, which can keep everyone engaged while they're learning to express themselves effectively in new ways.

Capture Moments That Matter

Make your family's learning adventures more memorable by encouraging kids to capture their experiences on paper. The practice of communicating on paper can help lock in memories, plus it's a clever way for kids to practice practical skills in an engaging and productive way.

Adjust these ideas as needed to match the ability level of each child so the whole family can participate.

1. Write about experiences in a journal or diary. For older kids, encourage them to use words to describe their adventures. Ask younger kids to draw a scene or image that captured their attention or excited them the most.

2. Design a diorama about your family's adventures to display in your home to show extended family and friends. Make it a conversation piece by asking kids to think about an endangered species and depict its living environment. Available in standard, glitter, neon, metallic and pastel colors, tools like Zebra Doodler'z(r) allow little designers to explore the nearly endless possibilities for color coding, sketching, journaling and embellishing.



3. Take photos to share with friends and family both online and in-person. Get creative with your photo-taking by encouraging kids to think about the story they'll tell through the images. It might be a series of selfies tackling exciting new activities or documenting a sibling's first experience at the petting zoo. Another way to capture photographic memories is a photo treasure hunt, where kids have a list of items to search for and photograph during each outing.

4. Create a family calendar to plan your summer activities together. Anticipating upcoming adventures is part of the fun. Let kids help you keep track of what's coming up and build excitement with a personalized calendar. Make it a work of art by asking kids to draw icons or small images that depict upcoming activities with an option like Zebra's Sarasa(r) Fineliner Pens, which are available in 12 vibrant colors.

5. Share experiences on social media. Let friends and family in on the fun by sharing your photos, drawings, dioramas and other creations online. Seeing the positive interaction and praise-filled comments from loved ones can help reinforce the value of creative expression to impressionable young minds.

6. Create scrapbooks to help remember family moments. Keep the pace of life from fading those precious memories by assembling scrapbooks to commemorate family adventures. Make the scrapbook a family affair with everyone contributing their own creations.

Find more ideas for capturing and sharing experiences at zebrapen.com.

Photo courtesy of Getty Images (children at aquarium)

