

SENIOR SCENE

Information & Events for Tucson's Senior Community

Quarter 3 2018

Tap in to Home Equity

The amount of reverse mortgage dollars available to a "senior" is based on their age, property value, interest rates, and any underlying property liens that need to be paid off.

Funds may be annuitized (monthly payments for life), taken in a modified lump sum basis (60% available at loan closing with the remaining 40% available after one year), or funds may be left in a credit line for future use (any funds left in the line of credit will grow monthly on a compounded basis at an annualized rate of approximately 5%). It is also possible to combine payout methods to meet the borrower's needs. Interest and FHA mortgage insurance is only charged on the funds as the money is accessed/used.

Times have changed and so have the new Reverse Mortgages.

Steve Wolf "Arizona's Senior Loan Officer" 520-975-9000 swolf@vipmtginc.com.

A Path To Fitness & Health

Walking, relatively doable at ANY age, has been proved to be one of the best activities for long-term health. Along with the obvious physical fitness benefits, a daily stroll has also been proven to:

- ◆ Help with weight loss, mood enhancement, memory retention, cancer prevention, and of course cardiovascular health.
- ◆ Lower blood sugar by either walking for 45 minutes a day or for 15 minutes after each meal.
- ◆ Strengthen the brain by reducing atrophy of the hippocampus.
- ◆ Tones lower body and legs.
- ◆ Curbs stress eating.

Start slowly, and employ a step counter if available. Then add a modest 100 steps periodically to increase your stamina.

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- Senior Savings

Senior Silies

- When you get a bladder infection, urine trouble.
- Did you hear about the new corduroy pillows? They're making headlines everywhere!



"Your One-Stop Resource For Senior Services"

Sudden Impact

Suppose you wake up tomorrow and your financial planning for future full retirement is happening now? Leaving a job earlier than expected or succumbing to a health issue are the two main causes of blindsided retirement. Here are a few tips to deal with this situation:

1. Take a deep breath. Figure out where you are at now, taking inventory of your assets, debts, income/cash flow, and current spending.
2. Funding. Ascertain how those costs will be paid for. Multiply the balance of your retirement accounts by 4% and that will equal the approximate amount that you can withdraw from the accounts and expect that money to last 30 years.
3. Add the above funding amount to an pension income and/or expected social security. Note: currently there is an 8% bump in benefits for each year between the ages 62 and 70, which argues for delaying receiving Social Security benefits.
4. Deal with the gap. If you cost of living is greater than your income, there are only two ways to close the deficit: spend less (downsize) or earn more.

Top 9 U.S. Travel Spots For Seniors

- | | | |
|-------------------------------|------------------------|-----------------------|
| 1. Miami/Key West, FL | 4. Santa Fe, NM | 7. Sedona, AZ |
| 3. California Coast Road Trip | 5. St. John, U.S. V.I. | 8. Las Vegas, NV |
| 2. Alaskan Cruise | 6. Lake Tahoe, CA | 9. Hawaii, Big Island |

The Dignity Difference

Have you considered having the conversation with your loved ones regarding what your wishes are at time of passing? Many times, this can be a very emotional and difficult conversation to have with family members and friends. East Lawn Palms Mortuary and Cemetery have been serving families for decades and have provided support in information related to pre-arranging, military veteran/retiree benefits, cemetery options for cremation and burial as well as funeral services that can be customized to the individual's wishes.

We are part of the Dignity Memorial network of providers in Arizona. You might be asking yourself, how does one afford paying for a funeral? Whether you choose cremation or burial, we offer a variety of services and products designed to accommodate all budgets. The benefits of pre-planning will ensure that your requests and wishes are met. If you are interested in learning more or would like to schedule a tour of our facility, please contact us or visit our website at www.eastlawnpalmsmortuary.com or contact Michelle S. Garcia at (520)751-2480 or Michelle.garcia@sci-us.com.

Senior Centers in Tucson

Armory Park, 220 S. 5th Avenue (520) 791-4865.

El Pueblo Activity Center & Senior Center, 101 W. Irvington Rd (520) 791-3250.

Carol West Senior Addition at the Morris K. Udall Center, 7200 E. Tanque Verde Rd, (520) 791-4121.

www.tucsonaz.gov/parks/senior-programs.

Quotables

"The whole secret of life is moderation — a little bit of everything."

Jessie Lichauco, 105, Cuban philanthropist

"People often ask me [the secret to my longevity] and I always answer the same thing: love life. Live a simple life, play with your kids, enjoy the things you have, spend time with good loyal friends."

David Rockefeller, 101, American businessman



Senior Support Alliance
SeniorSupportAlliance.org

"Your One-Stop Resource For Senior Services"

To Catch a Thief

In 2017 there were approximately 16.7 millions individuals impacted by identity theft, with an accompanying \$16.8 billion in stolen money by identity thieves. Seems like every day there is a new scam, many that prey upon the elderly. Here are a few tips and an acronym to help thwart these nefarious frauds:

S — be stingy. Protect your personal information by limiting who receives it. Most financial institutions and other entities will never ask you for your personal and account information over the telephone or via email.

C — check & review your financial information periodically. Bank, credit card, and investment account statements and balances should be frequently perused and all records should be kept in a secure location.

A — Ask for a copy of your credit reports from time to time. You are entitled to a free copy, annually, of your credit report from all three credit bureaus. Visit annualcreditreport.com to order your free annual credit reports.

M — Maintain records of your financial accounts. This will permit you to quickly dispute a transaction.

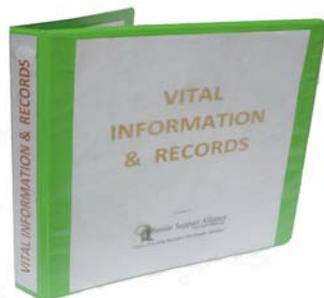
Stay alert - don't be a victim!

Getting Rid of Stuff

Downsizing and transitioning in to a new living arrangement almost always requires divesting of some personal property. Fortunately, there is help if you know where to look. Here are some tips to help you with your quest to downsize.

- ⇒ Use the new space as a guide - compare you present space and floorplan with the new residence.
- ⇒ Don't tackle the entire house at once - work on one room at a time.
- ⇒ Frame decisions as a "yes or no" - banish the maybes.
- ⇒ Focus on the most-used items - let the rest go.
- ⇒ Cull a collection - keep the most important pieces.
- ⇒ If the item is slated to be a future gift or legacy - give it now!
- ⇒ Think twice before selling on you own - for security and saving time, enlist the help of others.
- ⇒ Consider appraisals for valuable items.
- ⇒ Try the "Free - Help Yourself" sign to make items miraculously disappear.
- ⇒ Pay a service to haul junk away in one fell swoop.
- ⇒ Consider paying a professional senior relocation service as a one-stop solution.

John Jay Brosky is a local real estate broker with a focus on working with seniors during late life transitions. (520)400-8020 jaybrosky@remax.net.



Organize your personal records and emergency contact information in one place with the Vital Information Binder. Order yours today for only \$20! (520) 314-1011 or www.seniorsupportalliance.org.

5 Food Fixes for Thinning Hair

1. **Carrots** - beta carotene (Vitamin A) not only boosts vision and the immune system, its good for hair too.
2. **Salmon** - there is a proven link between vitamin D deficiency and hair loss, plus Omega-3 "lubricant".
3. **Eggs** - biotin improves the structure of keratin (which is what hair is made of).
4. **Avocados** - monounsaturated fat plus vitamins B12 and E improve hair strands.
5. **Oysters** - OK, this might be a stretch in the desert, but the high zinc concentrate helps spur hair growth.



TUCSON SOCIAL SENIORS 60+

UPCOMING EVENTS – LET ANN MARIE KNOW IF YOU WOULD LIKE TO JOIN IN THE FUN!! **520.314.1011**



Regularly Scheduled

Here are some of the regularly scheduled events

First Wednesday	9:00am – 11:00am	Coffee Talk - Central (Grant and Swan) - First Watch - Crossroads, 4775 E Grant Rd, Tucson, AZ 85712, USA
Second Monday	2:00pm – 4:00pm	Late Lunch at Sweet Tomatoes - Northwest - Sweet Tomatoes- Tucson Mall, 4420 N Stone Ave, Tucson, AZ 85705, USA
Second Wednesday	6:30pm – 7:30pm	Hand Drumming with Solange! Change Your Rhythm - Change Your Life - 4202 Calle El Centro, Tucson, AZ
Third Thursday	9:00am – 10:30am	Coffee Talk - Northwest (River and Oracle) - First Watch - Fiesta, 5055 N Oracle Rd, Tucson, AZ 85704, USA
Fourth Wednesday	2:00pm – 4:00pm	Late Lunch at Sweet Tomatoes - East - Sweet Tomatoes- Tucson II, 6202 E Broadway Blvd, Tucson, AZ 85711, USA

Not so Regularly Scheduled

Watch for the not so regularly scheduled events that are fun and interesting!

Educational Events	Lunch hour or Mid Day	Many Educational Events are posted, check the calendar of events for dates and details
Fairs and Festivals	weekends	Tucson has so many fun fairs and festivals for all seasons and reasons! And it's more fun to go with friends!
Happy Hour	4:00pm- 6:00pm	Social Happy Hour Events, some specific to couples or singles, others are specific to food choices or days of the week! You just never know!
Live Music & Dancing	7:00pm- 10:00pm	Popular local music venues, check the calendar of events for dates and details

FOR MORE DETAILS, GO TO OUR MEETUP.COM PAGE – OR – WWW.SENIORSUPPORTALLIANCE.ORG



Senior Support Alliance

SeniorSupportAlliance.org

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- ◆ Estate Sales & Downsizing
- ◆ Financial Advice
- ◆ Hospice Care
- ◆ In-Home Caregiving
- ◆ Medicare & Health Insurance
- ◆ Pre-planning & Funeral Services
- ◆ Seniors Real Estate Services
- ◆ Reverse Mortgages
- ◆ Senior Placement Services

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