

ADVERTISING FEATURE

Senior Living News



Five questions to prepare for your financial future

COURTESY OF ARACONTENT

Have you ever wondered if you'll be able to afford retirement? Do you question if your finances will keep you afloat if your family were to experience a medical emergency or another expensive and unplanned event? "Financial awareness and education are extremely important, which is why people need to take a moment and think about their areas of need and risk and determine which steps are the best ones to take to develop a strong financial future," says Michael R. Fanning, executive vice president, U.S. Insurance Group, Massachusetts Mutual Life Insurance Company (MassMutual). Take one hour to review your finances and discover if there are areas where your plans can be stronger. Here are five questions to ask yourself:

fixed income but facing increasing health care costs or owning your own business and not being able to sell it when you need to retire.

4. What do I need?

When you have your risks and goals all lined up, set out to answer the question: What do I need to make my finances stronger? For example, whole life insurance can help provide security to your family if you were to die at a young age. It is also a product that accumulates cash value, a component that can help at home in the face of unexpected emergencies or to supplement retirement income. If you're a small business owner, you could take a loan from your whole life policy to help with payroll until receivables come in, for example. While the above options are valid solutions for many, keep in mind that access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit. It can also increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the insured dies. Consulting a trained financial professional is recommended.

Disability income insurance insures a portion of your income against an unexpected injury or illness that leaves a person unable to work and provide for family. Some carriers also offer retirement contribution protection, in the event of a disabling illness or injury.

5. Who should I talk to?

If you feel you need assistance in strengthening your finances, consider involving a financial professional to help guide you through the process. This person can give you an outside opinion, which is helpful when dealing with emotional issues involving the people you love. A financial services professional.

1. What are my goals?

Before you get started, determine what you need to finance, especially in the future. Some typical goals to consider include home ownership, starting a family, paying for college tuition and financial independence.

2. Who depends on me?

Part two of determining your goals is assessing who depends on you financially, including a spouse, children and parents or in-laws. These dependents can change — for example your children may leave the house when they graduate - so you might want to take that into consideration and re-evaluate your plan during the course of your life.

3. What are my risks?

Assessing gaps in your coverage is a vital step in the planning process because it allows you to create a plan B. Common risks include dying too soon or living too long, getting hurt, being unable to work due to a job lay-off or illness, being retired on a

How to get your loved one to listen to you

COURTESY OF ARACONTENT

If you must constantly repeat your side of a conversation, turn up the volume on the radio or TV at the request of others in the room, or hear yourself being shouted at, you may have a loved one in need of a hearing aid.

Hearing loss affects 36 million Americans, and when left untreated, it can lead to depression, anxiety, paranoia and isolation, according to The National Council on Aging.

But it can be very difficult to convince people to take a hearing test and find out if they need a hearing aid. And you may unknowingly be an enabler. Here are some tips from the Better Hearing Institute to determine

if you are enabling a person to not get his or her potential hearing loss checked out:

Don't repeat yourself. When you are asked to repeat something, make an indicator - like saying "one time only" before restating the information - to point out to your loved one how frequently he or she is missing part of the conversation.

Keep your voice volume at a normal level. This prevents you from stressing your throat and vocal cords.

Avoid translating conversations for your loved one in person and on the phone. When she struggles to understand what the other person is saying, it can become more obvious that she may need hearing help.

Many people don't look for a solution because they don't realize they have a problem. Others don't pursue a solution like hearing aids because they don't want to pay for customized hearing aids on their own. Medicare and most insurance policies also don't cover hearing aids, and the average cost of a single hearing aid is almost \$2,000.

"Until now, people either had to spend thousands of dollars out of their own pockets to receive the clarity they need on hearing aids, or they were going without," says Dr. Sreekanth Cherukuri, an ear, nose and throat doctor and an attending physician in otolaryngology in Michigan City, Ind. After having to turn away patients

who couldn't afford expensive, customized hearing aids, Dr. Cherukuri researched and developed the MDHearingAid, which provides the clarity people are looking for at a much lower cost than customized hearing aids.

"Hearing loss is a huge quality of life issue. As a physician, I did not want to turn away another patient with hearing loss who could not afford a hearing aid," Cherukuri says. "Unfortunately, too many people are in need of hearing aids who have mild to moderate hearing loss. They should look for the best hearing aid they can afford. We are offering them a good quality, lower priced option that is under \$200, making cost one less reason for people not to get them."

Empty nest? Put out the welcome mat for guests

COURTESY OF ARACONTENT

When your youngest child packs up his room, loads all his belongings into the car, and drives away - to college, a new job or his first apartment - the quiet in the house can be unsettling at first.

Then it hits you, your 'empty nest' is a remodeling opportunity. You now have the time to redo that guest bathroom and design the ultimate bath retreat for the friends and family you are eager to invite over and renew old ties with. Yes, you may miss your children, but this is a great time to turn your home into the showplace you want to spend years enjoying. And by renovating your guest bathroom now, you can upgrade the space to meet your new hosting expectations.

With this remodeling project, you can easily target the green living lifestyle you've been dreaming about. Incorporating features that save water and money are hot trends across the country right now. Keep in mind that well designed bathrooms should be flexible and easy to use for guests of all ages and abilities. Socially sustainable design merges these two trends - sustainability and universal design - providing your guests with a bathroom that is not only beautiful, but also environmentally friendly, easy to use and overall a relaxing space to enjoy.

From the start of your redesign project,

be on the lookout for products that offer socially sustainable design. There is a wide selection of water-saving toilets, faucets and showerheads that will meet your needs and style. For example, the high-design Aimes toilet from TOTO is a water-saving product that is American Disability Act-compliant and WaterSense labeled by the Environmental Protection Agency. This toilet has clean, elegant lines including an ergonomic, comfortable height design that facilitates rising from a sitting to standing position. The entire Aimes Collection blends elements of both modernism and traditional design to create stylish transitional products that offer the richness of history updated with technological innovation, new materials and an uncluttered aesthetic of today.

Style your upgraded bathroom with a faucet that is inspired by the beveled bases and winged, cylindrical ceramic handles of the 19th century. The Aimes Widespread Lavatory Faucet reimagines this design by flattening its profile, giving it a clean, modern, almost two-dimensional silhouette. Its lever handles are easy to use - even with a closed fist, a guest can effortlessly turn the water on and off. And with modest water flow of 1.5 gallons per minute, your water bill will be happy with this faucet, too.

Upgrade your toilet to improve the amenities in your bathroom with the Washlet S300 personal cleansing system, which



takes the place of the unit's seat and is easily installed on virtually any toilet. It uses pure, clean water - and a bunch of nifty technology - to make guests cleaner and more refreshed than they've ever felt after a bathroom break. TOTO's socially-sustainable products take into account the person using it and the purpose of the product, which is why the Washlet S300 is perfect for guests of all ages and great for the environment as it eliminates the need for toilet paper - leaving trees free to clean the air.

Redesigning and upgrading your bathroom space for yourself and your guests will help you enjoy the vibrant new 'empty nest' that you will fill with friends and family for years to come. And with a beautiful bathroom retreat that is stylish and easy to use - not to mention environmentally and budget friendly - you will find that your children, too, will be clamoring for an invitation.



Caregiver Bootcamp

Please join us for an intensive workshop designed to provide Family Caregivers the support and skills they need to succeed. Presentation will be provided by the following experts: Dr. Theodore Ruz, Geriatric Psychiatrist; Becky Eizen, MBA & Lynn Buehr, MSW from Jewish Family Services and a representative from Hospice of Michigan.

- Topics include:
- How do I relieve the STRESS?!
 - Signs and Symptoms of Dementia
 - Caregiving and Resources in the 21st Century
 - Care of the Spirit

Register now at Sunrise of Bloomfield Hills while space is still available!



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Make your season bright by helping seniors in need this holiday.

Help the American House Foundation support metro Detroit seniors this holiday. Stop by any American House community and choose an ornament from the Holiday Hope tree. Donations range from \$5 to \$20 but any amount will be greatly appreciated. Holiday Hope for Seniors is an American House Foundation program partnering with Lighthouse of Oakland County to identify seniors in need and provide them with essentials like blankets, sheets and pillows.

Visit americanhouse.com/foundation or call (248) 203-1800 to learn more about the American House Foundation.



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