AO50

ActiveOver50®

SPECIAL **MONEY & RETIREMENT** ISSUE

ActiveOver50.com

Winter 2018

Will Your Money Last?

By Larry Hayes

One of our greatest fears is that we may outlive our money. The recent 10% drop in the stock market magnifies that anxiety and risk.

Personal finance expert Jane Bryant Quinn helps calm down our money worries in her latest book: "*How To Make Your Money Last.*"

MONEY TIPS FROM JANE

Annuities

Immediate-Pay Fixed annuities are the simplest and safest of all annuities. Put up some money and in return, get a fixed monthly income for life. However, Jane is not a fan of "variable" annuities that promise high returns but often come with hidden high fees.

"The entire financial industry tries to get people to buy complex instruments and depend on advisors who charge them commissions. I've always written that the simplest and lowest cost investments are the best. Look at index mutual funds where you may pay as little as 0.05 percent a year for the money management. These investments out-perform most of the actively-managed mutual funds in the world."

Retirement Investments

Buy only low cost, index mutual funds such as those from Fidelity and Vanguard. "High cost index funds, sold by commissioned financial advisors, waste your money, reduce your returns and make it harder to stretch your savings over your lifetime."

Housing

Use your home equity if you need to make a major spending cut. Sell or rent your house and buy something smaller. A reverse mortgage may also be a way to increase your income.

Social Security

Put off taking Social Security until 70, if you can. You earn an additional 8 percent of your full benefit for every year of delay. S.S is America's finest retirement plan but most people need more money to live on.

Simplify Your Financial Life

Assemble all your financial records including IRAs and 401(k)s in the same place. Consolidate your bank accounts. The goal is to simplify your financial life.

Estate Planning

Update your will and living trust, if you have one. Make sure you have an End of Life Directive in place and your family and doctor have copies.

Financial Planners

Use fee-only Certified Financial Planners (CFPs). They do not sell financial products or take sales commissions. No hidden costs. Always best to invest with a fiduciary.

Best advice? Save, save, save!

Editor's Note: To order Jane Bryant Quinn's book on *"How To Make Your Money Last,"* go to amazon.com.

Time to Get Out of the Stock Market?

By Evelyn Preston

I began this article as the soaring American stock market bounced around on its long overdue adjustment. Investors knew—or should have known—that the market had become "overvalued."

Due to the artificially low interest rates of the recent past, experts believe it's better to have a "correction" than sink into a bear market. Some major "players" like computer traders, institutional investors, pension funds, etc. understood this new scenario; they began to sell and take their winnings. Others panicked and followed suit.

That's the way the market works, rising and falling due to facts, fears and other tangible and intangible ideas and events.

As in 1929, 1987, 2002 and 2008, after a too long run-up in stock prices, this recent sell off was inevitable; other factors besides rising interest rates also came into play for a mix of:

Good news—the current robust economy, also growing worldwide, hasn't changed but leads to, **Bad news**—fear of inflation and increased debt that spook investors.

Old news—"irrational exuberance" and rapid change which erases common sense.

TOO GOOD TO BE TRUE: even the "little guy" realized the market went up too high, too quickly, for too long. Unfortunately, many investors tend to forget the mantra of buy, hold, diversify. They also forget long term goals and swiftly sell at the top.

THIS TOO SHALL PASS: The stock market has proven the best bet for the highest overall returns through long eras of inflation, depression, war and scandal. These market jolts should trigger more than foolish fears of total loss. Instead, history proves that markets rebound.

RISK IS PERSONAL: No one should ever invest a penny before close examination of their innermost tolerance to the swings of financial fortune.

Don't want to ever lose a dime? Give up greater rewards with guaranteed returns via bank CDs, Government bonds and notes, insurance company annuities and cash.

Willing to take some risk? Along with guaranteed returns, add diversified mutual funds.

REVIEW and RECALCULATE

Compounding—interest earned on money plus interest is magic; reinvesting earnings to buy more shares at lower share prices leads to greater gains.

Time is money—the longer an investment is held, usually the lower the risk.

Market diversification—to even out losses and gains it's essential to invest in foreign/domestic, large/small cap, stock/bonds, growth/income funds/stocks/bond and also rebalance amounts in each group.

Time line—Seniors can keep dollars moving to different "buckets" depending on retirement needs and risk tolerance; conventional wisdom advises more bonds and fewer fluctuating stocks as we age.

Cash isn't always king—total anathema to risk requires total guarantees. However, all cash may lead to loss due to even minor inflation and taxes.

Market timing—cashing out may stem a downward slide but no one knows exactly when to reinvest.

No one likes to lose money. However, for most people the negative effects of a loss are always GREATER than the positive effects of a gain.

Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.498.7443. Her book: Memoirs of the Money Lady is available at www.evipreston.com.

Pros and Cons of Annuities

By Arvind Ven

Annuities are the Rodney Dangerfield of the financial services industry. They get no respect. Annuities sometimes get a bad rap due to the fact that all the pros and cons are not properly laid out before a prospective client. As in all things in life, whether annuities are a good fit depends on each individual's financial situation and the need for steady income in retirement. Annuities, when chosen properly, can offer risk mitigation and portfolio diversification.

In this article, we will examine Fixed Immediate Annuities also called the Single Premium Immediate Annuity (SPIA). I call it the 'key in the ignition' annuity, as you can turn it on as soon as you want to, unlike other 'deferred' annuities where you will have to wait longer periods to turn on income.

What Is An Annuity?

An annuity, in simple words, is something that you pay into with the expectation that you will receive a steady income stream at retirement. Examples are Social Security, a company pension if you have one. Simply put, with an annuity product, you are entering into a contract with an insurance company to create your own pension.

Types of Annuities

The two main types are the Fixed Annuities and Variable Annuities. Fixed and Fixed Index Annuities offer downside protection while there will be a cap or limit on the upside. Variable Annuities, on other hand, may offer higher upside but there is a risk of more downside during down markets. We will focus on only Fixed Annuities in this article.

Types of Fixed Annuities

There are several variations but the two major types are the Immediate Annuity and the Deferred Annuity. As the names indicate, you can turn on income right away (if you choose to) in an immediate annuity. However, in a deferred annuity, you may have to wait, generally for 7-10 years, before you can start drawing income.

Fixed Immediate Annuities are appealing to boomers and seniors as they offer immediate income and a guaranteed income stream for life. Fixed Annuities offer a set percentage payout every year. Fixed Index Immediate Annuities are linked to chosen market indices and can have potentially higher rates. In the both cases, the principal is protected.

If the payout is chosen as a joint payout, the income stream could continue on for the surviving spouse for the rest of his or her lifetime. Such annuities may offer the following benefits:

1. Supplement retirement income in addition to Social Security and other retirement income sources, if any. Augmenting retirement income sources is important in retirement in case the rest of your assets exposed to the stock market are caught in a multi-year market downturn.
2. For those turning 70 1/2, and if the annuity is part of their IRA's (qualified funds), then this could provide for both retirement income and meeting part of the RMD requirements. The RMD (Required Minimum Withdrawal) starts at age 70 ½ and the law mandates that you start withdrawing a percentage (set by the IRS) every year from these IRA, 401K and other tax deferred assets. This mandatory annual withdrawal amount is taxed at ordinary income levels.

Things to Consider

- Speak with a trusted financial adviser to understand whether an annuity fits with your situation and retirement plan.
- Fixed annuities and Fixed Index annuities will cap your gains on the upside. However, your principal is protected even if the market swoons.
- Check the rating of the insurance company and look at 'A' rated companies. Agencies such as A.M Best, Standard and Poor's and Moody's rank these insurance companies.
- Most annuities have a surrender charge sometimes over several years. Make sure that this is the right strategy for you before you commit.

Arvind Ven is a Los Altos, CA based independent financial adviser and Gen-X'er focusing on retirement income planning. He writes personal finance columns for local publications and conducts educational seminars on retirement planning at local libraries and other locations in the Bay Area. He has an M.S. in Computer Engineering from Syracuse University and an MBA (Sloan Fellow) from the MIT Sloan School of Management. Contact him by email at arvindven@gmail.com or call 408.663.1039.

GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

Reverse mortgages are not for everyone. But for many, it could provide extra money allowing you to live independently in your own home as long as possible. Reverse mortgage specialist Marilyn Brown Ross gives us an overview of this type of loan for older homeowners.

Q: HOW DO YOU KNOW IF A REVERSE MORTGAGE IS RIGHT FOR ME?

A: First of all, you must be 62+. It's my job to review your situation and make sure you understand how a reverse mortgage will affect you. You will also have the opportunity to complete a counseling session with a HUD certified housing counselor.

Q: HOW DO REVERSE MORTGAGES WORK?

A: A reverse mortgage allows you to stay in your home the rest of your life as long as you comply with the mortgage terms. They really function like a regular mortgage. If you decide to sell your home, the reverse is paid from escrow and you or your heirs get the balance.

Q: WHAT ARE THE BENEFITS?

A: Too many to list but the most important one is that it allows you to remain in your home as long as you want without the worry of having to make a monthly payment. It may also allow you to access money when needed for whatever challenges life throws at you-- in home care, getting out from under debt, travel and in general, just living a better life as we age.

Q: HOW MUCH MONEY CAN I GET?

A: That depends upon your current situation and whether you have a mortgage that will be paid off with the reverse. That's where I come in to prepare a no cost or obligation analysis of your situation-- explaining what is available including the intricacies of the product.

Q: WHAT ARE THE COSTS?

A: The costs will be determined by the value of your property, the amount of a current mortgage (if any), the type of loan you choose and how much you take out upfront. This is why I compile an analysis for your personal situation. Then I'll be able to address this question with certainty.

Q: WILL I STILL OWN MY HOME?

A: You definitely own your home as you will remain the only one on the title. There are three things necessary for you to do with a reverse mortgage: pay the property tax, homeowners insurance (hazard insurance) and keep the house in decent repair. Should you decide to sell in the future, just put the house on the market and the reverse will get paid off from the proceeds and you get the balance.

The same applies to your heirs when it is passed to them. They have the ability to pay off what you owe on the reverse and keep the property or sell it and pay off only what you have used plus any accrued interest, and they keep the balance.

*To learn if a reverse mortgage is right for you, contact Marilyn Brown Ross, Open Mortgage Branch Manager, at **408.722.0010**. Email: MarilynRoss@OpenMtg.com. Visit MarilynBrownRoss.OpenMortgage.com.*

Ready For "Robo" Advisor?

By Evelyn Preston

You've heard it before: "I'm so busy since I retired; when did I ever find time to work! Savvy seniors know that positive pursuits—exercise, friendships, hobbies, etc.—can add to longevity.

Also consider the hours to inaugurate hearing aids, revamp old dental work and schedule physical therapy for a bad knee or back. Many of these inevitable "extras" often cost extra as well. Aging calls for extra awareness of financial bottom lines to enjoy the "good life" and to pay for it.

Q: With ever more technology, what are the advantages for using an automated "robo" financial advisor?

A: For the younger set or people comfortable with technology, these computerized platforms for investment management and advice can offer the same services as any financial professional and negate the emotion involved in "doing it yourself."

Formerly only available to high net worth individuals, "robo investing" hails the bringing of specialized investment strategies and today's high frequency trading to the small investor. Web based and for mobile devices, these technical platforms offer low cost, low minimums, dispassionate choices and diverse plans.

Check comparisons and ratings of several web-based companies via www.InvestorJunkie.com with links to help simplify this complex new world of investing. WealthFront, Betterment, et al are highly rated, on-line companies along with Blooom which just manages 401Ks. There's no need to switch from a current portfolio, "robo investing is merely a program overlaid on existing investments.

Q: Could you offer suggestions for "planning ahead?"

A: You can always revise plans and dates but it's effective to devise a template well ahead of critical money moves mandatory in retirement. Past A050 columns discussed each of the following:
1) Irrevocable decision making: Social Security and pension start dates; taking lump sum or monthly payouts (or a mix); ditto for annuity choices; yearly "gifts" to family.

2) Cost comparison of moving/downsizing/retirement community living—"home" work required.

3) Big ticket purchases: a new car, home repairs, large appliances while still earning income.

4) Stashing cash for "just in case" emergencies or a down market during retirement.

5) Tax-rate diversification among different investment vehicles.

Q: What are some overlooked financial issues especially related to seniors?

A: This repeat question prompted general reminders that spending in retirement probably won't be less—just different; that "safe" (cash, bonds) money, may not keep up with the growth (stocks, mutual funds) assets needed for longer life expectancy and that healthcare costs will soar.

Specifically, age and activity often lead to physical problems that require stays in hospitals and/or rehab facilities. Brochures warn not to bring wallets, jewelry or money. Remember that debit cards guarantee immediate losses if lost or stolen.

Q: With Bay Area housing prices sky high, wouldn't this be a great time for a reverse mortgage?

A: With increased home equity in the Bay Area, seniors might access some of this built-up cash to cover special needs/wants: home maintenance, travel, medical bills, helping the kids, etc. While greater safeguards have improved reverse mortgages over the years, the overall costs are significantly higher than a regular pay-as-you-go mortgage and aren't feasible for smaller amounts i.e.: $100,000 loan. Off-setting the advantage of paying back later—at sale, a necessary move or upon death—borrowed principle and accrued interest must be repaid by owner or heirs. Check www.Hud.gov.

Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.498.7443. Her book: Memoirs of the Money Lady is available at www.evipreston.com.

5 Secrets For Planning the *Second Half of Life*

By Janis Carney

What is the "Second Half of Life"? The answer depends on your perspective. As an elder law attorney, I define it as life after your children are grown and you begin to focus on yourself and plan for the rest of your life.

Until this point, you have dutifully planned for what would happen to your family if you died suddenly. How would you provide for them? How would you protect whatever you leave for them from taxes, probate and their own bad life choices? In the Second Half of Life, planning shifts to what happens when you don't die but instead endure a slower decline with all of the issues that journey may include.

Many clients assure me they will never need long-term care. They visualize a rapid decline and death, instructing not to be kept on life support. But what happens if their life ends differently? We need a plan that addresses how we want to be cared for along our journey, how we will pay for our care, and who will make health care and handle finances when we cannot do so.

In planning for the Second Half of Life, the first secret is to have good legal documents that address your wishes and needs for aging, not just for death. You need detailed Durable Powers of Attorney over property and finances giving your trusted agent powers to handle all of your affairs. You also need a trust that allows your agent to modify it for changes in health and finances as well as changes in the law.

A second secret is to understand options and make a plan for the care you want and how to pay for it. Today more seniors elect care in a senior assisted living facility. These facilities are a great alternative when living in your own home is no longer realistic.

Another secret for seniors who are young enough and healthy enough to qualify are the new "asset based" long-term care insurance options, utilizing single premium life insurance or deferred annuity policy.

Including a long-term care rider on these policies may give coverage to seniors who could not qualify for a traditional long-term-care policy. They also have death benefits that pass to family if the long-term care limits are not depleted. These have other benefits over traditional long-term care policies.

A fourth secret shares ways to conquer many of the tax problems seniors face on selling the home in which they have lived in for decades. In some cases, we use certain trusts to minimize capital gains on the sale of the home while creating monthly income to pay for care.

In other cases, a senior may be able to move to a more aging-appropriate home or buy into a continuing care community without losing their Prop 13 tax base. If it is important to leave a home to a family member, we may use personal loans or private annuities to pay for the senior's care at home or in a facility.

The final secret to planning for the Second Half of Life is to have a team of professionals who can handle any obstacles that may come up along the way. A good team will include an elder law attorney, CPA, financial advisor/planner, care coordinator and team of caregivers, an independent geriatric care manager/advocate and family decision makers.

Janis Carney is an elder law attorney. For more information about planning for the Second Half of Life, you're invited to attend a free educational seminar. Visit: carneyelderlaw.com or call 408.402.6440.

ASK LARRY

"Should I Get the Hell Out?"

Q: ***I'm 72 and remember the market crash of 2008 when the Dow Jones went from 16,000 to 6,000. Recently, it dropped 1,200 point in a single day. Should I get the hell out?"—P.N***

A: Scary times, indeed. But no one can predict the stock market. So called experts tell us to "hang in there" because the market always rebounds over time. Based on history, that is true. But what if you are in your 70s and 80s or older? Time may not be on your side. It took many years for the market to climb back from 2008.

For peace of mind, my suggestion is to diversity your portfolio. Don't put all your money in the stock market. There is nothing wrong with putting some of your money in CDs, government bonds AND cash. You'll sleep better at night.

Q: ***My wife and I are in our 80s and will need to "downsize" eventually but don't want to move. We're thinking of building a "granny unit" in our backyard as a future place to live. Good idea?—T.B***

A: Great idea-- if your backyard is large enough and your city allows. Some cities like Campbell require a minimum lot size of 10,000 sq. ft., although Campbell is now considering reducing their minimum size lot. Other cities like San Jose require only 5,445 sq. ft. In Mountain View and Santa Clara, there is no minimum.

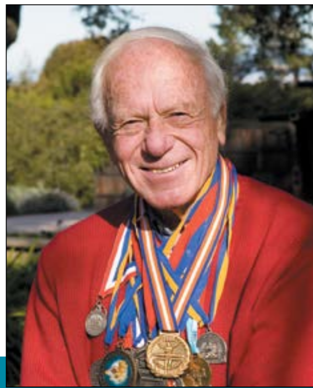
The housing crisis in the San Francisco Bay Area is the main reason why granny units are rapidly gaining popularity. People can't afford to buy homes or rent. Granny flats or in-law quarters are a piece of the housing puzzle. Interested? Talk to your city's planning commission.

Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call **408.921.5806**. "***Ask Larry***" is written by Larry Hayes, publisher of A050.

Wealth Or Health

By Walter M. Bortz, II, MD



Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: drwbortz@gmail.com.

For a number of years I had the happy opportunity of giving the first lecture to the prestigious Stanford Business School executive program.

These high level financiers fly in from Zürich, Cape Town, Wall Street and Dubai. They crowd in with the grand hope that somehow they will learn how to get even richer.

The assemblage logically anticipates a Nobel worthy economist to lead off. Instead they get me—a weathered geriatrician who still makes house calls.

I begin, "What's your most important asset?" The audience stirs. This challenge is followed immediately by "who owns that asset?"

The imperative answer to the first question is health, no equivocation allowed. The second answer is "you do."

You cannot download the responsibility for your health on any other person or institution. Only you own your most precious asset. You are your own best physician.

My perspective streams directly from the reality that personal behavior is the root cause of most illness. And in accord with that truth, it is susceptible to change—"Serenity Prayer." Prevention is infinitely more desirable as a ruling strategy than is cure which is often uncertain, unpleasant and frightfully expensive.

This perspective is aligned with the punch line of my favorite Jack Benny skit. Confronted by the robber "your money or your life?" Jack responds, "I'm thinking it over."

There is an inevitable close relationship between health and money. My idealism demands that health has the higher priority.













Empower Your Life With Purpose

By Gloria Dunn-Violin

At 94, John Goodenough has invented a glass-based battery that may over-perform the powering of our smartphones, laptops and all other rechargeable electronic devices. Mother Teresa, then 69, received the 1979 Nobel Peace Prize for her humanitarian work among the needy. Diana Nyad swam from Cuba to Florida at age 64.

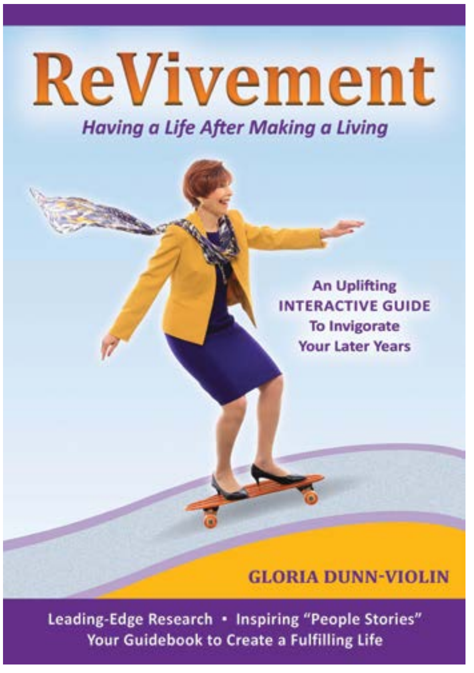
The list of achievers over 50 and their accomplishments in the world is miles long. What keeps these prolific individuals engaged and excited in their second half of life?

The answer lives within each one of us. Purpose!

Purpose is the reason you wake up in the morning. It directs you to a fulfilling and meaningful life beyond what you may have imagined. Purpose defines your lifework and why you exist and energizes you to be involved in life's many blessings. Instead of feeling lost, you are involved in using your abilities, experience and talents in meaningful ways.

Your purpose fills you with passion. It gets you moving toward your goals. It pushes you forward on days that aren't your best because you know there is something important for you to accomplish. You are on a mission and it far outweighs some setbacks you may experience along the way.

Having a personal purpose is like having a master plan for your life. It takes your goodness of heart into the world to make a difference. The payback in satisfaction is incredible. In fact, activating your personal purpose is a powerful, nonmedical prescription for enjoying a healthy, long and happy life.



"To me, there is no greater calling. If I can inspire young people to dedicate themselves to the good of mankind, I've accomplished something."

— John Glenn, Astronaut

Purpose Extends Life and Delays Alzheimer's Disease

Purpose also appears to have a potent ability to improve and extend lives. "It's a very robust predictor of health and wellness in old age," said Patricia Boyle, a neuropsychologist at the Rush Alzheimer's Disease Center in Chicago.

Following almost 1,000 people (average age: 80) for up to seven years, Dr. Boyle's team found that the ones with "high purpose" scores were 2.4 times more likely to remain free of Alzheimer's than those with low scores. They also were less likely to develop mild cognitive impairment, often a precursor. "It slowed the rate of cognitive decline by about 30 percent, which is a lot," Dr. Boyle added.

In addition, her study showed that purposeful people were less likely to develop disabilities or die. A sample of 1,238 people followed for up to five years (average age: 78) by Rush researchers found that those with high purpose had roughly half the mortality rate of those with low purpose.

The Elixir of Having a Life

People who are purposeful have goals, activities and interests that direct their days and make time on this planet pleasurable. At the same time, they usually experience enormous satisfaction in helping others.

By activating your purpose, you may become one of the stories about people who do amazing things when they are inspired to action—because you are living on purpose. By helping yourself, others and the world, you will make the contributions for which you were born to give.

Gloria Dunn-Violin, author of Revivement: Having a Life After Making a Living, is a professional speaker, workshop leader and business consultant on retirement and aging. She has 35 years experience in the business sector working on behavioral and foundational business issues. Gloria now helps retirees and businesses with meaningful advice about aging and retirement. 415.259.7090 www.havingalifenow.com and www.revivementbook.com.

Growing Old Is a Journey

Less Daunting When People Care

By Vanessa Valerio

One Sunday morning, I decided to enjoy a quiet moment. Away from the chaos and deadlines that I have become accustomed to. I stopped by a small breakfast place with an ocean view.

The wind was chilly and the atmosphere was serene. Then I saw an old man in his 90s come in, struggling with each labored step. He was with his family. As he sat down slowly, his son handed him the menu. The old man started to look at the menu; he was obviously having a hard time reading each word. After a few minutes his son blurted out, "There's not much choice there. What's taking you so long?"

I was taken aback by his son's behavior. Growing old is not easy. Some people are fortunate that they are able, or given a chance, to deal with aging gracefully. Older adults do not like to be rushed. When they are allowed to function at a moderately slow pace, their comprehension is enhanced.

The incident that I witnessed is the opposite of what I'd like to see. I have provided care to many seniors and I know that a loving relationship with their family is a positive influence during this stage of life.

Perhaps the best gift that we can offer our seniors is compassion. Encouraging our seniors to make decisions that affect their lives seems only natural but it is frequently ignored.

With sufficient information and time, most individuals will make sound decisions. Decisions can involve something as simple as ordering a meal for themselves—without being rushed.

Our seniors fear losing their independence. Sometimes we need to step back and understand what it's like to be in their shoes.

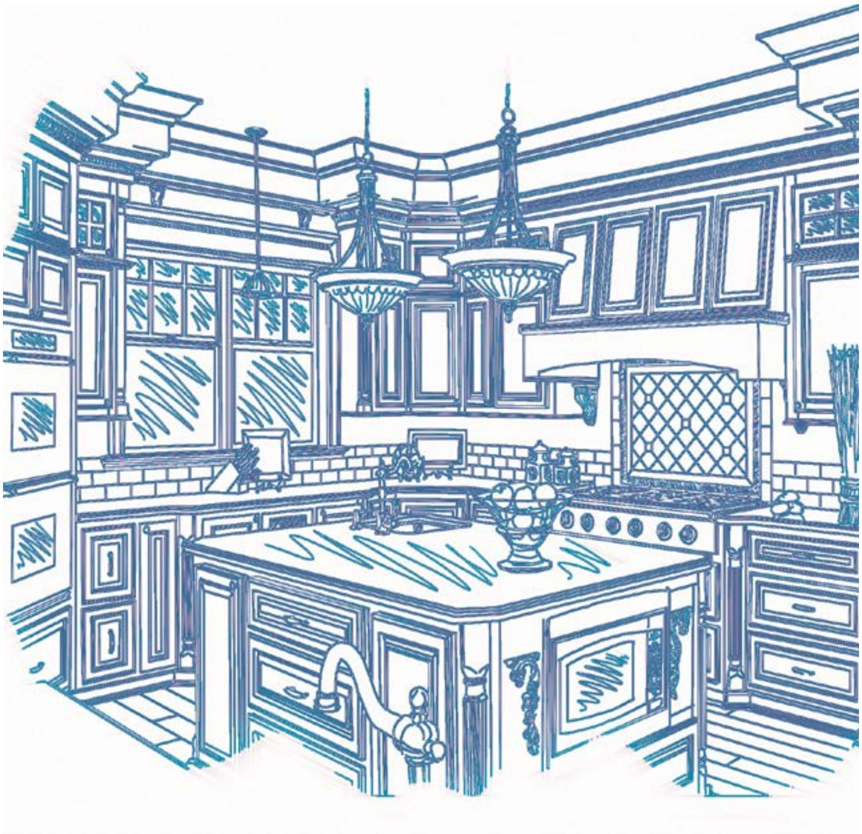
Have you ever wondered how challenging it is to read with failing vision? Have you thought how difficult it would be to access basic services in the community when you can no longer drive? Have you imagined how hard it is to walk or even write when you suffer from arthritis? If and when you see an elderly who is struggling to cross a street or sign his name, give him or her some time.

Let's value and treat our seniors with respect. Let's help them maintain a positive self-image. Let's encourage them to participate in life's pleasurable activities. Let's listen to their stories; this will help us learn what is important to them or what they truly want during life's final chapter.

Vanessa Valerio is a co-founder of Care Indeed and serves as COO and VP for Patient Care. To learn more about Care Indeed, go to CareIndeed.com. 650.328.1001.

ASK GENIE

By Genie Nowicki, Harrell-Remodeling



Q: What exactly is "Aging in Place?"

A: The concept of Aging in Place is creating a home that is safe, comfortable, user friendly and accessible for occupants of all ages and abilities. The goal is to provide a space that will allow you to stay in your home as long as you choose to and allow friends and relatives to visit.

Q: What are three things I can do to make my home safer as I age?

A: Falls are a major safety concern so here are three suggestions:

- Remove tripping hazards (rugs, cords, clutter)
- Install grab bars and hand rails (in bathrooms and other areas)
- Install better lighting

Also consider options to stairs on the exterior; provide good lighting and lighted house numbers at the front porch; add handrails on exterior and interior stairs; install night lights to light the floor/ pathways; and add Lever door handles for ease of use.

Q: If I am remodeling my kitchen to Age in Place, what should I ask my designer?

A: Talk with your Designer about their experience in Universal Design and/or for Aging in Place. Designers who specialize in these areas have credentials such as CAPS and UDCP (from NARI and NAHB, respectively). Here are some specifics to discuss with them:

- Appliances that are easy to access and clean and safer to use (e.g., Induction Cooktop, Microwave at a safe and comfortable height)
- Storage that is convenient and accessible (roll-outs, drawers, etc.)
- Aisles and clearances that are safe
- Counter tops at varying heights to provide options for more comfortable use
- Storage that is easily reached

Q: I'm diabetic and losing feeling in my feet and having trouble with my eyesight. What can I do to make my bathroom safer?

A: First, I would suggest that you talk with an Occupational Therapist for specific suggestions for your condition as best solutions can vary. Designers who specialize in Universal Design often consult with Occupational Therapists. In general, for diminished eyesight excellent lighting is a must and defining the edges of steps, flooring transitions and even tables with high contrast colors is very helpful. Textured tile on a floor can be helpful for those with limited feeling in their feet. And if balance is a concern grab bars and handrails are very helpful.

Genie Nowicki is a senior designer at Harrell-Remodeling in Palo Alto, CA. Her design certifications include CAPS, CKD, CBD and CID. For more information about Harrell-Remodeling, go to Harrell-Remodeling.com. 650.230.2900.

HERITAGE
Active Adult Living

Active Adult Communities designed for 55 and better

Find a life a luxury at any of our Heritage communities across Sacramento.
These premier active adult communities offer new single-story homes
that showcase Lennar's signature Everything's Included® program,
Thoughtful Design℠ details specifically for the 55+ lifestyle and fabulous amenities.

HERITAGE EL DORADO HILLS

Reflections Collection, 5 unique floorplans, 1,137 - 1,650 sq. ft.
1040 Pacifico Lane, El Dorado Hills, CA 95762
916-293-7665
Phase II Coming 2018, 3 collections, 1,235-2,993 sq. ft.

HERITAGE VINEYARD CREEK

4 unique floorplans, 1,743 - 2,206 sq. ft.
7463 Golden Stars Way, Sacramento, CA 95829
916-642-7265

HERITAGE WESTSHORE

2 collections, 7 unique floorplans, 1,295 - 2,206 sq. ft.
4400 Danube River Lane, Sacramento, CA 95834
916-333-7165

HERITAGE SOLAIRE *(Coming Soon)*

3 collections, 12 unique floorplans, 1,246 - 2,713 sq. ft.
Roseville, CA 95747
916-905-1615

Lennar.com/sacactiveadult

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