

MATURE living

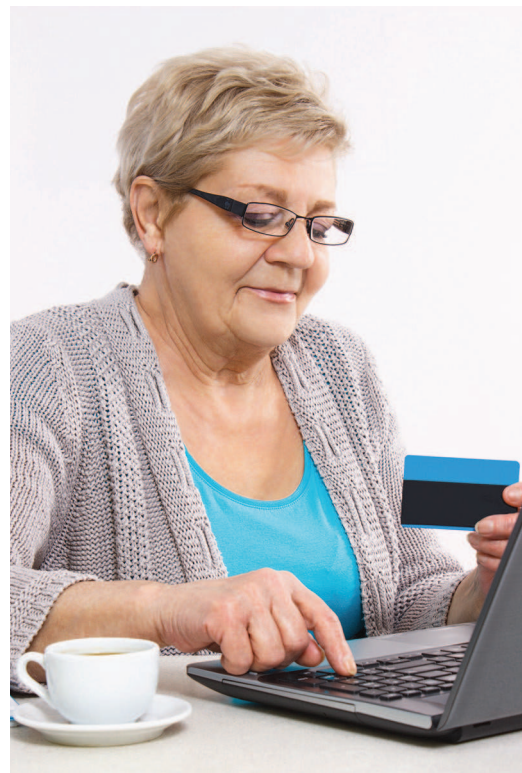


Watch out for this common internet scam

Internet scams are unfortunately part and parcel of the digital world and are something all internet-users need to be aware of— seniors especially, as they are the main target of such scams.

One of the most common internet scams occurs in the following way:

1. A scammer posing as a tech support employee contacts you by phone (they often say they work for Microsoft).
2. They tell you your computer is infected with a virus and offer a free security check.
3. They ask to be allowed remote access to your computer; they give you the steps to do this.
4. Once given remote access, the scammer installs software on your computer, allowing him or her to steal from your accounts. Alternatively, ransomware — a particular type of software that locks your computer — is installed, and the scammer then demands payment to unlock it.



A survey done by Microsoft showed that 15 per cent of computer users have received a call like this.

Protecting yourself from this scam is simple enough. If someone calls to offer tech support, don't under any circumstances trust them. Tech support should never call you: when you have issues with your computer, you always need to call them.

Glaucoma: what you need to know about this type of eye disease

Glaucoma is one of the leading causes of blindness in Canada, affecting some 300,000 people. It's been nicknamed the "silent thief of sight," as noticeable symptoms often don't appear until vision loss has already begun. However, the subject merits some attention, especially on the part of older Canadians, as the risk of being affected by glaucoma increases with age.

WHAT IS GLAUCOMA?

Glaucoma refers to a group of eye diseases that result in damage to the optic nerve, a part of the eye that carries visual information from the retina to the brain. Primary open-angle glaucoma is by far the most common type. This disease occurs when the eye no longer drains properly. The resulting back up of aqueous fluid, the fluid that hydrates the eyes, puts pressure on the optic nerve.

As mentioned, Glaucoma doesn't typically present symptoms. It develops gradually and painlessly. The first noticeable symptom is the loss of peripheral vision. But as this occurs progressively, it can in fact go unnoticed for a long time.

DIAGNOSING AND TREATING GLAUCOMA

If it's diagnosed early on, treat-

ments involving medication, eye drops or laser surgery can generally prevent further vision loss. If left untreated, permanent vision loss is likely to occur.

Eye doctors are able to check eye pressure and perform other tests to diagnose glaucoma, even when it's at its earliest stages. For this reason, regular checkups with an eye doctor are the best defence against this disease. If you're over the age of 40, you should get a complete eye exam every one to two years.



Five ways to have a full social life during retirement

If you're retired and have spare time on your hands, why not take the opportunity to try something new or meet new people? Here are five things you can do to enrich your social life.

1. Join a club (hiking, book, knitting, golf or acting)
2. Sign up for a group activity (yoga, painting, photography, choir or learning a second language)
3. Volunteer (at a non-profit, an animal shelter or the local library)
4. Attend lectures, readings and meet-and-greets
5. Join a group suited to your interests on the site MeetUp.com



If all else fails, simply go out. Visit a coffee shop, stroll through a museum, attend a show, play bingo or simply go somewhere where you can experience something new or see new faces.



Choosing the executor of your will

Appointing an executor for your will requires careful reflection. The individual will be in charge of administering your estate and carrying out your final wishes. You want this task to be done both efficiently and in a fair manner.

Very often, people will choose a family member or friend who they trust to execute their will. It's a plus if this person has knowledge on taxes, investments and financial decisions. However, keep in mind that the person you choose can turn to experts like attorneys or tax accountants to guide them through the process: what's most important is that the executor is someone you know to be responsible.

If you don't feel comfortable entrusting this task to a family member or friend, or if you have a complex estate, you can name a third-party executor such as a bank, trust company or legal professional. While all executors are legally entitled to a fee (this will come out of the estate), third-party executors represent an extra cost.

Note that you have the option of appointing two or more executors or co-executors. Executing a will entails a lot of work, so dividing the task between two people — especially if the individuals you have in mind have busy lives — is not a bad idea. Moreover, this can help ensure that the estate is distributed in a fair and honest manner.

And be sure to appoint an alternate executor (or multiple alternate executors) in case the original executor dies or is unable or unwilling to fulfill their duties.

Lastly, as this is an important decision, don't hesitate to seek advice from persons you trust, whether it's family members, friends, your lawyer or the bank.



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