

# Senior News Line

By Matilda Charles

## Pinching Pennies

Whether you're living on just Social Security or have additional income, it never hurts to save every dollar you can. There are many ways to do that.

- If you have pets, look into buying their food from online pet stores. Often you'll get free shipping above a certain purchase amount or a considerable discount the first time you buy. Order enough to make it worthwhile.
- If you're a member of AARP, keep an eye on its discounts. Whether it's restaurants, ordering pizza, traveling or buying new reading glasses, AARP might have a discount. Be sure to carry your card.
- If you have a tablet or computer, look into getting your newspaper online. You could save as much as two-thirds the cost of your subscription.
- Keep up with the maintenance on your vehicle. Put oil changes on your calendar and get them done, as well as having tires checked and rotated. You'll save

money in the long run.

- Check your local paper for free community events such as concerts in the park, library events with free movies or author readings, museum free days and street art shows.
- Learn how to use eBay, not to buy but to sell your belongings, or band together with friends to hold a giant yard sale.
- Check Goodwill and Salvation Army for clothing and household goods. You sometimes can find brand new-items, things that have been given as gifts to people who didn't want them.
- Create a spare email account and use it to sign up for free offers, coupons and rewards cards.

The bottom line is to keep your eyes open to any and all discounts. Often it just involves asking for senior discounts. Whether it's eating at restaurants, buying shoes or auto insurance, or signing up for cellphone service, ask.

## Clearing Out House

Old scams don't go away, and one of the scams that has come around again is the secret shopper scam. Most people like shopping, and if someone offers payment for it, many of us will try it. After all, it sounds like fun.

Secret shoppers often are hired by legitimate companies to visit one of their stores and make a purchase. Afterward you make a report on things like cleanliness, pricing, employee attitude and more. In For most of us, the time eventually comes to move out of our homes into a smaller, more manageable place. Some of us have a whole house of belongings to consider. Some of us have not only our stuff, but much that belonged to our parents because we didn't deal with their belongings -- we simply moved it all into our house.

Here are some ideas to get you started:

- \* Even if you're not ready to move, clearing out the extras and organizing the rest will make it easier when the time does come.
- \* If you have antiques, get an appraiser to come in and give you an estimate of their value.
- \* Ask for references to professional organizers. Check sites online, such as [www.movingforseniors.com](http://www.movingforseniors.com) and [www.nasmm.org](http://www.nasmm.org), which is National Association of Senior Move Managers. Put in your ZIP code to see who's in your area.
- \* Consider selling your things online, with help.
- \* Ask your children, if you have any, which of your belongings they'd like to have. Be prepared for them to decline your offer.

So many in the younger generations are themselves living in very small spaces, with no room for extra belongings.

\* By paring down your belongings now, you'll be a step ahead should you ever need to move in a hurry. It's not too early to start. you might get either a free gift or a cash payment.

When it comes to scams, however, you're given the payment first. You'll be sent a check and will be told to cash it, and then go shopping immediately. You'll likely be told to "test" the service at the Western Union desk, or whatever location will transfer money. You'll be instructed to test the system by sending the money you've just received when you cashed the check. What you won't find out for a long time is that the check you cashed is no good. You used your own money to send a wire transfer, and you'll never get that money back.

Or you might be told to use the cash to buy a handful of gift cards. Again the check will bounce and you'll end up out of pocket for all that money.

Warnings: If you're ever asked to cash a check and send someone else the money, it's a scam. Don't ever pay to sign up as a secret shopper, even to buy a so-called directory. And don't fall for the certification fraud -- you don't need a certificate to do secret shopping.

If you're interested in having a legitimate part-time job as a secret shopper, go online to [mysteryshop.org](http://mysteryshop.org) to search their database of legitimate companies. Read more at the [www.consumer.ftc.gov](http://www.consumer.ftc.gov) website about secret shopping scams.

# Living 50 Plus

## Tips to improve memory

Forgetfulness can affect anyone. For example, few, if any, adults can say they have not experienced moments when they could not find their keys. And once the keys are found, people move on without giving much thought to why they did not immediately remember where they left their keys. Isolated incidents where people cannot recall where they placed their car keys or other minor bouts with forgetfulness do not occur by accident. In fact, the Harvard Medical School notes that they are likely byproducts of age-related changes in thinking skills. When people reach their 50s, chemical and structural changes in the brain may begin to occur, and these changes can affect a person's ability to process memories.

Father Time may be a formidable foe, but people can take steps to give their memories a boost as they get older.

- Embrace recognition instead of trusting recall. Dr. Joel Salinas, a neurologist who specializes in behavioral neurology and neuropsychiatry at Massachusetts General Hospital, notes that human beings are better at recognition than recall. That means people are more likely to remember something they read, such as a note or a list, than something they're simply told.

- Recognize the value of repetition. The Harvard Medical School notes that people might be more inclined to remember what they hear if they repeat it out loud. Names and addresses might be more easily remembered after they're repeated out loud because repetition increases the likelihood that the brain will record the information and be capable of retrieving it later. When studying for exams, many students repeat important points to themselves time and again, and that same approach can be applied by adults who are trying to improve their memories.
- Eat a healthy diet. A study published in 2015 in the journal *Neurology* found that people who eat healthy diets with lots of fruits, vegetables, nuts, and fish and little alcohol and red meat may be less likely to experience declines in their memory and thinking skills. Authored by Andrew Smyth of McMaster University in Ontario and the National University of Ireland in Galway, the study following more than 27,000 people in 40 countries for an average of roughly five years. All participants were 55 and older and had diabetes or a history of heart disease, stroke or peripheral artery disease. Those who ate the healthiest diets were 24 percent less likely to experience



cognitive decline than people with the least healthy diets.

- Break things down. Breaking things down into small chunks also can help improve memory. If tasked with remembering something extensive, such as a speech, focus on a single sentence at a time, only moving on to the next sentence when you're confident you have successfully committed the preceding sentence to memory. Periodic memory lapses are often nothing to worry about. But men and women concerned about maintaining their memories can employ various strategies to do just that.

## Different generations can learn and benefit from one another

In the not-so-distant past, extended families frequently lived in close proximity to one another. Such families shared meals and experiences and essentially grew up together. Nowadays, families separate for various reasons, such as job opportunities and cost of living concerns.

While there are advantages to spreading out, there are also some disadvantages, namely that grandparents and grandchildren may not see one another frequently enough. Even though people of different age groups may not entirely have the same interests, the interactions between generations can benefit both young people and their aging relatives.

**Finding renewed vigor**  
Senior living and active lifestyle communities provide invaluable care and amenities for seniors. While being around like-minded individuals can be handy, it's also limiting. Seniors who continue to age in place in mixed-age communities can extract joy from watching youthful children and young

adults growing up, playing and socializing. Being around multiple generations also can spark interesting conversation, and all parties involved can learn something from one another.

**Planning for the future**  
Younger generations may not understand the concept of "hard times" or "doing without" like a person who has lived through various ups and downs. Passing along advice about economic cycles, saving for the future and maintaining stability is one area of expertise at which many seniors excel.

**Practicing interpersonal skills**  
All the technological savviness in the world cannot compensate for the power of strong interpersonal skills. Being able to address a group of people or speak one-on-one is essential in the workplace and in life. When younger generations speak to older adults, they may become stronger at verbal discourse and have greater perspective of different points of conversation.

**Learning new technology**

Younger generations can impart knowledge of technological devices to older adults. People with skills are usually happy to share their knowledge. Even if seniors aren't ready to purchase tablets or smartphones, they may be excited to have their grandchildren teach them about the latest gadgets.

**Providing sense of purpose**  
Both seniors and younger generations can realize a greater sense of purpose when interacting with one another. That person may be the reason the other one greets the day with a smile. Visits from grandchildren can reduce the likelihood of isolation and depression in older adults. And younger generations can discover the benefits of personal social interaction rather than communicating exclusively through social media apps.

Fostering intergenerational connections is a great way to broaden social circles, improve communication and learn new things.

**TURNING 65 AND NEED HELP WITH YOUR MEDICARE CHOICES?**



**Call Paul to help simplify the complicated.**

**541-517-7362**

**Paul Henrichs ~ Local Independent Agent**  
coverage4oregon@gmail.com

WOW!

Deals so big, they'll make you say wow!

Every day!

**Cottage Grove GROCERY OUTLET**  
*Bargain Market*

200 Gateway Blvd.  
Cottage Grove, OR 97424  
(541) 942-5400  
Mon. - Sat. 8am - 9pm  
Sun. 9am - 8pm

Ed & Kori Sowa  
Independent Owner-Operators

facebook.com/CottageGroveGroceryOutlet



SAVE 40-70%  
ON GROCERIES.  
BEAUTIFUL, HUH?

Grove Medical Equipment

"BUILDING A HEALTHY COMMUNITY"

YOUR LOCAL PROVIDER OF HOME MEDICAL EQUIPMENT!

- OXYGEN • SLEEP THERAPY
- WHEEL CHAIRS • HOSPITAL BEDS
- WALK AIDS • SPECIALTY FITTINGS • SALES AND RENTALS
- INSURANCE BILLING FOR SALES AND RENTALS

541-225-5443
148 Gateway Blvd  
(Bi Mart Plaza)

Cottage Grove, OR 97424

grovemmedical@outlook.com  
Join us on Facebook



Auto Insurance Program from THE HARTFORD

AARP AUTO INSURANCE FROM THE HARTFORD

TO SPEAK WITH AN AGENT AND REQUEST A FREE QUOTE CALL THE HARTFORD TO SEE HOW MUCH YOU COULD SAVE:

1-888-609-0560



Live in Affordable Luxury!

Our beautiful community is designed for those who need assistance or have memory impairments. You can be assured that you or your loved one will receive the best in care along with compassionate personal attention from our well trained staff.

Call or stop by for more information and a personal tour!

Assisted Living and Memory Care Apartments



Middlefield Oaks

Senior Living Community

We are available 7 days a week!

1500 Village Dr., Cottage Grove, OR 97424

541-767-0080 • [www.MiddlefieldOaks.com](http://www.MiddlefieldOaks.com)

DIVORCE

Clear Many Convictions, Arrests, & Expungement

\$155

NO Court Appearances

[www.paralegalalternatives.com](http://www.paralegalalternatives.com)

Complete Preparation Includes:

- Children
- Custody
- Support
- Property
- Bills Division

Divorce in 1-5 weeks Possible!

✉ legalalt@msn.com

☎ 503-772-5295