

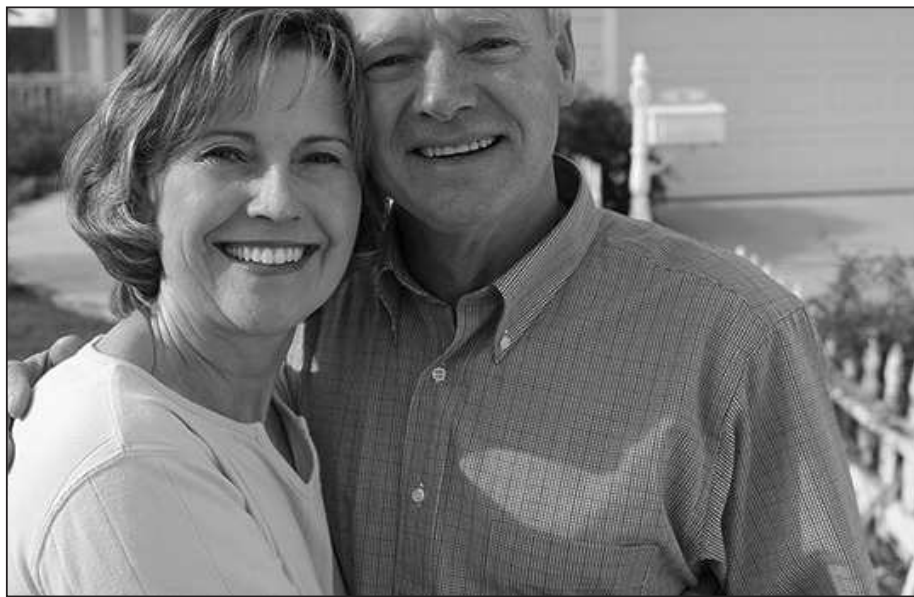
BOOMERS & BEYOND

Home security tips for seniors

Seniors are often targeted by criminals. Though many criminals target seniors from afar via telephone or internet scams, criminals seek to enter seniors' homes. The Bureau of Justice Statistics offers that, between 2003 and 2013, the ratio of property crime to violent crime was higher for the elderly and persons between the ages of 50 and 64 than it was for younger persons between the ages of 25 and 49.

Home security is important for people of all ages, but especially so for seniors and aging individuals living alone. By following certain safety tips and developing a home security plan, seniors can feel safer at home.

- Lock windows and doors. It may seem like common sense, but failure to repeatedly lock windows and doors can, and often does, give burglars easy entry into the home.
- Think about a smart doorbell. Technology now enables doorbells to provide a video feed to a person's smartphone or tablet over WiFi. This allows residents to see who is at the door and speak to this person without having to open the door. Some products like Ring® will even register motion activity and record short videos from outside of the house.
- Don't share or leave keys. Avoid leaving keys under a mat or in a flower pot. Others may be watching your actions and gain access to your home while you are away.



Ask for ID. When service people or other individuals come to the door, verify their credentials by asking to see some identification.

- Get a home security system. The best protection against burglars is a home security alarm, states HomeSecurityResource.org. Such an alarm often deters burglars from breaking in.
- Install a lockable mailbox. Locked mailboxes restrict access to sensitive information, such as bank account numbers, sent in the mail. Make sure retirement checks or

other payments are deposited directly into bank accounts instead of having them sent by check.

- Use home automation. Home automation, or a "smart home," can be utilized to turn on lights, set the thermostat, lock doors, and much more.
 - Adopt a dog. Dogs can be an asset to seniors. Dogs provide companionship and can bark or alert seniors if someone is around or inside of the home.
- Home security is serious business for seniors who are vulnerable to criminals.

Things people should know about creating wills

Drafting a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent's wishes in mind, and can ensure that assets and possessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

- Assets owned: Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.
- Guardianship: Parents' wills should include a declaration of who they want to become guardians their underage children or dependents.
- Pets: Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn't gift money directly to pets in a will.

Funeral instructions: Settling probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advisement resource Find Law.

Executor: An executor is a trusted person who will carry out the terms of the will. This person should be willing to serve and be capable of executing the will.

People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person lived, and a court-appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go

against the decedent's wishes. To avoid this outcome, a will and other estate planning documents are crucial.

Boomer & Senior News Line

By Matilda Charles

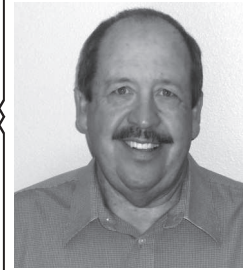
No Dog for Me?

Three years ago I started thinking about getting a dog. Seeing neighbors out with their small dogs, I knew I wanted what I consider a real dog, a big one, not a dog that would fit in my purse. I made a pro-con dog ownership list, but over time the list of reasons for not getting a dog has gotten longer and longer.

Maybe my story will help if you're considering adopting a dog. Where I live there are a lot of rules, and one of them concerns the size of dogs. Specifically, the dog cannot top 25 pounds. The neighborhood rumor mill supplied this story: A woman was told to get rid of her dog after management showed up at her door with a set of scales and demanded to weigh the pooch, which unfortunately came in at nearly 30 pounds. The owner moved out and took the dog with her.

A size limit means I can't adopt a young mixed-breed shelter mutt because there's no real way to know how large the dog will be when it grows. According to a study, shelter staff correctly guesses a dog's breed only 67 percent of the time. There are no sidewalks here. What we have for half the year are increasingly narrow roads with snow banks on the sides. I don't have a fenced yard either, which means no place to let a big dog romp and play. By the time I got this far, I knew it was hopeless. I never even got to the part about potential veterinary costs, or the price of quality dog food and grooming, flea treatments and toys. I've found a partial solution, however. I'm thinking of signing up as a dog walker volunteer at the shelter. Maybe I'll fall in love with a tiny, purse-size dog.

TURNING 65 AND NEED HELP WITH YOUR MEDICARE CHOICES?



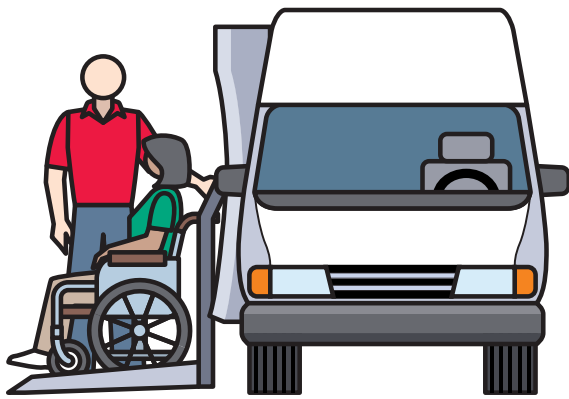
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