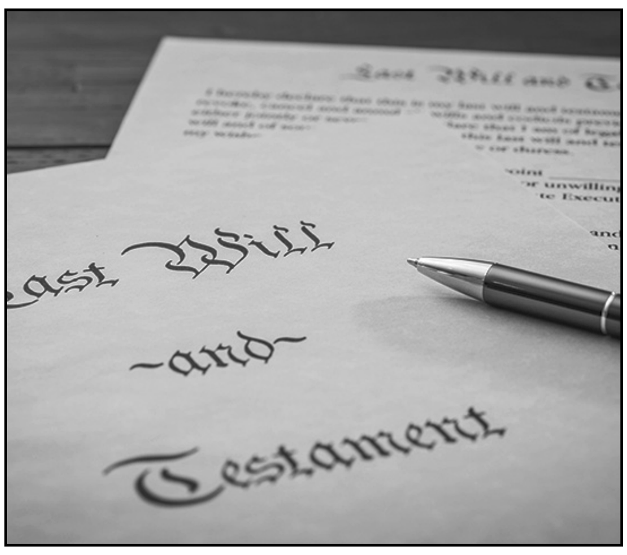
BOOMERS & BEYOND

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.

Tips for living with low vision

Visual impairment affects people of all ages and all walks of life. The American Foundation for the Blind defines visual impairment, often referred to as "low vision," as any vision problem that is severe enough to affect an individual's ability to carry out the tasks of everyday living. Millions of people have some degree of visual impairment that requires corrective lenses, and some still struggle even while wearing glasses or contact lenses.

People with low vision can experience difficulty performing daily activities, such as cooking, shopping, reading, watching television, and more. Some practical solutions can help people address changes in their vision.

• Use more light. After about age 60, many people require additional light to perform most indoor tasks as well as outdoor activities. After age 60, the pupil no longer opens as widely as it once did, which affects the amount of light that reaches the retina, where vision processing occurs. Brighten areas of the kitchen, garage, crafting table, and other areas where fine details are examined.

• Rely on darker contrasts. Contrasting colors can make it easier to see edges and lines of demarcation. For example, use a dark tablecloth and white dishes to see table settings and food more clearly.

• Label items. Bold-colored labels or those of different shapes can help set items apart when reading containers or boxes becomes challenging.

• Use filters and shields. Certain devices, such as lens filters and shields, can reduce glare and improve vision. Individuals also can invest in shields for their computers or tablet screens to reduce glare.

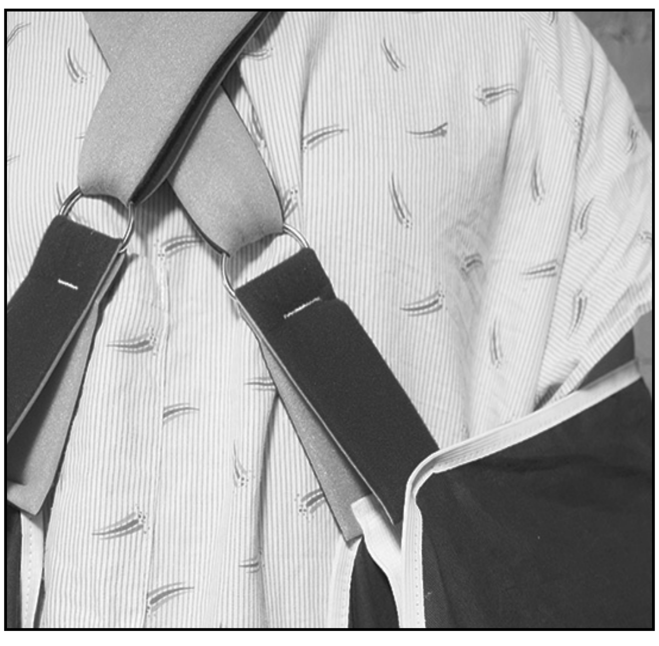
• Choose "large print" formats. At local booksellers, seek books that are available in large print. This makes it easier to enjoy reading.

• Switch bulbs at home. The eye care resource All About Vision suggests swapping fluorescent and incandescent light bulbs with warm-toned LED bulbs. These bulbs emit less blue light and can be more comforting with reduced glare.

• Invest in adaptive devices. Large-button phones with speed dial, large-print calendars, watches that speak the time, and digital home assistant devices also can help men and women overcome vision loss.

Low vision impacts daily living, but there are ways to counter the effects of impaired vision.

The facts about osteoporosis



Osteoporosis is often seen as a problem for the elderly, and the National Osteoporosis Foundation notes that being over 50 is a major risk factor for osteoporosis. But that doesn't mean people younger than 50 can't develop the disease. The misconception that osteoporosis exclusively afflicts aging men and women only highlights the need to learn more about the disease.

What is osteoporosis?

Osteoporosis is a disease of the bones that occurs when the body loses too much bone, makes too little bone, or both. Because people cannot feel their bones weakening, osteoporosis is often called a "silent disease," notes the NOF. Despite its silence, osteoporosis is a serious threat, increasing a person's risk for bone breaks from falls.

What happens to bones when a person has osteoporosis?

The NOF notes that, under a microscope, healthy bones look like a honeycomb. When a person has osteoporosis, the holes and spaces in the honeycomb are considerably larger than in healthy bones. Osteoporotic bones are not as dense as healthy bones, and as they become less dense, they weaken and are more susceptible to breaks.

Is osteoporosis common?

Osteoporosis is common across the globe. According to the International Osteoporosis Foundation, one in three women over age 50 and one in five men over age 50 will experience osteoporotic fractures.

What are the risk factors for osteoporosis?

The NOF categorizes risk factors for osteoporosis as uncontrollable and controllable. Uncontrollable risk factors include age, family history, low body weight (being small and thin), and a history of broken bones. Gender also is an uncontrollable risk factor, as women are more likely than men to suffer from osteoporosis. In fact, the NOF notes that a woman's risk of breaking a hip due to osteoporosis is equal to her risk of breast, ovarian and uterine cancer.

Controllable risk factors for osteoporosis include not eating enough fruits and vegetables; consuming too much protein, sodium and caffeine; a sedentary lifestyle; smoking; and excessive consumption of alcohol. Insufficient calcium and vitamin D intake is another controllable risk factor for osteoporosis. Speak with a physician about osteoporosis and the role that diet and exercise can play in prevention.

Osteoporosis affects people across the globe. Taking steps to reduce your risk for osteoporosis can prevent broken bones and other negative side effects of this disease.