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Navigating Downsizing

A 2017 survey found that more than 10% of home buyers between the ages of 45 and 64 were downsizing, the National Association of Realtors said.

With rooms, wings or entire floors that older people no longer use, dumping the big family home for something smaller and easier to care for is a popular choice. Here are some tips for how to downsize without maximizing your stress.

MAKE A PLAN

You'll need to start thinking about downsizing well before you start planning your actual move. Downsizing and decluttering may even help you sell your current home more quickly and for more money by showing off its spaciousness.

Start off by deciding where you'll move. Closer to family? To a treasured vacation spot? Then pick what kind of space you want. Detached homes offer more privacy, but townhomes and apartments come with less responsibility. Evaluate your lifestyle — don't be afraid to ask friends and family for help — and decide what options are best for you.

Finally, make a timeline with achievable, reasonable goals. Pick a moving date, then work backwards, setting goals for booking a moving company (rule of thumb: the farther you're going, the more notice they'll need), finding a new place, selling your current home, and more.

START SMALL

Decluttering and getting rid of decades of memories is going to be tough. Start with small steps, like gifting cherished items to friends and family. Go room by room through your home, matching up your things to your new space. Tackle practical things first, like kitchen and bath supplies, beds and other items that you have to have. Save emotional items for last; it may be easier to let things go if you've gotten into a decluttering rhythm.

Sort things into piles: keep, toss and give away. Don't, whatever you do, fall into the trap of the maybe pile. Make a decision and stick to it to avoid hours of agonizing. Let go of multiple items (How many cookie sheets do you really need?) and take the time to thoughtfully process each item, especially the ones you're letting go. Keep an eye on what you're gaining in this move, not what you're losing.



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Getting Documents In Order

Building an estate plan requires a clearly marked paper trail so that your wishes can be followed.

Organizing everything beforehand ensures that these end-of-life allocations are doled out in a timely and fair manner. Here's what you'll need.

LAST WILL AND TESTAMENT

Wills are the most well-known of these documents, providing an official road map for where your belongings will go. Beyond describing who will receive your assets, the last will and testament also designates a manager to settle your estate and a legal guardian for any minor children. Otherwise, a court will make these appointments.

POWER OF ATTORNEY

Unfortunately, our deaths are sometimes preceded by lengthy illnesses. A durable power of attorney ensures that your estate is cared for, even if you are incapacitated late in life. Your designee will make sure bills are paid, manage investments and attend to other daily responsibilities so that these things don't become an issue in death. You can set up an immediate power of attorney, if you have pending surgery or are facing worsening health issues. A so-called "springing" power of attorney doesn't become active until you are unable to handle your own affairs — but it isn't available in all states.

LETTER OF INSTRUCTION

This is not legally required, or in any way binding, but it might be a good idea. A letter of instruction provides larger context for your wishes, while also directing the executor and your remaining family to important paperwork and other belongings. For instance, you might outline where your safe-deposit box is located, along with the key and a list of all contents. Some choose to discuss preferences for funeral and burial, and the names of anyone else who should be notified. Feel free to prepare this letter yourself, while an attorney should handle other necessary estate-planning documents.

WHY IT'S IMPORTANT

Legal documents provide a platform for your decisions to be heard. You won't be around to protect your belongings, or justify your personal choices. This paperwork becomes your voice, while easing the responsibilities — and perhaps even the pain — for those left behind. Complex determinations about distribution of possessions and final issues with your finances will be fixed and approved, allowing everyone else to move on with grieving.



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Mark T. Rudder - Attorney at Law
Ronda (Roetemeyer) Williams - Paralegal
Janet (Buxton) Butcher - Legal Assistant

The choice of a lawyer is an important decision and should not be based solely on advertisements. Meetings with a lawyer will be by appointment only.

Manage Your Cardiac Wellbeing

As we get older, it becomes more important than ever to keep an eye on our heart health. While following a heart-healthy diet, managing stress, and staying physically active can help prevent cardiovascular disease, it is also essential to work with your doctor to manage your cardiac wellbeing.

Scheduling regular checkups with your physician allows them to monitor for early signs of heart disease through screening exams, such as blood pressure and cholesterol tests. You can also let your doctor know if you're already experiencing symptoms of heart disease; they can help you manage these symptoms and develop a treatment plan specific to your needs.

By working with a cardiovascular specialist, you can rest easy knowing your heart health is in good hands.

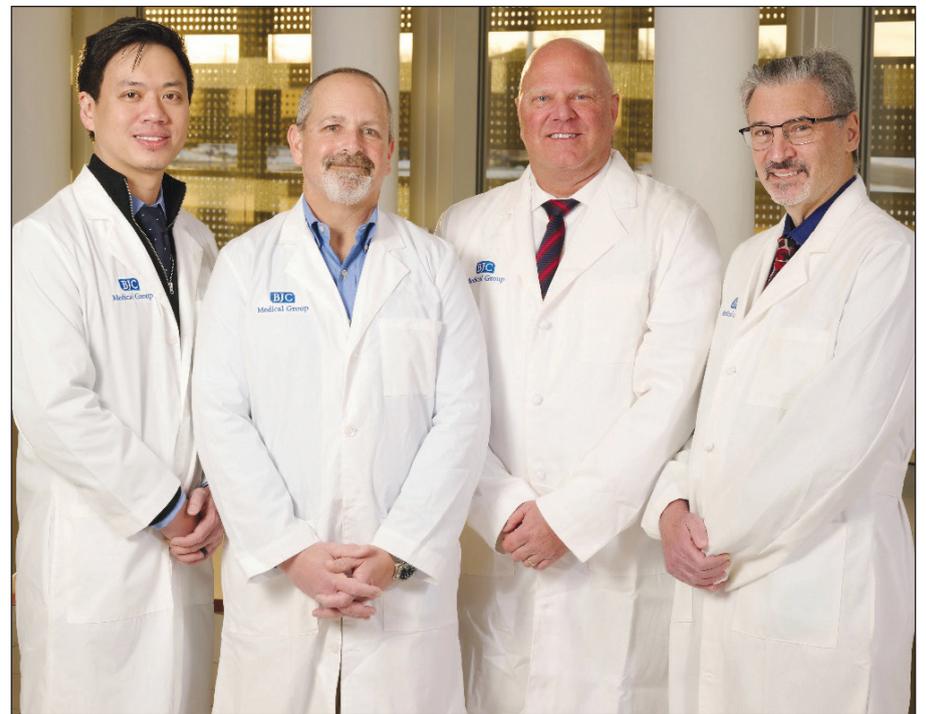
It's never too late to start working with a physician to manage your cardiovascular

health. Unsure where to start? From routine office visits to more complex interventional procedures, cardiovascular specialists like those at Metro Heart Group will partner with you to manage your individual health care needs. These physicians specialize in diagnosing and treating all types of cardiovascular disease, including heart disease, hypertension, vascular disease, arrhythmia, and more.

Each Metro Heart Group specialist brings a wealth of knowledge and expertise in the management and treatment of cardiovascular disease. They also perform a range of cardiovascular services, including cardiac

rhythm monitoring, pacemaker implant, cardiac catheterization, stress testing, and more.

Conveniently located at a new location in the BJC Outpatient Center at Wentzville, the expert physicians with Metro Heart Group are available to help you take control of your cardiovascular health.



Pictured, from left, are Aaron L. Tang, MD, FACC; David J. Kardesch, MD, FACC; Robert Snitzer, MD, FACC; Mark D. Taber, MD, FACC. Metro Heart Group is located at 1520 Wentzville Parkway in Wentzville. Call 636-736-6937 to schedule an appointment.

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Seniors and Suicide

Nearly a quarter of people over the age of 55 experience some kind of mental health concern, the U.S. Centers for Disease Control and Prevention says, with the most common conditions being anxiety, severe cognitive impairment and mood disorders.

THE RISK OF SUICIDE

Just like with any age group, mental health issues in seniors can lead to suicide. While older adults make up just 12% of the population, they account for 18% of suicides in the U.S. And they tend to be more successful. One in four seniors who attempt suicide will succeed, compared to 1 in 200 youths, and, even if they fail, it can be tougher for older people to recover.

WARNING SIGNS

A suicidal person may not just announce their intent to take their own life. But there are red flags that someone is thinking about harming themselves, the National Council on Aging (NCOA) says. They include:

- Loss of interest in activities.

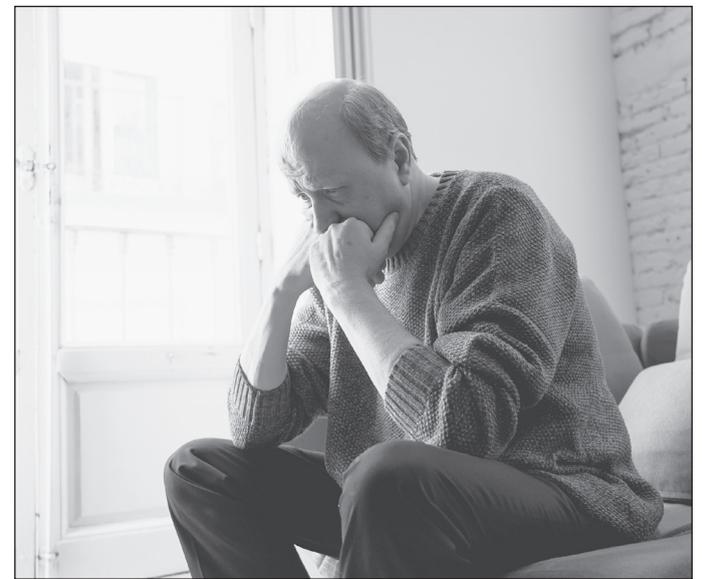
- Giving away items or changing their will.
- Avoiding social activities.
- Neglecting self-care, medical regimens and grooming.
- Exhibiting a preoccupation with death.
- A lack of concern for personal safety.

SUPPORT STEPS

The National Suicide Prevention Lifeline says there are five steps you can take to help someone who is thinking about suicide.

1. Ask: Be direct. Ask them if they are thinking about suicide and ask what you can do to help them. Listen carefully to their answers and be sure to acknowledge their pain. Help them stay focused on the reasons why they should want to live.

2. If you're able, be physically present for the person to ease feelings of isolation. You can also use phone or video calls, and work on a way to get others to visit or call more often. Be sure not to make promises that you're unable to keep.



3. Keep them safe. Find out if they've already made an attempt and find out their plans and timeline. In general, NCOA says, the more detailed the plan is, the higher the suicide risk. Call (800) 273-8255 if someone needs immediate intervention.

4. Establish support systems that seniors can rely on now and in other times of crisis. Connect them with a mental health counselor (you can use the local Council on Aging or the Substance Abuse and Mental Health Services Administration to find one).

5. Check in often, even after the initial crisis has passed. Even if it's just a text or a card, it shows that you care. And that may mean the difference between life and death.

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Taking an Inventory

Over time, we all end up collecting things. Some are cherished heirlooms, while others are simply personal mementos.

Some items might be intended to be part of an inheritance, while others are to be donated. A will delineates where it all goes. But first, someone has to find it all. That's why creating an inventory of your belongings is so important.

PERSONAL ITEMS

These inventories help ensure that your will can be quickly executed. But the list also helps you formulate an idea of the estate's overall worth. Household staples like furniture, jewelry, televisions and other expensive items will immediately come to mind. But it's best to go room to room, making a detailed list of everything and its estimated worth. Most people remember to catalog the car, but don't forget other outdoor items like power tools and lawn equipment.

An appraisal may be needed for certain collectibles; there may be a hidden treasure inside your home. You typically should only list belongings that are valued at more than \$100, but this itemizing process can also reveal a list of more personal things that might make for a meaningful gift to loved ones.

All of those should be listed, no matter their value.

FINANCIAL HOLDINGS

Now that you've cataloged all of the belongings inside your home, itemize all non-physical assets. List all bank accounts, whether held jointly or separately, as well as 401(k) plans, life-insurance policies, IRAs, stocks and bonds, and any insurance policies. (That should include homeowners, auto and health.) A qualified financial advisor can help you define the worth of these inventoried items.

DEALING WITH DEBT

You've defined your assets, now it's time to account for personal debt. Those responsibilities don't go away, though they occasionally can be partially forgiven. List any outstanding bills, including mortgages or car notes, credit cards and medical bills. Non-married family members don't have to pay these debts with their own money, but their deceased relative's estate may be liquidated in order to meet the obligations. An executor manages that process. Spouses can be held personally responsible for co-signed obligations, or if they live in community-property states. Any leftover bills after estate finances have been depleted usually go unpaid.



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Dealing with Grief

As we age, one thing we have to deal with is losing the people around us.

Friends and family tend to die more frequently, leading to feelings of grief and loneliness that can, at times, be overwhelming even for the strongest among us. Seniors may also be mourning other things, like the loss of mobility, of health or of a beloved family home.

Research shows that grief and the ensuing loneliness impact elderly people differently, Psychology Today says.

Stress in older people can decrease the functioning of the immune system. Grief and loneliness are also connected to heart disease, stroke, depression, anxiety, fearfulness and a higher chance of developing Alzheimer's disease, the magazine reports.

Furthermore, loss after loss, as frequently happens in older people's lives, can lead to bereavement overload, Dr. Patrick Arbore said at a conference sponsored by the American Society on Aging.

He said that it's critical that seniors move forward with their grief, rather than getting stuck in it and become depressed.

"Grief is an emotional pain that needs to be acknowledged and experienced," Arbore said. That can come through simply talking about it. Open a conversation with someone who is grieving and listen to their memories of friends and family members, or even of places, past. Help acknowledge their loss and let them experience their grief at their own pace.

These conversations may bring up the sadness they feel, but it will also let them remember and hold onto some of the happiest memories they have. Don't make it about you; instead, remember that you're there as a friend to support them. And remember that just like grief requires good communication, it also, at times, needs space for people to process. Try to be on the lookout for when people need time to themselves to work out their feelings.

Here are some things you can do to help people work through their grief:

- Help out with daily stressors, such as cleaning, making meals or running errands.
- Make a scrapbook of photos of their lost loved ones.
- Check on people enough so that you're sure that they're safe, but don't smother them with additional love and pity. That may make them feel worse.



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Learning New Skills

Giving up your day job for the life of a retiree doesn't mean you have to give up learning new things.

In fact, it frees up a whole lot of time to do just that. Learning new skills can help improve your physical and mental health and keep you living independently longer. Plus, it can be really fun. Here are some ways to keep sharp, even in your senior years.

LEISURE CLASSES

If you live near a university or college of any kind, including a community college, it may offer leisure classes for adults over a certain age. The University of West Florida in Pensacola, for instance, offers a range of programs for people over 55 for a flat fee of \$40 annually, plus a small fee per class. These classes include playing musical instruments, bonsai classes, cheese tours, touring local landmarks and more.

Other universities will offer lifelong learning institutes funded by the Bernard Osher Foundation. These classes, often called OLLI, offer a stress-free learning environment with no homework and no tests. There are 124 university-affiliated OLLI programs around the country, and each course offered has low fees. Some of the courses offered at one program at Louisiana State University include basic hatha yoga, line dancing, the six queens of Henry VIII, Italian wines, and financial literacy classes.



COUNCILS ON AGING

Your local Council on Aging may also offer classes that would let you learn a new skill or pick up a new hobby. The Warren County Senior Center is located at 501 Ashland Ave. in Warrenton. The facility can be reached at 636-456-3379. The Montgomery County Senior Center, located at 138 S. Allen St. in Montgomery City, can be reached at 573-564-3224. Both facilities offer meals and various activities throughout the week.

PARKS AND RECREATION

City parks and recreation departments are another great place to look for senior classes, especially those that get you moving. Many places offer free or low-cost exercise classes and programs just for seniors that work on things like improving balance and relaxing. St. Louis County offers Wii bowling for just \$2 per person, and free walking is available at local community centers.

SILVERSNEAKERS

SilverSneakers is a fitness and wellness program that's free to seniors over 65 on certain Medicare plans. It's designed to get people fit at more than 15,000 fitness locations and also includes health and wellness discounts. There are also online classes so you can work out in the comfort of your own home.

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Seniors and Dating

Dating might seem like a young person's game, but with more seniors living more active lifestyles, it can be an older person's game, too. Here's some advice for getting back out there on the dating scene.

DEALING WITH BAGGAGE

Older people tend to be more experienced, and that's generally a good thing. But sometimes that experience is traumatic, such as in the death of a spouse or a divorce.

Modern Aging says that both experiences can lead to significant self-confidence issues. Before you start looking to find a loving partner again, work on loving yourself, the site says. Give yourself time to heal before casting your nets for another special someone.

BE SELECTIVE

Make sure that when you're looking for someone, you're looking for the right someone. Make a list of the things you want in a partner, and don't settle for anything less. Remember, you're not too old to date. And you're worth doing it right. Think of each date as a learning experience and refine your list as you go.

HOW TO MEET PEOPLE

Dating these days is ruled by apps, if you believe the TV commercials, and there are plenty of apps out there, including those exclusively for older people. But that's not the only way to meet someone new.

Consider taking a class, volunteer for a cause that you're passionate about, or join a church. All of these are great places to meet people with common interests. Wherever you go, be present in the moment and not glued to your phone. Be ready to engage wherever you are.

STAYING SAFE

Dating is exciting, but it can also be a scary place. Here are some tips from RAINN for staying safe:

- Use different photos for your dating profile than for your social media pages. This makes it more difficult for someone to find you.



- Avoid connecting with suspicious profiles, such as those that only have one picture or no bio.
- Run your potential date through a search engine or ask a tech-savvy friend to do it for you.
- Beware of anyone who asks for money, even if it's for a sudden personal crisis of some kind.
- Don't give out your phone number or talk outside the dating app or site.
- Report any offensive behavior to the dating site immediately. This includes requesting financial assistance, requesting photographs, sending harassing or offensive messages, or any attempts to threaten or harm you.

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From left: Aaron L. Tang, MD, FACC; David J. Kardesch, MD, FACC; Robert Snitzer, MD, FACC; and Mark D. Taber, MD, FACC.

From routine office visits to more complex invasive and interventional procedures, the cardiovascular specialists at **Metro Heart Group** specialize in diagnosing and treating all types of cardiovascular disease. Conveniently located in the BJC Outpatient Center at Wentzville, their team of dedicated physicians delivers personalized care, tailored to each patient's unique treatment needs. Together, they bring a wealth of knowledge and expertise in the management and treatment of cardiovascular disease.

Aaron L. Tang, MD, FACC, is a board-certified invasive cardiologist. Dr. Tang provides general cardiology care, stress testing, cardiac rhythm monitoring, and nuclear cardiography. He performs a range of cardiovascular procedures, including cardiac catheterization, transesophageal echocardiogram, and transthoracic echocardiogram.

David J. Kardesch, MD, FACC, is a board-certified invasive and interventional cardiologist. Dr. Kardesch treats a variety of cardiovascular conditions, including coronary artery disease, hypertension, and vascular disease. He performs a wide range of cardiovascular services, including cardiac rhythm monitoring, pacemaker implant and management, and stress testing.

Robert Snitzer, MD, FACC, is a board-certified invasive and interventional cardiologist. Dr. Snitzer provides general cardiology care, invasive cardiology, interventional cardiology, stress testing, and nuclear cardiography. He performs a variety of cardiovascular procedures, including angioplasty, atherectomy, echocardiography, loop recorder implant, and intravascular ultrasound.

Mark D. Taber, MD, FACC, is a board-certified invasive and interventional cardiologist. Dr. Taber performs a wide range of cardiovascular services including angioplasty, valvuloplasty, cardiac rhythm monitoring, pacemaker implant, atherectomy, cardiac catheterization, loop recorder implant, and intravascular ultrasound.

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