9 safety tips: for walking in winter

Freezing rain and hard-packed snow create icy conditions that make walking a hazard in winter. Before you venture outside this season, be sure to follow these nine safety tips to avoid falls and injuries.

1. Maintain a wide stance with your feet about a foot apart
2. Keep your knees slightly bent to lower your center of gravity
3. Walk slowly and take small steps, even if you’re in a hurry
4. Place your whole foot down at once, rather than leading with your toes or heel
5. Opt for lightweight boots with non-slip soles, and avoid wearing high heels
6. If you wear ice cleats, remove them before walking on smooth, hard surfaces
7. Use a cane adjusted to your height, and attach a retractable ice pick to the end
8. Dress warmly to avoid shaking, which can make it harder to keep your balance
9. Wear padded underwear or hip protectors to reduce the risk of injury if you fall

While these precautions can help keep you safe, be sure to take advantage of delivery services offered by grocery stores and pharmacies to limit your need to go out in bad weather.
Living apart together: a growing trend among older adults

MOTIVATIONS
There are several reasons why older adults might opt for this living arrangement, even if they've been in a committed relationship for years. For example:

• Some couples prefer to maintain their respective homes, finances, routines and independence while still enjoying the companionship and intimacy of a romantic relationship.
• Some people who’ve been divorced or were previously in an unhappy relationship might not want to feel tied down again.
• Some people who were previously a caregiver for a sick parent or spouse don’t want to resume those responsibilities or the burden of running a household.

Living apart together isn’t for everyone. However, the trend is a reminder that sharing your life with someone doesn’t mean you need to move in with them. There are many perfectly happy couples in loving relationships who choose to live apart.

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Ways to cut costs: during retirement

The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.

Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income. According to data from the Bureau of Labor Statistics, “older households,” which are defined as those run by someone age 65 and older, spent an average of $45,756 in 2016, or roughly $3,800 a month. That’s roughly $1,000 less than the monthly average spent by typical American households. Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

- Know where your money is going. It’s impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending $4 for a take-out coffee each day can quickly become an expensive luxury. Add all expenses and see where you can trim, especially if there’s a deficit each month.
- Consider extra health care. In the United States, Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original medicare, like co-payments, deductibles and co-insurance, according to AARP.
- Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.
- Take advantage of senior discounts. Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much more by simply shopping on specific days or verifying their age when checking out.
- Purchase less expensive life insurance. According Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may not be necessary, especially if you’ve already set aside funds to cover funeral costs.
- Pay off a mortgage. Housing is many people’s most substantial expense. Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses.
5 signs: you need new glasses

As you get older, your vision changes. This means that if you’ve been wearing the same eyewear for years, you’re likely due for an upgrade. Here are five signs that it’s time to get new glasses.

1. YOUR VISION IS A LITTLE BLURRY
   If distant objects appear to be out of focus, or if you struggle to make out the words on a page even with your glasses on, you likely need a stronger prescription.

2. YOU GET FREQUENT HEADACHES
   Even if you haven’t noticed a change in your vision, your eyes might be straining to see clearly. This can lead to eye fatigue and headaches.

3. YOUR EYES OFTEN FEEL ACHY
   Tired, watery, itchy and dry eyes are all signs that your eyes might be working harder than normal to compensate for an outdated prescription.

4. YOU NEED TO SQUINT TO SEE
   If you have the correct eyewear prescription, you shouldn’t need to squint to see clearly. While squinting improves the focus and clarity of your vision, it also causes eye strain.

5. YOUR GLASSES ARE DAMAGED
   Scratches on your lenses can impede your vision and lead to eye strain. Additionally, the arms of your glasses can stretch over time, causing them to no longer fit properly.

The best way to ensure you have the right prescription is to schedule an eye exam with your optometrist at least once a year.
When should you: request home care services?

If it has become difficult to complete your daily tasks, the services offered by home care providers can make life easier while allowing you to preserve your independence. Here are a few reasons you might want to consider this type of care.

YOUR HOUSEHOLD CHORES EXHAUST YOU
If cleaning the bathroom or washing the floors is too taxing, delegate these jobs to a qualified professional. This will leave you with more energy for activities you enjoy such as walking, gardening and socializing.

YOU DON’T WANT TO MOVE INTO A RESIDENCE
Leaving your home to live in a retirement community may not be what you want to do. Fortunately, with the right home care services, you can continue to live safely at home for several more years.

YOU NEED HELP WITH A MEDICAL TREATMENT
Do you tend to forget to take your medication or lack the motivation to do rehabilitation exercises after an operation? If so, home care workers can give you the support you need during your recovery or an on-going treatment.

If you want to maintain your health and well-being in the comfort of your own house, home care services might be just what you need.

Home care providers offer a wide range of services that can help you safely live in your house. You can get assistance with:

- Housekeeping (vacuuming, laundry, taking out the garbage, etc.)
- Meal preparation according to your diet restrictions and preferences
- Grocery shopping and running errands
- Commuting to doctor’s appointments
- Post-hospitalization wound or ostomy care
- Nursing care for chronic conditions like diabetes or high blood pressure
- Around-the-clock monitoring
Respite care: **3 reasons it may be right for you**

Respite care is designed to ease the burden of caregivers by temporarily taking over the responsibilities of attending to a sick, aging or disabled family member. If you’re the primary caregiver for a spouse or other elderly relative, respite care can be a valuable resource. Here’s why you should take advantage of the services available in your area.

1. **YOU’LL BE ABLE TO TAKE TIME FOR YOURSELF**
   With the knowledge that your loved one is in good hands, you can visit with friends, take up a hobby, go on vacation, run errands or simply relax at home. Far from selfish, taking breaks is vital to your well-being and continued success as a caregiver.

2. **YOU’LL REDUCE STRESS AND THE RISK OF BURNOUT**
   Respite services offer relief from your daily caregiving duties, which can be physically and emotionally exhausting. With the support of respite care, you can recharge, lead a balanced life and avoid isolation. In turn, this gives you more energy to be a better caregiver.

3. **YOU’LL ENSURE YOUR LOVED ONE CAN CONTINUE TO LIVE AT HOME**
   Often, family members take on the role of caregiver to avoid sending a loved one to live in a long-term care facility. However, without the assistance of respite care, this taxing job might not be a sustainable option.

   Various programs are available to provide respite services for anywhere from a few hours to a few weeks. These services can be provided at a seniors’ residence, an adult day care facility or the care receiver’s home. For more information about respite care programs in your area, contact local home nursing agencies, retirement homes and adult day care facilities.
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