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Rebounding from a late start to retirement savings

Some people do not have the ability to begin saving for retirement early on. Others may have brushed retirement savings aside for so long that they are now worried that it's too late to begin socking away money for retirement.

While it's best to start saving for retirement as early as possible, the good news is that it's never too late to start planning for retirement. If your 40th birthday has long passed and you're finally thinking ahead to retirement, consider these catch-up strategies.

• **Research tax-advantageous retirement savings plans.** A financial planner can point you in the right direction, or consult with your employer about employee programs. Deposit money into a 401(k) or 403(b) plan or another retirement vehicle. Jump on any opportunities when your employer matches invested funds. Investigate an IRA and find out if there are any government incentives. Depending on your age, you may be able to deposit more money into such accounts than other investors.

• **Cut back on expenses.** Cutting back on unnecessary expenses is a great way to save more money for retirement. Figure out where you can save some money you can then allocate to retirement savings. Maybe you can reduce insurance coverage on an older car or raise your deductible? Downsize cable packages or skip that costly cup of coffee on the way to work. Perhaps it's time to look for a smaller, less expensive home or a compact car instead of an SUV. Any money saved now will benefit you when the time comes time to bid farewell to the workforce.

• **Delay your retirement.** Many people who retire find themselves bored and looking for ways to fill their time, and as a result more and more people are delaying their retirement, which also gives them more time to save for that day when they do call it quits. If you want to work less, discuss and negotiate a phased retirement with your bosses that allows you to stick with your employer but gradually work fewer hours until you retire completely. You may be able to work part-time for several years and retire when you're most comfortable.

• **Consider more aggressive funds.** Even if you are 50 you still have a few decades before retirement, which leaves lots of time to grow your retirement savings. But you may want to consider more aggressive funds that can help you catch up more quickly than less aggressive investments. Just know that aggressive funds may also leave you susceptible to substantial losses.

• **Don't amass debt.** If you're saving for retirement but only paying minimum balances on your credit cards, then you're not really saving. Pay down credit card debt before you begin to set aside money for retirement.

Delaying retirement planning may mean you have to work a little harder to build up a solid reserve. But by following some financial tips and persevering, you can still enjoy retirement with security.

Dating after 50

Sweaty palms, heart palpitations and nervousness are common first date symptoms. Many people can remember the feelings of excitement and fear they felt the first time they went out on a date as a teenager. But those who find themselves back in the dating pool as mature adults quickly learn that dating jitters still may be present even after all this time.

Recent data from the U.S. Census Bureau finds that those over the age of 50 are now divorcing at double the rate of younger people. Loss of a spouse is another reason the over 50 crowd may once again be dabbling in dating.

Recent reports say that 40 percent of online daters today are over the age of 50. Successfully navigating the waters of matchmaking sites or old-fashioned meet-and-greets means reacquainting oneself with a few handy tips.

• **Don't open up with your extended history.** Older daters have more life experiences and potentially a greater number of past relationships. Recognize that you both may bring former spouses and even children to the table, but don't feel the need to delve into all of your adventures (or misadventures) on the first date. Early dates are not for setting the entire course of your relationship. They're for getting acquainted and seeing if this is a relationship you want to continue. Getting too personal right off the bat can sabotage a relationship before it starts.

• **Take it slow.** There's no need to rush anything along. Biological clocks or perceived societal notions no longer may be causing pressing relationship deadlines. Take the first date and any other subsequent dates at a pace that's mutually agreed upon. It may take several months to years before all of your truths come out, but for now focus on having fun until you're both ready to share more.

• **Look for the positives.** Before you decide a person is not for you, make a note of all of his or her positive attributes. What do you like most about him or her? Initial negativity or doubts may stem from your fear of rejection. Be open to others who may not fit your type.

• **Don't get discouraged.** The person you first meet may not be the right fit. Don't let this turn you off of dating. The right person may be the next one around the corner.

• **Meet in public places.** Many dates begin with online conversations with the intention to meet for a physical date later on. Always keep safety in mind when setting a rendezvous with someone you don't know well. Choose a public meeting spot, such as a busy restaurant. Ask a friend to check in on you via phone call. Consider a double-date if you're leery. Take your own car and meet at the date location rather than being picked up at home.

• **Wait for intimacy.** It may take a while before you feel comfortable getting intimate with someone new. This person should respect your feelings and not pressure you into a physical relationship until you are both ready. Also, give the other person time to grow comfortable with intimacy.

Dating after 50 means taking chances, going slow and exploring new relationship possibilities that make you feel comfortable.

Pointers for adults returning to school

Today's seniors, particularly those who already have passed retirement age, may find themselves with many free hours to fill now that a job no longer accounts for most of their time. Returning to school may help seniors realize lifelong dreams of finishing a degree, exploring a hobby, getting educated to gain work in a new field, or just to fill some time in a productive way.

Information from the United States Department of Education's National Center for Education Statistics finds the demand for continuing education is still growing. For those aged 35 and older, the center says adult enrollment should grow by at least another 7 percent through 2016.

It's possible to return to school at any age. Adults looking at continuing education possibilities can heed these easy tips to make stepping into a classroom again successful.

• **Get some help.** Some time may have passed since you last toted textbooks or entered a classroom setting. Things have changed since you last were in school. Sit down with a guidance counselor or a career advisor and go over your schooling goals to plot out a degree map. This will help you determine which courses to take or what schools will best fit your needs.

• **Research schooling options.** According to the National Survey of Students in Continuing Education, adult learners prefer post-secondary education that is affordable and close to home. Recognize that many schools now offer online learning, which may be ideal for you if you prefer to learn from the comfort of home. Decide what is important to you in a school, then narrow down your prospects.

• **Schedule a campus visit.** Tour the campus to get a feel for the school environment. Visit with someone in student services or attend an event for adult learners so you will know what the admissions process entails.

• **Get financial assistance.** Scholarships, grants and other financial aid are not just for young students. You may be eligible for financial help. Speak with a financial aid advisor to determine your eligibility for programs.

• **Decide enrollment status.** Do you want to go to school full time or part time or do you want to take classes here and there? Knowing in advance will help you develop the right schedule.

• **Take a few refresher courses.** Rather than delve into the tough stuff right away, enroll in a few basic classes to ease yourself back into the academic environment. Then next semester you can increase the difficulty level and workload.

• **Be prepared for homework and study.** You may have grown accustomed to being only accountable to yourself as of late. Once in school you will have assignments and tests. Plan for study time and develop a schedule to allow for school commitments.

• **Take it slow.** There's no race to the finish line. Going back to school is your decision, and you can go at your own pace.

Adult students return to the classroom for many reasons. Involve family in the decision to continue education and embrace the positive changes that are in store.

How to avoid growing bored in retirement

From the moment young men and women first walk into the office for their first day as a working professional until the day they officially retire, the notion of planning for retirement is never far from their minds. But when the day to hang up the briefcase and donate all those business suits arrives, some retirees wonder what to do next. Some retirees know exactly how they will spend their days when they no longer have to work, while others who decide to play it by ear may find themselves battling boredom.

For those among the latter group, it's important to understand that many retirees find themselves bored once they no longer have to focus on a career. Jobs keep men and women busy and provide a sense of purpose in their lives, so it's understandable that retirees feel bored once those jobs are no longer a part of their lives. But just because you no longer have an office to go to every day does not mean life cannot be as fulfilling or even more fulfilling than it was when you were still working. You just need to find something to avoid succumbing to retirement boredom.

• **Work part-time.** Though it might seem odd to start working right after you retire, a part-time job can provide the type of structure you have grown accustomed to without all of the responsibility that comes with a full-time career. Part-time jobs can range from consultancy work that makes use of your professional experience to something entirely different like landscape maintenance at a nearby golf course that gets you out of the house and enjoying the warmer seasons. Whichever you choose, make sure it's something you find fun and interesting.

Embracing a new hobby is one way for recently retired men and women to avoid growing bored during retirement.

• **Embrace a new hobby.** Working professionals often say they wish they had time to pursue a hobby. Now that you are retired, you have all the time in the world to do just that. Whether it's perfecting your golf game, writing that novel, learning to cook like a gourmet chef or whatever else you might have always wanted to do, retirement is a great time to do it.

• **Get in shape.** If retirement boredom has started to negatively affect your mood, one great way to conquer your boredom and improve your mood at the same time is to start exercising. Exercise is a natural mood enhancer. When the body exercises, it releases chemicals knowns as endorphins, which trigger positive feelings in the body. In addition, regular exercise has been shown to reduce stress, boost self-esteem and improve sleep. Working out at a gym also is a great way to meet fellow retirees in your community, and the energy you have after exercising may give you the boost you need to pursue other hobbies.

• **Volunteer.** If a part-time job is not up your alley, then consider volunteering in your community. Volunteers are always in demand, and volunteering with a local charity can provide a sense of purpose and provide opportunities to meet like-minded fellow retirees, all while helping to quell your boredom. Retirees who love to travel can combine their passion for volunteering with their love of travel by signing up to work with an international relief organization that travels abroad to help the less fortunate.

Upon retiring, many retirees initially find themselves coping with boredom. But there are many ways to avoid the restlessness of retirement.

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Dr. Collins is a native of Robeson County. She graduated from Red Springs High School in 1993. After nine years of working as a pediatric respiratory therapist, she decided to pursue a career as a dentist. She graduated from UNC at Pembroke in 2004 with a Bachelor of Science degree in Biology. In 2009, she graduated from Meharry Medical College School of Dentistry in Nashville, Tennessee. In 2011, she obtained a Master's degree in pediatric dentistry from The Ohio State University and completed residency training at Nationwide Children's Hospital in Columbus, Ohio.

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Vision changes as you age

Not all vision problems are directly correlated to aging. Adults should speak with their eye doctors about any problems they may be having.

As a person gets older certain bodily changes are to be expected. For example, muscle tone may diminish and bones can become more fragile as we age. Exercise and healthy eating may be able to stave off some of the effects of aging, but avoiding vision problems may require some additional effort.

Vision naturally diminishes as we age, but not all vision changes are related to aging. Many natural changes are not severe and may only require a minor adjustment in prescription glasses or contact lenses. Improved lighting or bigger print may help remedy other issues, including blurry text.

However, certain conditions that people blame on getting older really may be hereditary or a byproduct of an illness. There's a difference between changes that are the result of aging and those that are not. Recognizing the differences can help individuals get the treatment necessary to prevent permanent eye damage.

Age-related changes

Difficulty seeing clearly for reading and close work is one of the most common age-related vision issues. This condition can begin as early as age 40 and worsen as a person gets older. Variation in the eyes' ability to focus properly is called presbyopia, and it will worsen over time.

Other normal signs of aging include problems with glare from headlights or the sun. Lens changes in the eye can cause light to be scattered rather than focused on the retina. This leads to more glare. In dim conditions, a person may find he or she needs more light to see well. That's because muscles that control pupil size and reaction to light lose some strength.

Changes in color perception also may begin. The normally clear lens of the eye can discolor, making it difficult to distinguish between certain hues.

Conditions not directly tied to aging

Certain eye disorders may become more prevalent as a person gets older, but that does not mean they are a byproduct of aging. Macular degeneration, which causes spotty loss of detail or sudden and severe loss of central vision, may occur. This condition is a result of damage to the macula, the central part of the retina responsible for detail, color and daylight vision.

Risk factors for macular degeneration include high cholesterol, diabetes, smoking, and untreated high blood pressure. Poor circulation to the retina is the most common cause of macular degeneration.

Glaucoma is another condition linked to aging. Glaucoma is caused by damage to the optic nerve by fluid pressure inside the eye. Patients with glaucoma typically do not exhibit early symptoms. Glaucoma is only detectable through routine vision examinations.

According to the Mayo Clinic, about half of all 65-year-old Americans have some degree of cataract formation in their eyes. People who have cataracts may think they're an unavoidable part of getting older. While aging may increase the risk of getting cataracts, according to Lighthouse International its true cause is unknown. Other risks include long-term exposure to the sun's rays, high cholesterol, diabetes, smoking, and eye injury.

Illnesses like diabetes can affect eyesight in many different ways. Proper treatment for diabetes and management of the condition can prevent a number of eye disorders.

Adults should not assume all vision changes are a direct result of getting older. Annual vision examinations by qualified eye doctors can pinpoint the cause of problems and find treatment options that are successful.

Exams can reveal more than vision trouble

More evidence points to the importance of routine eye exams, not only to pinpoint potential conditions of the eye, but also to serve as windows to diseases that affect the entire body. Now more than ever it is essential to make and keep annual eye exams, as they can help to reveal the first signs of serious ailments.

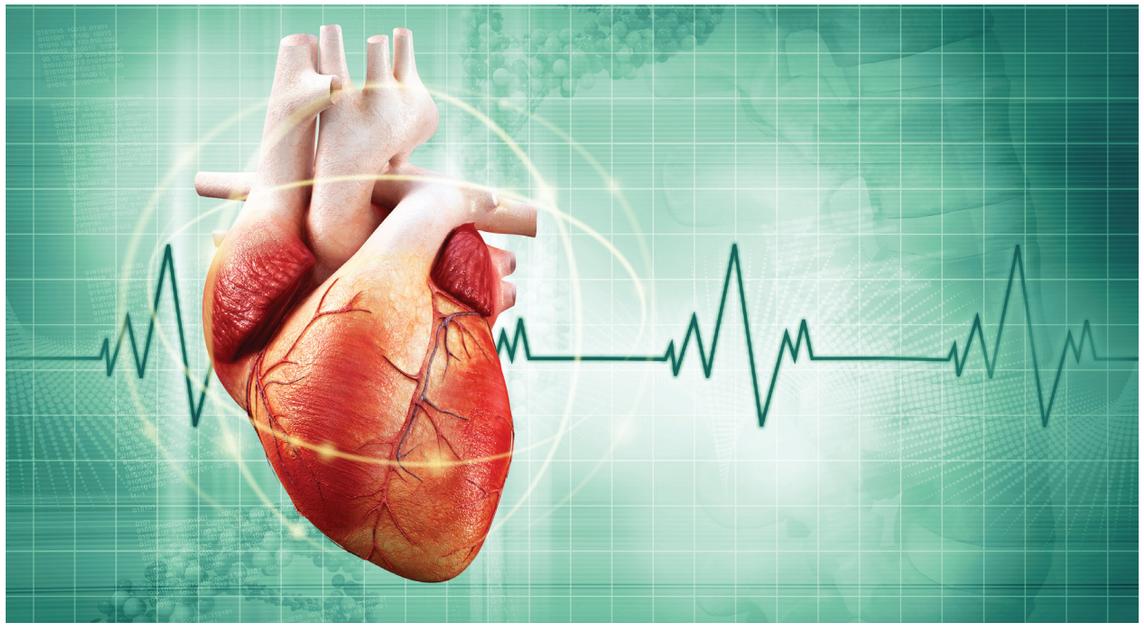
Doctors from around the world say dozens of diseases — from certain cancers to arthritis to high blood pressure — can show symptoms in the eye. Under the watchful and knowing gaze of an eyecare professional, individuals can get early diagnosis and begin treatment promptly.

According to Dr. Roy Chuck, chair of the Department of Ophthalmology and Visual Sciences at Albert Einstein College of Medicine and Montefiore Medical Center, there are many systemic diseases that can be seen in the eye. In addition to the conditions mentioned, jaundice can indicate liver disease while retinal detachment and bleeding in new blood vessels may indicate hypertension. By looking at the color of the cornea, some doctors can tell if a patient has elevated levels of cholesterol. Many people have had their eye doctors be the first healthcare professional to detect the presence of their diabetes.

If an ophthalmologist suspects an underlying medical condition, he or she will likely refer men and women to their primary care doctors for a more thorough examination.

Going to the eye doctor can do more than ensure your vision is sharp. It's a life-saving decision for many people who have major health conditions diagnosed through the eyes.

Keep your heart running strong into your golden years



Heart health should be a concern for people of all ages, but especially so for men and women over 50. That's because, according to the American Heart Association, even men and women who are free of cardiovascular disease at age 50 are at a significant lifetime risk of developing the disease.

But heart disease does not have to be an accepted byproduct of aging. For example, a 2014 study published in the AHA journal Circulation found that maintaining or increasing physical activity after age 65 can improve the heart's well-being and lower risk of heart attack.

In addition to increasing physical activity as they age, older men and women who understand heart disease and learn to recognize its symptoms have a greater chance of minimizing its affects and lowering their risk of having a heart attack.

What are the symptoms of heart disease?

Heart disease is a blanket term used to describe a host of conditions, so symptoms vary depending on each individual condition. The following are some of the more widely known conditions and their symptoms:

• **Hypertension:** Also known as high blood pressure, hypertension is a largely symptomless form of heart disease. The AHA notes that the idea that hypertension produces symptoms such as difficulty sleeping, facial flushing, nervousness, and sweating is a misconception. Symptoms typically do not alert men and women to the presence of hypertension, highlighting the emphasis men and women should place on routine visits to the doctor's office, where their blood pressure can be taken.

• **Heart attack:** The symptoms of a heart attack are different than the symptoms of heart disease that may lead to heart attack. The former can be found by visiting www.heart.org. Signs that you may be heading toward a heart attack include undue fatigue, palpitations (the sensation that your heart is skipping a beat or beating too rapidly), dyspnea (difficulty or labored breathing), chest pain or discomfort from increased activity.

• **Arrhythmia:** Arrhythmia means your heartbeat is irregular, and men and women often mistakenly believe arrhythmia only afflicts those who already have been diagnosed with heart disease or have had a heart attack. But arrhythmia can affect even those men and women who have healthy hearts and no history of cardiovascular disease. Symptoms of arrhythmia can vary greatly, from a single premature beat to a series of premature beats that occur in rapid succession. Arrhythmia that lasts long enough to affect heart function may include symptoms such as rapid heartbeat, fatigue, dizziness, lightheadedness, shortness of breath, and chest pain.

How can I protect my heart?

Heart healthy habits take some effort, but men and women can protect their hearts regardless of their ages.

• **Get sufficient exercise.** At least 30 minutes of exercise per day can protect against disease.

• **Quit smoking.** Smoking increases your risk for a host of ailments, including heart disease. Quitting is a great way to start getting your heart and other parts of your body back on track.

• **Include heart-healthy foods in your diet.** A diet that is rich in fruits and vegetables and low in cholesterol, salt and saturated fat promotes heart health.

• **Don't drink alcohol to excess.** Like smoking, drinking alcohol to excess can lead to a host of problems, such as high blood pressure, arrhythmia and high cholesterol, each of which increases your risk of heart disease.

• **Lose weight.** Being overweight or obese is a major risk factor for heart disease. If you have already started to exercise daily and eat a more heart-healthy diet, then you're on your way to losing weight. Consult your physician if diet and exercise don't seem to be helping you to shed pounds.

Heart disease kills millions of people across the globe each year, many of whom are over 50. But men and women who learn about heart disease and how to reduce their risk stand a far greater chance of fighting the disease.

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