



Retiring with Your New Pet Pal

Pets can bring incredible joy to retirement – and responsibility.

March 6, 2019

Oh, the joy of coming home, enthusiastically welcomed by your darling labradoodle or greeted by the soft purr of your rescued tabby. You just can't put a price on that unconditional love and steadfast companionship or the value that adds to your life. It's not hard to understand why many people see a pet when they picture their retirement years.

Caring for our pets can also translate into caring for ourselves. Walking the dog, for example, can improve your overall health. Petting a kitten can help reduce blood pressure and stress. In fact, owning a pet has been shown to increase your brain's serotonin and dopamine, reduce cholesterol and triglycerides, and give you a sense of purpose.

Other pet benefits include added daily structure – feeding, walks, attention and playtime – and friendships with other animal lovers. Not to mention that adopting one of the millions of pets in shelters can save a life even as it improves yours.

However, pets of all ages take work. Whatever type of pet you consider, be aware of its requirements and make sure you're up for the task.

Pet Practicalities

The right match: Consider your age, health and personality traits and the temperament and life expectancy of the animal you want to adopt. You'll also want to select your new friend, in part, based on your anticipated lifestyle five to 10 years down the line.

The size factor: Many retirees choose smaller dogs or cats, which require less food compared to a larger animal, but may also require more attention and care. Choose carefully so you don't have to surrender a pet you can no longer care for. Who knows, maybe your ideal pal ends up being a bird, fish, turtle or iguana. Depending on your physical and mental needs, a service pet could be a great choice, too.

For people between ages 40 and 80 who live alone, owning a dog can increase your life span by 33% and decrease your risk of cardiovascular-related death by 36%.

Road buddies: If you like to travel in retirement, plan accordingly and pack favorite blankets and toys for the trip. Consider transport crates or pet seat belts to keep your companion safe. And of course, integrate plenty of stops.

Helping hands: Even the most capable pet owners can get caught off guard. If your pet gets sick or has an emergency, it's good to have someone you can call for assistance.

Info within reach: Keep important paperwork (vaccination records, microchip information, etc.) handy in case you need it quickly. It's also good to have necessary contact numbers (vet and emergency clinic) in plain sight.

Furry finances

Americans, collectively, spend billions on our pets. Take a look at the 2017 figures:

- Over **\$29 billion** in food

- Over **\$17 billion** on veterinary care and pet insurance

- Over **\$15 billion** on supplies and over-the-counter medications

- Over **\$6 billion** on grooming and boarding

- Over **\$2 billion** on live animal purchases

The love is priceless; the responsibility is not.

The average American pet owner spends \$1,549 per year on a dog and \$988 on a cat, most of it on food, vet care, grooming and boarding. Unforeseen medical costs add to the expenses, especially as an animal ages, leading some pet owners to purchase health insurance to ensure their animal gets the care they need without adding financial stress on the family.

High Affection, No Maintenance

For those who can't commit to caring for an animal companion, there are options. Several researchers and tech companies have introduced lifelike, socially assistive robo-pets for use in elder care or special needs environments. These amazingly realistic pals are making a mark in the medical field as much as they do on hearts.

Studies have shown that robo-pets can have a calming effect on people suffering from Alzheimer's and other dementias. From puppies and kittens, to otters and many more,

these “pets” help soothe anxiety and reduce isolation. Many nursing facilities are now incorporating robo-pets into their animal therapy programs, particularly helpful if someone becomes agitated in the middle of the night.

It may seem odd at first, but anecdotal reports show that those who interact with robotic therapy pets seem to receive rewards that are as real as it gets. If you still want the real deal, consider fostering or borrowing a pet for a day or two. Several apps and nonprofits help connect animal lovers with shelter animals that need companionship, too.

With just a little research, retirees who would like the perfect buddy can enjoy one of the most priceless bonds imaginable, without breaking the bank. The key is finding the pet that is right for you and your family. So if you’re ready for some licking, laughter and tail wagging, get digging!

Sources: agingcare.com; aginginplace.org; caninejournal.com; forbes.com; mnn.com; nature.com; nytimes.com; pettravel-
tales.com; thepetgazette.com; American Pet Products Association

<https://www.raymondjames.com/pointofview/retiring-with-your-new-pet-pal>



Aging Isn't What It Used to Be

In a brave new world, technology is adding to quality of life.

March 20, 2019

With each passing year, the ability to truly grow older gracefully – and healthfully – is becoming easier with each new invention. The way we grow old is itself an invention of sorts. Until the mid-19th century, “older” age was very individualized – something experienced in different ways at different stages of life. But in the 1850s doctors began searching to understand why younger people seemed to recover more easily from illnesses. Out of this emerged a medical idea that we are born with a finite amount of energy – in danger of running low as white hair and wrinkles began to show. From then on, people were encouraged to save energy and rest in order to last beyond the age of 65.

This theory has long been discredited. And nearly one in four baby boomers in America defy its premise every day by refusing to slow down as they age – working longer, traveling more and living longer than ever before. They’re also more likely to enjoy better health and have more education and higher income than their parents and grandparents. And they expect to live *well* as they age.

Keep Zooming

Regardless of age, recent technological advances like blind-spot and lane detection, voice recognition, and parking assistance keep us all safe on the road. And soon, other discoveries that sound like science fiction will become the norm. What if your car could sense your eyelids growing heavy and tell you to pull over and rest? Bad traffic? What if your car spritzed lavender or lowered the air temperature as your heart rate and blood pressure went up? Or why not let the car do *all* the work for you? Google, Tesla and other major car manufacturers are currently testing driverless cars. These innovations, along with ride-hailing services like Uber and Lyft, could lead to more years of independence for people who might otherwise have to find other transportation solutions.

Age in Place

Thanks to “smart” technology like Bluetooth and GPS, many families have been able to delay or avoid altogether the tough decision to move a loved one to an assisted living facility. Smart lavatories can measure weight and vital signs. Bracelets, watches and clothing can track activity and heartbeat. Carpets can detect falls. The MIT’s AgeLab, which develops innovations to add to quality of life in retirement, is harnessing NASA technology to figure out ways to track Mom’s medication and Dad’s eyeglasses via tiny radio frequency tags so caregivers can keep tabs online. Plus, tele-medicine makes healthcare more accessible to everyone now that we can video conference with a doctor for nonemergency issues and even get prescriptions – without leaving home. And even though it might seem a little invasive to have a tracking device or camera watching you, people who already have taken advantage of this technology say the benefits of living independently for longer far outweigh any drawbacks.

Reinvent Yourself

Before the Age of the Internet, people who wanted to keep working in retirement had to put dreams on hold. Now, though, no more putting travel plans on hold when you can fire up a laptop from anywhere around the globe! No internet? No worries! You can even use your phone as a personal hotspot. Similarly, gone are days of being confined to a brick-and-mortar school for continuing education. Those in retirement who are looking forward to kick-starting a second (or third or fourth) career can easily take online courses and earn degrees. Plus, companies like AirBnB, Uber and Lyft offer those in retirement a way to earn extra income in nontraditional ways.

Stay Connected and Happy

Studies show that staying connected to the world around us helps keep us happier – which in turn keeps us healthier, it turns out. Ironically, as people age they may have a tendency to keep to themselves, especially if they’ve lost a friend or loved one, or are experiencing health problems. Living far away from grandchildren? Apps like WhatsApp, Voxel and FaceTime close the virtual distance and offer face-to-face contact without having to get on a plane. Looking to re-enter the dating scene? Senior-specific dating sites can spark romantic connections in new phases of life. Thankfully connectivity is all around us; we just have to choose what’s right for us.

<https://www.raymondjames.com/pointofview/aging-isnt-what-it-used-to-be>

Save the date

Client Appreciation Baseball Game & BBQ



Please join us on Thursday, June 6th at The Quakes Stadium.

Invitations to follow.

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Spring Pizza

Ingredients:

3 tbsp Extra-Virgin Olive Oil
3 Cloves Garlic, minced
1 Bunch Asparagus
1/2 cup Snipped Fresh Chives
1/4 tsp Salt
1/4 tsp Pepper
1 lb Whole-Wheat Pizza Dough
1 cup Shredded Fontina or Mozzarella
Cheese



Directions:

Position rack in lower third of oven, place pizza stone or pan on rack and preheat oven to 450 F for at least 15 minutes.

Combine 2tbsp oil and garlic in small bowl, set aside. Trim asparagus spears to about 6 in long, toss in bowl with remaining oil, chives, salt and pepper.

Roll out dough on lightly floured surface to about 14 in circle. Carefully remove pizza stone or pan from oven onto heatproof surface. Place dough on stone or pan and brush with garlic-oil mixture. Arrange asparagus in circular pattern on dough with tips facing out. Top with cheese and remaining chives.

Bake on lower rack until crispy and golden and cheese is melted, about 15 minutes.

<http://www.eatingwell.com/recipe/250443/spring-pizza/>

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