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Featured content

How to care when you can't be there

Keeping tabs on elderly loved ones from far away

By Kathleen Furore

Vicki Kunkel knows what it's like to live far away from an aging loved who needs care.

Kunkel faced that challenge until her father — who was 70% blind and lived alone — passed away in August. Her home just outside of Chicago was a 3 1/2-hour drive from his home in a rural area of southwest Wisconsin.

It's a situation many people must confront. It's also more challenging and worrisome now that the coronavirus crisis has forced many to stay at home and practice social distancing. And it's one that can take not only an emotional toll, but a financial one as well.

According to Diane Ty, a senior partner for the AgingWell Hub, part of Business for Impact at Georgetown University's McDonough School of Business, AARP data show that annual out-of-pocket expenses for family caregivers averaged $7,400 in 2019.

Whether you're caring for a loved one long distance now or may be in the future, the following tips can help make that caregiving as safe and painless as possible.

Reach out to your loved one's neighbors, friends, and relatives. Kunkel did that after her mom died. "My dad's next-door neighbor agreed to check in on him daily. His friends drove him to and from some doctor appointments. For other appointments,

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we used one of the many social services available in his rural area," she says. "He lived in a very rural area, so Uber and Lyft were not options. But the county had many services available for the elderly. It just takes a little research to find them." Home Instead Senior Care, a franchise network that provides personalized care, support and education for aging adults and their families, echoes that advice: "Identify one or two trustworthy individuals that can look in on them if needed, and call them once a week for an update."

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Introduce yourself to the local mail carrier. Ask him or her to alert you or a neighbor if your loved one's mail has not been brought in. "Some post offices have special programs set up to handle this type of 'elder watch' issue, so make sure to sign up your relative," according to information from Home Instead Senior Care.

Buy your loved one a digital virtual assistant. "An Alexa or Google assistant device is easy to use and makes it easy to use voice commands to dial relatives and doctor officers," says Kunkel.

Explore technology related to the person's medical issues. In Kunkel's case, that meant taking a few days off to drive her dad to a blind society where he tested out VR googles for the blind. "I ended up purchasing IrisVision goggles that proved to be a godsend in helping him remain independent," she says.

Tap social service agencies. They can arrange everything from rides to doctor appointments to grocery delivery for a very small fee. And don't forget about Meals on Wheels, Kunkel says.

Set yourself as the main contact point for loved one's doctors. "After each doctor visit, either the doctor or his nurse would call me with an update," says Kunkel, who says you have to remember to get the patient to sign the appropriate release of information forms.

Create a list of your loved one's medical issues/medications, doctor's names and legal documents. "Keeping this information will be essential if you need to access them in an emergency," information from Home Instead Senior Care notes.

Consider professional caregiving. There are services that can help with grocery shopping, medication reminders, meal preparation and other everyday tasks, and provide companionship and monitor any issues that may crop up, according to Home Instead Senior Care. There

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are also geriatric care managers, who can help develop care plans that encourage family participation, explains Ty, who found a GCM helpful when dealing with her sick father. The CGM assessed her dad's health, checked on her mom (his caregiver), and was able "to give my family the 'permission' to bring in outside help and eventually move my dad into a round-the-clock community care setting," Ty says. "The GCM served as an objective voice in rallying my siblings to get comfortable with this recommendation and also helped find a paid caregiver and an assisted living facility solution."

You can find information about these services at caregiverstress.com and at The Aging Life Care Association.

Consider using a patient advocate. These professionals serve as family members' eyes and ears when it comes to long-distance health care needs, says Teri Dreher, a former nurse who started NShore Patient Advocates after she had to intervene when her father-in-law fell ill in Belize and realized the need for such a service.

Make sure someone you trust is with the patient as much as possible if he or she is hospitalized. "Enlist those who are good at taking notes, which should include the name and shifts of nurses and doctors caring for your family member, as well as observations and questions," stresses Dreher, who adds vigilance is especially important during admission and discharge. "That's when staff is working fastest and when errors are most likely to occur."

High cost of **being a caregiver**

Stress, loss of income are common

By Carla Fried
Rate.com

If you have yet to step into the role of caregiver, there's a good chance it may be in your future. A 2017 joint survey by Merrill Lynch and Age Wave estimated that 40 million Americans have already served as a caregiver. With the advancing age of baby boomers, 20 million more are expected to join the caregiving ranks each year.

While caregivers are overwhelmingly grateful to step in and help a loved one, their generosity comes at a high cost. Many caregivers provide financial assistance, and the average annual cost is about $7,000. Seven in 10 caregivers surveyed by Merrill Lynch and Age Wave said the financial cost of caregiving causes them stress.

If a 55-year-old adult child spends $7,000 a year for five years that's $35,000 unavailable to pay down debt or save for retirement.

That $7,000 just happens to be the maximum contribution anyone at least 50 years old can make to an IRA this year. If $7,000 was invested in a Roth IRA for five consecutive years and then left to grow for another 10 years (to age 70 for our 55-year-old), that works out to about $65,000 in tax-free savings, assuming a 5% annualized rate of return. So, caregiving work can impact retirement planning

Then there are less apparent costs.

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The physical demands of caregiving can make it hard to keep the same hours at work, or give the same effort. That can mean reduced income. An empathetic boss today may not be supportive when the next recession hits, moving you higher up the layoff list.

None of that is a reason to question the role of caregiver. Your desire (and need) to care for a loved one supersedes all, including financial cost. Needed by a loved one, you step in and do what needs to be done. Yet you can — and should — be as strategic as possible in lessening financial strain. In the Merrill Lynch/Age Wave survey, seven in 10 respondents said they gave little or no thought to their financial situation as a caregiver.

That's potentially setting up your own kids' need to step in and help you. Taking time to consider ways to limit financial strain today can help you protect your children's future.

Lower living costs free up more money for care. Most older Americans want to age in place

If you wait until loved ones need care, a move becomes harder. Helping a 70-year-old parent see the financial wisdom of a move today is likely more practical than the emotional and physical toll of a move at 85.

Resist quitting work as long as possible. It's not just the salary you are giving up. Your Social Security

Your health insurance could also become a huge cost if you quit work. The average monthly cost of an individual plan for a 60-year-old in 2019 was pushing $900; that said, if you completely stop earning income, you could be eligible for subsidies that can bring the cost way down.

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Set generational priorities. An all-too-common pressure point for many 50- and 60-year-olds is providing support to adult children

Get paid. That you are doing this out of love is not in question. But that doesn't mean you shouldn't be compensated. If you have stopped work, a basic goal should be to get paid enough to cover your own personal health insurance and not have to touch your retirement savings until you are at least 65. If the person you are taking care of has the resources, you should discuss being paid. You may want to consult with an elder care attorney for advice on drawing up a personal care agreement (a contract). The National Academy of Elder Law Attorneys has a free online search tool.

If you are taking the caregiving lead among siblings, there should be a family plan for paying you. This is not about money so you can buy groceries for Mom or Dad. That's a separate issue. This is about you being compensated for the time you are putting into caregiving.

Also explore state-run plans that provide income to a caregiver. The most common programs are limited to individuals who are on Medicaid, but many states have programs that are not tied to Medicaid. For example, in Maryland, a caregiver who meets certain requirements can qualify for up to $600 or so in monthly payments for taking care of someone with income below $120,000. The Paying for Senior Care website has state-by-state information on financial assistance for caregivers. ❯

Senior housing

Time to plan for move is before you need to do so

By Ed Avis

When do you think you'll move into senior housing? When you get tired of taking care of your house? When you get sick? When your kids nag you into it?

Rather than wait for any of those events, experts suggest planning and packing up while you're still in good financial shape, and healthy enough to enjoy the benefits senior housing provides.

Not convinced? Consider this: A 2019 University of Chicago study estimated that only 19% of middle-class people age 75 years or older will have enough income to pay for senior housing in 2029. If you start seeking senior housing before a crisis hits, you'll be more likely to be among that lucky 19%.

"Most people do not have a realistic view of how they will age or how they will pay for care," says Patricia Hanson, managing director of IKOR of Western Pennsylvania, a firm that assists seniors with medical, social and financial issues. "(We help) them have a realistic view while they are still healthy and well and able to make good decisions."

Hanson says she believes planning for senior housing should begin even before retirement. Near-retirees should take a proactive approach to plan for aging, she says, considering issues such as family medical history,

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finances and their personal vision for aging. Her organization helps seniors creates long-term plans based on that information, aided by elder law and financial experts.

"It is around the time of this conversation (that) I recommend they begin looking at facilities," she says. "Many people view care communities as dark, dingy places where people go to die. The reality is most communities today are amazing and beautiful places where seniors go to live and thrive."

Sara Zeff Geber, a retirement consultant and author of "Essential Retirement Planning for Solo Agers," also recommends taking an early, broad look at senior housing options.

"One of the biggest factors I see among my clients and my book and talk audiences is a total lack of knowledge and understanding of what is out there for them," Zeff Geber says. "Most peoples' experience of senior housing is having visited a grandparent in a nursing home 30 years ago. What I encourage people to do is start early to visit some of the senior housing near them. Visit a few assisted living communities, some independent living communities, a couple of CCRCs (continuing care retirement community), a board and care home."

Investigating your options early doesn't necessarily mean you need to move in while you're in your 60s. But if you know the available options and what you'll need to pay for them, you'll be ready when the time comes.

The key to deciding when to move is not waiting until the decision is forced upon you, experts say.

Moving into a senior living situation while your mental and physical capabilities are intact has numerous advantages.

For example, if you think you'd enjoy the social outings, fitness classes and educational events found at many senior housing options, it makes sense to move in while you can still take advantage of them.

And moving in early helps you make friends who can support you

"Many people view care communities as dark, dingy places where people go to die. The reality is most communities today are amazing."

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as you age.

"I recommend moving earlier than later—when the senior is capable of creating their own comfortable 'community,'" says Suzanne Asaff Blankenship, author of "How to Take Care of Old People Without Losing Your Marbles." "Without the means to build a community, either due to physical limitations or cognitive limitations, the seniors are likely to be unhappy, feel isolated and never feel like this new place is 'home.'"

Cathy Richards, who spent eight years as the director of lifestyle and wellness for a large CCRC, echoes that advice.

"There are definitely advantages to moving in early, including actually enjoying all the lifestyle amenities vs. moving in at a later age when you are more likely to need care," Richards says. "Also, especially for couples, you can forge relationships so that when one of you passes, the other already has a support system. Too often, a widow or widower moves in after their spouse dies and they are grieving and it's hard to get involved."

On the other hand, it is possible to move in too early, Richards notes. For example, if you move into a retirement facility when you're 60 (typically the earliest age at which one is allowed to move in) and the average age of your neighbors is 80, you'll probably feel out of place.

The age one moves into senior housing depends on many factors. But for those who can afford it, an earlier move-in often pays off.

As Richards concludes, "I recommend moving in well before crisis time and while you are still healthy enough to enjoy the benefits."

Step up, **seniors**

Use your career skills to help others

By Ed Avis

Last year, Ian and Flo Thornton, a retired baker and nurse, respectively, spent 13 weeks as volunteers on Africa Mercy Ship, a vessel that delivers health services to impoverished areas.

"I met somebody from Mercy Ships and they said to me, 'What did you do as a job?' I said, 'Well, I was a baker, nothing more or less than that,'" remembers Ian Thornton in a video recorded after the couple returned. "And then he said to me, 'We need bakers.'"

Ian baked for the 400 crew members on the ship and Flo served as a housekeeper in the ship's hospital wards. Being able to use their skills developed over decade-long careers was a rewarding experience, the couple say.

"This is the beginning, not the end," Ian says. "We don't know where the journey will take us next."

Retirees often volunteer, of course, but what set the Thorntons' experience apart was that they were able to use the skills they'd honed over their lifetimes (even though Flo did not work as a nurse on the ship, her medical experience helped her effectively work among the patients). That made the experience better for them and helped the organization more than if they had taken on roles unrelated to their work experience.

Many organizations rely on such

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skilled retirees to fill essential roles.

"Retirees are a particularly strong source of support for our charity partners, as they have the time and wealth of experience that is crucially useful for organizations, particularly smaller grassroots NGOs and community-based organizations who need help building up and strengthening their basic accounting, bookkeeping and budgeting systems," says Jessica Jackson, a marketing and recruitment assistant for Accounting for International Development, an organization that places experienced finance professionals in volunteer positions.

"A majority of our volunteers (and repeat volunteers) fall into the 55+ age category and engage in our volunteering program as a way of using their wide portfolio of skills to give back in their free time," Jackson says.

Local Hope, a charity that helps indigenous people in Guatemala, also tries to match a volunteer's background and skills with positions.

"The retirees who have worked with us have brought with them a body of knowledge and hard-won experience, as well as a work ethic that cannot be taught, but that has evolved organically over time," notes Leslie Baer Dinkel, executive director of the program. "This means less training, and a higher degree of confidence from the moment they start with us."

How do you find a volunteer position that matches your skills? Dinkel recommends starting locally by examining volunteer positions in your community and seeing which seem suitable.

One good way to identify local options is through a www.volunteermatch.org, which allows you to search for opportunities in your zip code area based on the type of work you'd like to do. Similar sites are idealist.org and allfordgood.org.

If you'd like to consider opportunities outside your community, one option is Senior Corps, a program of the Corporation for National & Community Service (better known for its AmericaCorps program). Senior Corps is a network of volunteer opportunities across the United States for people who are 55 and older.

If you're really adventurous and want to volunteer abroad, google "senior volunteer opportunities overseas" and you'll find a list of organizations seeking older volunteers.

Dinkel emphasizes that you don't need to commit fully to the first opportunity that seems promising. Instead, if it's feasible, consider a short-term commitment to begin.

"To find out if the charity really values what you have to offer, 'date' by offering a month-long commitment and see what happens," Dinkel recommends. "If it's a fit and you see that your work is adding value, and the charity acknowledges that too, you can stick with it. If not, at the end of your commitment, you can look for a better fit."

The bottom line is that you should feel that your talents are being put to use.

"Doing charitable work isn't and obligation, and shouldn't feel like one," Dinkel says. "It is a commitment, but one that should fill you up with a sense of accomplishment, joy and gratitude for your own good fortune at having found a new role after retirement."

Consolidate **and conquer**

The benefits of having just one financial adviser

By Jeffrey Steele

It's fairly common for older investors to split the management of their retirement money between two or more financial advisers. It's not difficult to understand their rationale.

Many are wary about placing financial assets with a single financial professional. They haven't forgotten the frauds committed by the likes of Bernard Madoff. A second motive is the temptation to pit one money manager against another to learn which one earns them more over time.

As tempting as splitting allegiances and assets may be, it's not conducive to building the kind of wealth needed for a sound retirement, experts say. For multiple reasons, from avoiding investment duplication to ease of administration to lower costs, older adults should consolidate accounts with a single advisory.

Placing retirement assets with more than one advisor is like using two physicians, with each potentially providing separate diagnoses, different treatment plans and varying prescriptions, according to Jack Meyer, partner and founder with Meyer Wealth Advisors in Aurora, Illinois.

"I'd much rather go to one doctor. And I'd much rather stay with one trusted advisor, and get one concise, well-thought-out, well-analyzed road map for my investments," he says.

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While Meyer acknowledges that many investors fear keeping their nest egg all in one basket, they can temper that concern by choosing an advisor who uses a third-party custodian—TD Ameritrade, Charles Schwab, Fidelity or Vanguard, for example. That approach creates a firewall between your advisor and your assets because the advisor is allowed to adjust asset allocations, but isn't able to withdraw your funds, he explains.

"Back when Bernie Madoff was undertaking his fraud, he never put investors' money in a custodian account, but instead kept the money himself," Meyer says.

The temptation to match one advisor against another may remain. But any upside to doing that likely will be offset by consolidation's benefits. Here are just a few consolidating can deliver:

It could save money. This tops the list of reasons to consolidate, according to Nicholas De Jong, financial advisor with Savant Capital Management in Naperville, Illinois. Investors who keep their money with one advisor rather than divide it among two or more may be able to have their investments managed at lower costs, depending on the break points in the advisor's fee schedule, he reports.

It streamlines portfolio management. "Working with one financial advisor will allow for efficiency with administering accounts," De Jong says. "Having accounts with one advisor allows for easier tracking and reporting. Administrative tasks, such as processing transactions or updating beneficiary designations, will generally be easier when working with only one advisor."

It simplifies things for your survivors. "When an investor dies, the administration of [his or her] estate will be more streamlined if all the accounts are in one place," he reports. "An executor or successor trustee will only have to contact one advisor if the investor's assets are all in one place."

It helps provide a clear, comprehensive financial picture. This enables the advisor to build a comprehensive financial plan, says Robert R. Johnson, professor of finance in Creighton University's Heider College of Business in Omaha, Nebraska. And as De Jong notes, one advisor can better coordinate with other professionals who play important roles in a client's life—accountants and attorneys, for example—if he or she grasps the whole picture of the client's financial life.

It avoids problems lack of coordination can cause. Holding retirement investments with more than one advisory can result in both advisors taking large positions in the same investments. Such redundancy is bad for diversification. Lack of coordination could also result in confusion about the accurate amounts to withdraw in required minimum distributions, Johnson says. Withdrawing the correct amount of RMDs is essential given that penalties for not doing so are 50 percent of every dollar not with-

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drawn.

Johnson believes every investor should establish and follow a written Investment Policy Statement that identifies return objectives and risk tolerance, plus applicable constraints such as liquidity needs and tax circumstances. This document should guide the investment plan, set a target asset allocation, and include a glide path for allocation changes as needed based on age. It would be difficult for an investor to create and follow an IPS if he or she were working with multiple advisors.

"There's an old saying, 'If you have two quarterbacks you have none,'" Johnson says. "Settle on a quarterback to lead your team. An IPS is developed with the help of an advisor, and that advisor should quarterback your team." ❱

Wall Street **chestnuts**

The wisdom in favored market sayings

By Jeffrey Steele

Long-time investors have heard them all. Stocks take the stairs up and elevator down. Don't try to catch a falling knife. Keep some powder dry.

Wall Street has a seemingly limitless array of popular sayings. But they're more than just phrases. Strong investing insight underpins these and other aphorisms. Retire Ahead asked several experts to weigh in with their favorite chestnuts and explain the investing wisdom at their core.

The best time to buy is when there's blood in the streets

Oft credited to 18th Century British banker Baron Rothschild, this phrase is a close cousin to Warren Buffett's "Be greedy when others are fearful."

A fear-based drop in the stock market, like the one COVID-19 ushered in, is a golden opportunity to buy when prices are low, says Paul R. Ruedi, financial adviser with Ruedi Wealth Management in Champaign, Illinois. "It builds a higher expected return going forward for those

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willing to take the risk of investing today," he adds. "Historically, those who have taken the risk to buy during turmoil have been handsomely rewarded."

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In building wealth, you can either sleep well or eat well

The phrase refers to the fact conservative investors tend to experience restless nights less often, but also fail to earn the riches of those with more aggressive portfolios.

"If you have a long-term time horizon, embrace the risk in common stocks," says Robert R. Johnson, professor of finance, Heider College of Business at Creighton University in Omaha, Nebraska.

Since 1926, according to data compiled by Ibbotson Associates, average annual return for large capitalization common stocks is 10%, and corporate and government bonds return around 6%, he says. Instruments like one-year certificates of deposit and online savings accounts pay less than two percent.

"The surest way to build wealth over the long run is to invest in stocks."

Sell in May and go away

Data supports this old Wall Street adage, according to Doug Ramsey, chief investment officer for Minneapolis, Minnesota-based Leuthold Group, and co-portfolio manager of Leuthold Core ETF. Between May and October, stock market investment returns on average have underperformed those November through April. But of note to investors in 2020 is that the May-through-October effect is weakest in presidential election years.

In election years dating back to 1928, annualized S&P 500 returns in the May-October period were 11%,

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Ramsey found. That's higher than any other year in the election cycle, and much higher than the post-election and mid-term years.

Compound interest is the eighth wonder of the world

Generally attributed to Albert Einstein, the full phrase adds, "He who understands it earns it, and he who doesn't pays it."

Scott Krase, founder and president of Lisle, Illinois-based CrossPoint Wealth, cites a scenario from BusinessInsider.com to illustrate the point. One investor starts saving $300 monthly at age 25 and another starts investing the same amount at 35; a third starts saving $600 monthly at 40. Each earns an annual rate of return of approximately 5%. At 65, the savers have accumulated approximately $460,000, $251,000 and $359,000 respectively.

"By harnessing the power of compound interest, investors have the ability to potentially make more by using their own savings," Krase says. Many Retire Ahead readers have decades of life ahead; compound interest can make big differences for them.

No one rings a bell at the top or bottom of a market

Interpretation? It's very difficult, if not impossible, to time the market.

"Attempting to time the market is fool's gold," says Johnson. "None other than Vanguard founder Jack Bogle is quoted as saying on market timing, 'I do not know of anyone who has done it successfully and consistently. I don't even know of anybody who knows anybody who has done it successfully and consistently.'"

Career Changer

Air traffic controller navigates new post-50 career path

By Kathleen Furore

In 2011, at the age of 50, Jonathan Look had an epiphany. After 25 years as an air traffic controller, "doing basically the same thing day after day," he longed for a change.

"Air traffic control was rewarding and challenging … but I was starting to feel like Sisyphus pushing the boulder to the top of the mountain one day, only to have to return the next day and do the same thing all over again," Look recalls. "So, even though it would mean less money, I decided to take early retirement at the age of 50 and get started on my adventures."

Now 58, Look, who lives in Malta with his longtime partner Sarah and their Thai rescue dog in in a home overlooking the Mediterranean Sea, explains how he transitioned from controlling airplanes' paths to flying on them as he travels the globe as a writer and photographer and blogs about his adventures at lifepart2.com.

Jonathan Look

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Q: You've really completely started over! Where did you live and how much did you get rid of before embarking on this new adventure?

A: When I retired, I was living in a rural, gated community in East Texas called Hideaway Lake. Culturally it was about as far away from how I am living now as is possible. I didn't really consider getting rid of everything as starting over — more like "right-sizing" my life to fit my dreams. I had a house full of furniture, jet skis, big-screen TVs, a storage room full of boxes, two small sailboats and even a country club membership. Having those things made me feel perhaps a little overwhelmed but physically comfortable enough. Keeping those things would have been like a tether holding me in a place. So, I got rid of everything that wouldn't fit into my car, sold the house and moved to my first new place, a remote beach in Mexico.

Q: How did you decide to become a writer/photographer/world traveler?

A: Ever since I was a kid, I was fascinated by the world and different cultures. Unfortunately, the culture of suburban Houston, Texas, where I grew up, does not encourage that kind of curiosity. I was always a big reader. The lives that Hemingway, Fitzgerald, Michener, Faulkner and many others wrote about captivated me. I wanted to break free and try different things, but while my parents supported whatever I wanted to do, I didn't have a role model in that regard.

I feel the desire to write and make photographs has always been within

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me, but I got swept up in life, and that desire got buried with work and consumerism. I have to admit, one of the beauties of being retired is that I can pursue my writing and photography without the need to be a starving artist.

Q: What have been the biggest challenges? And the biggest rewards?

A: You would think that dealing with logistics, language barriers and bureaucracy while traveling the world would be the biggest challenge, but it isn't. The challenge is, even after starting my second act, I have to balance my desire for new adventures with the knowledge that we all have an expiration date.

When you decide to live life differently, a whole new world of possibilities opens up, and that creates many compelling challenges. There still isn't enough time to see and do everything I want to do. The biggest reward is being able to continue growing my comfort zone and sharing my thoughts and adventures with others.

Q: What would you say to someone approaching or in retirement who isn't sure being fully retired is right for them but doesn't quite know they want to do?

A: I think one of the biggest mistakes you can make is retiring without having a plan for your time and a passion for doing other things. Develop a social life outside of work, maybe try working part-time and find something you love to do as a starting point. There is nothing to say you can't experiment with different things while you search for your passion. Sitting in front of a television while the world passes by will kill you.

"When you decide to live life differently, a whole new world of possibilities opens up, and that creates many compelling challenges."