



Things To Consider Before Downsizing Your Home

The decision to downsize a home is often bittersweet. Many couples who downsize their homes do so after raising a family. A home might be filled with memories, but downsizing a home helps couples save more money, and that financial flexibility often allows men and women to more fully enjoy their retirement.

But in spite of the financial impact of downsizing a home, there's more than just money at stake for homeowners thinking of downsizing their homes. The following are a handful of factors homeowners should consider before downsizing to a smaller home.

Real estate market

The real estate market can be a seller's friend or foe. Many sellers have a sale price in mind when they decide to sell their home, but the real estate market can be fickle, so homeowners

should do their research before putting their home up for sale. Will the current market make it easier for you to get the most for your home, or will you have to settle for less than you prefer? How fast are similar homes in your area selling? When studying the real estate market, it's also a good idea to study the market for smaller homes. If you plan on moving into a condominium but the market is not flush with properties, you might end up paying more than you want to for your new home, which might negate the savings you can expect from downsizing.

Furniture

When downsizing to a smaller home, many couples realize their current furniture is unlikely to fit into a smaller home. That means couples will have to sell or donate their current furniture and then buy all new items for their new

home. If it's been a while since you purchased new furniture, you might be in for some sticker shock on your first visit to the furniture store.

Another thing to consider regarding your furniture is which items you simply can't live without. An antique dinner table might have been the centerpiece for your family holidays over the last several decades, but there's no guarantee it will fit into your smaller home. You may want to pass this down to your son or daughter, but that's only possible if he or she has the room for it. Before deciding to downsize, consider your attachment to certain items that you may or may not be able to take with you to your new home and the emotional toll that selling such items might take if you're left with no other options.

Proximity to family

When downsizing to a

smaller home, many couples move out of the suburbs and into cities or towns with more ready access to culture and restaurants. While that accessibility is great, grandparents may find that it comes at the cost of less time with their grandchildren. That's a steep price to pay for doting grandparents, and it may also impact your children if they frequently rely on grandma and grandpa for babysitting. Before downsizing, consider if you're willing to move further away from your family. If not, you likely can still find a smaller home in close proximity to your current home and any nearby family members.

Medical care

Many older men and women must also consider the effect that moving may have on their medical care. Downsizing to a home in the country may make it harder to maintain contact with



your current physician, and rural areas typically have less medical practitioners than more densely populated towns and cities. In addition, if you have been visiting the same physician for years, you may not want to move and have to start all over again with a physician who is unfamiliar with your medical history. Consider how much maintaining your existing relationship

with your physician means to you, and if your next home will provide the kind of access to medical care you're likely to need.

Downsizing a home is not just about moving into a smaller property. To ensure you're making the right decision, many factors must be considered before downsizing.

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Keep Track Of Passwords



Passwords are more prevalent than ever before. If you want to withdraw money from an ATM machine, you'll need to know your PIN code. To log in to an email account, you will first need to type your password. Secure shopping sites and social media sites require use of passwords as well.

Many sites require that passwords include a combination of letters and numbers, and while passwords full of case changes and funny symbols may be difficult to crack, they also can be just as difficult to remember.

Managing the myriad passwords the average person must remember is no small feat. That's why people routinely turn to familiar passwords. But passwords that are too similar could put men and women in a compromising position that makes them susceptible to consumer fraud and identity theft. Fortunately, consumers can employ many precautionary measures to keep their information out of the wrong hands.

Write them down

Writing passwords down can be risky if the information falls into the wrong hands. When storing passwords written down on paper, keep such information in a safe and secure place. A home safe or

lockbox is safer than jotting passwords down on a pad stored on top of your desk.

Password keeper

When visiting a site that requires login information, many operating systems will ask if you want the password information to be remembered automatically in the system's hard drive. If you routinely use one computer to access password-protected sites, having the passwords saved can be advantageous. But keep in mind that you will likely be prompted for your password on such devices if you attempt to login from another computer or mobile device. It is not the site that saves the password, but the computer you are using.

Password apps

A variety of password saving apps have sprung up to keep passwords safe and organized. Some are offered as free downloads, others require monthly or yearly subscription fees. These apps keep login information secure in one place. Many password apps are paired with security alert services, which will notify you if there is a suspected hack or breach of information. These alerts let you know if your password security has been compromised so that you can take fast action.

Technology has forced individuals to make all types of changes to their daily lives. As the world relies more and more on technology as a method of communicating and managing the tasks of everyday life, remembering passwords has become all the more important.

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EXERCISE

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who have preexisting medical conditions are likely to find that exercise alleviates rather than exacerbates their physical problems. The NIA notes that studies have shown that regular exercise and physical activity can benefit people with arthritis, high blood pressure and heart disease. But it's still recommended that men and women with preexisting medical conditions consult with their physicians before making any lifestyle changes. Some conditions may affect a person's ability to be active, and it's best to get the go-ahead from a physician before beginning an exercise regimen. Doctors may even suggest certain activities that have been known to alleviate particular conditions.

* Exercise reduces fatigue, so sitting around to preserve strength is not effective. Exercise improves strength and energy levels, so sitting on the sideline to preserve your strength is counterproductive and could lead to serious medical problems. The "Report on Physical Activity and Health" from the U.S. Surgeon General's office noted that men and women who are inactive are almost twice as likely to develop heart disease as those who are more active. While getting adequate rest and giving your body ample time to recover from physical activity is essential, your body won't benefit by avoiding exercise to preserve your strength. However, even moderate physical activity performed on a regular basis can reduce fatigue.

* No one is too old to exercise. It's not uncommon for men and women in their

golden years to think they are too old to exercise. Some may feel that their toned down workouts cannot possibly be making much of an impact thanks to the physical limitations old age has put on their bodies, while others may think it's unwise for someone in their 70s or 80s to be physically active. But no one is too old to exercise, as exercise helps the body stay strong and fit even when you can no longer max out on the bench press or squat hundreds of pounds. Scaling back your exercise routine will be necessary as you get older, but that does not mean you cannot still enjoy and benefit from physical activity.

Continuing to exercise as you age is a great way to improve your quality of life and stay as active as possible well into your golden years.

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Planning Makes Sense

Planning makes sense to ensure your wishes are met, and to relieve your loved ones of the burden of making difficult decisions at a time of grieving. If you or a loved one is considering preplanning, we invite you to schedule a no obligation consultation with our pre-planning specialists.

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