

# FAB<sup>over</sup>50

The importance of estate planning

EXPLAINING WILLS AND TRUSTS  
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Understanding the distinctions between wills and trusts can help people as they begin estate planning.

## Explaining wills and trusts

### ESTATE PLANNING IS AN IMPORTANT PART OF MANAGING ONE'S FINANCES

It's never too early for adults to think about estate planning. Estate planning is an important part of money management. While it's easy to think of estate planning as just a way to dictate how your assets are allocated after your death, estate planning also can protect people and their money should accidents or injury make them incapable of managing their finances on their own.

Some familiar terms may come up when people begin planning how they hope to transfer their assets. Two more common terms are wills and trusts. Understanding the distinctions between the two can help people as they begin estate planning.

#### What is a will?

Wills are legally enforceable documents that dictate how people want their affairs handled and assets allocated in the wake of their deaths.

Wills should include a host of information, including who a person wants to assume guardianship of their minor-aged children should they pass away. This is especially important information to include in a will, as surviving relatives

may have to go to court to contest guardianship if parents do not dictate who they want to serve as guardians in their wills.

#### What is a trust?

A trust is a relationship in which another party is given authority to handle a person's assets for the benefit of that person's beneficiaries. When making a trust, a person will need to designate someone as a trustee, who will be tasked with distributing assets in accordance to the terms dictated in the trust.

There are many types of trusts, and working with an attorney who specializes in estate planning can help men and women determine which type of trust, if any, is best for them.

#### Is it better to have a will or a trust?

Both wills and trusts can be useful when estate planning. In fact, wills are often used to establish trusts, and many people have both a will and a trust.

Estate planning is an important part of managing one's finances. A qualified attorney who specializes in estate planning can help people write their wills and, if necessary, establish trusts that can help surviving loved ones in the wake of their death.

Source: Creative Metro Connection

## Tips to catch up on retirement savings

One need not look long or far to be reminded of the importance of saving for retirement. Indeed, it's hard to go a single day without encountering roadside billboards, television and streaming service advertisements, and/or promotional emails touting the retirement planning services offered by an assortment of investment firms.

If those ads seem ubiquitous, it's for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely ac-

cepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55% of respondents indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43% of nonretirees think they will have enough money to live comfortably in retirement.

The good news for individuals who are behind or concerned about their finan-

See **SAVINGS** on Page 27

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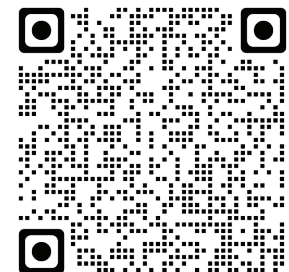
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# What is a green funeral?

## YOUR FUNERAL DIRECTOR WILL BE YOUR BEST GUIDE FOR AVAILABLE OPTIONS

The term “green funeral” refers to ceremony, service, and body disposition that focuses on preservation of the earth.

Many of those who live “green” also wish to end “green.” Just as living green is carried out in different ways and with many choices, there are also many different methods of having a green funeral.

Your funeral director is your best guide to the green funeral options available in your geographic area.

For one person, living green may mean passing on the offer of a plastic straw. For others, green may mean living off the grid and bicycling to work. One can be all in, or just a little green.

Funerals also can be greenish or very green.

If you are motivated to pursue a green goodbye, you will be pleased to know that your choice will not require that you give up any of the healing aspects of a funeral service. Service, gathering, and viewing the body can all be included in a green funeral.

Funeral directors have access to environmentally friendly embalming chemicals. If your family prefers to have the body present for the funeral service, that can be accomplished. Should a private family viewing be more in line with your green funeral plans, the body can be simply prepared without embalming to make that experience possible for family members.

Green cemeteries or green areas in traditional cemeteries usually do not require a burial vault or grave liner.

The body is shrouded and placed directly in the earth or placed in a

biodegradable container, which is buried. Those who opt for a green burial do so because disruption to the earth is minimized. No harsh chemicals from embalming, no treated wood or metal casket, and no metals or concrete from a grave liner are introduced in the grave space.

There also are many different green options when it comes to the final resting place for cremated remains. Cremated remains can be incorporated into objects that become family heirlooms or they can become part of an underwater reef. There is a nearly unlimited number of earth-friendly alternatives for what to do with cremated remains.

When making funeral arrangements, tell your funeral director that green is important to you, and ask for help in finding service providers that support your values.



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# Sweet suite renovations

## IDEAS TO CREATE LUXURY SPACES FOR RELAXING, READING, BATHING AND MORE

An owner's suite is a sanctuary for homeowners. It's a place where adults can retreat, relax and unwind after a busy day. It's expected that a bed and some other

furniture will take up residence in a standard bedroom, but certain elements can help homeowners create stunning spaces.

While the largest bedroom in the home typically is dubbed the "owner's suite," it cannot be classified as a suite unless there is an adjoining bathroom. An owner's

suite also may have many more unique features that individuals may want to incorporate into a remodel. Here are some ideas to consider.

### Upgraded closet

Those who will be overhauling the walls and layout of the bedroom can configure the space to make room for a serious closet overhaul. A spacious, walk-in closet that has built-in shelves, drawers and rods can improve the functionality of the bedroom. Draw dividers and other components also can optimize space.

### Sitting area

In large suites, homeowners may have the potential to set up a sitting area in one portion of the room away from the bed. This area can have a sofa, chairs, chaise, or other furniture and make for an ideal spot to read and lounge. Some people also enjoy having a television adjacent to the sitting area so they can watch a show in the privacy of the bedroom.

### Fireplace

Fireplaces add a unique ambiance to bedrooms and make for cozy spaces in which to cuddle up. While a traditional, roaring wood fire is one option, there is much less mess and fuss with a gas fireplace. Some gas fireplaces may not even have to be vented, and they can be turned on with the flip of a switch.

### Private patio or balcony

Owners who want to go the extra mile in owner's suite renovations can incorporate outdoor spaces into the plans. Many homes are now being built with owner's suites on the first floor, facilitating the possibility of aging in place at home. With this layout, the bedroom can be opened up to the outdoors by way of a sliding door or French doors. Decking or a patio can be outside of the room, or even a covered space similar to a Florida room. Those with second-floor suites may want to consider a small deck or balcony where bistro seating can be placed.

### Luxury bath

Owners can turn the en suite bathroom into something out of a spa. A steam shower; heated floors; separate area for the toilet, closed off from the rest of the bathroom; and dual vanities and sinks can make this a place that screams luxury and comfort. Do not forget dimmer switches for lighting, and even the inclusion of some new aromatherapy technology for increasing the potential for relaxation.

Many different features can improve the functionality and luxury of an owner's suite.

Source: Creative Metro Connection

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**An owner's suite may have many unique features that individuals may want to incorporate into a remodel.**

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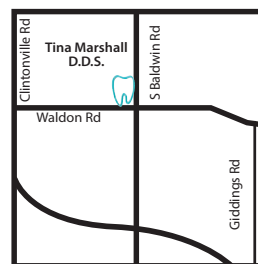
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# Your guide to digital storage

## CUTS DOWN ON YOUR PAPER CLUTTER BY STORING IMPORTANT DOCUMENTS DIGITALLY

Technology continues to make work and play easier and more efficient. Technology can simplify daily tasks and help to streamline homes and offices. Technology also can help anyone de-clutter and become more organized.

Utilizing digital storage can free up space and help keep important information only a few clicks away.

Connectbit, an IT solutions company, says 44% of IT decision-makers view cloud storage as a top focus, while 48% of businesses and 65% of people use cloud technologies for data storage. Cloud storage is just one method of digital storage consumers can utilize. The following is a look at key digital options for getting organized.

### CLOUD STORAGE

Since it is so prevalent, it pays to begin with this popular method of storage. Cloud storage is a mode of computer data storage in which digital information is stored on servers off-site. Those servers are maintained by a third-party provider that is responsible for managing, securing and hosting the data. The data is always accessible via an internet connection. Some cloud storage is free, while other cloud storage requires a subscription for a set amount of storage space.

**PRO:** Always accessible from anywhere via an internet connection

**CON:** Comes with a cost, and the service provider may be able to use your data in various ways

**External hard drive**  
An external hard drive connects to a computer or another device (such as a mobile phone, tablet or



Digital storage is an important way to cut down on paper clutter by storing receipts, photos and important documents digitally.

gaming system) by way of a USB connection. It's also known as a portable hard drive. Data caps and monthly costs on cloud storage may make it impractical for some people. When you save data to an external drive, you will always have exclusive ownership of those files, which may not be the case when utilizing cloud storage services.

These drives come as hard disk drive (HDD), solid state drive (SSD) and flash varieties, each with their own pros and cons.

**PRO:** A relatively safe way to back up and store data for your eyes and usage only

**CON:** You must have the external hard drive to access the files, and due to their mechanical nature, these drives can sometimes fail, resulting in lost data

### DEVICE STORAGE

Smartphones, tablets and computers all have built-in storage to enable the device to function

and store data added by the user. Flash memory storage is one of the most popular used on mobile devices, according to Dignited, a technology information site. Computers use a combination of drive and memory types. At the crux, memory, which comes in the number of bytes it can hold, stores information on the device itself. It is limited by the maximum number of bytes the device can hold, measured typically in megabytes, gigabytes or terabytes.

**PRO:** This storage enables you to keep important data right on a computer or digital device for easy access when needed.

**CON:** Storage amounts are limited by the maximum of what the device can hold and may not be accessed remotely.

Source: Creative Metro Connection



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## Dating later in life can be a good thing

**YOU'RE NOT ALONE, YOU HAVE  
MORE TIME FOR FUN, ONLINE APPS  
CAN EXPAND YOUR CIRCLE**

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone.

Seniors ready to re-enter the dating pool may find that things are quite different from what they experienced as young adults. Dating used to be about hanging out with friends and meeting people at shared events. Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to new relationships.



**Seniors may have to navigate  
new waters in modern dating.  
But with a good mindset and a  
little persistence, it is possible for  
seniors to find a special someone  
in cyberspace.**

Here's what they may want to know before navigating twenty-first century dating waters.

• **You're not in this alone.**

Plenty of older adults are now finding connections online. In fact, many different dating apps are geared toward the senior set, including SeniorMatch, eHarmony, Singles50, OKCupid, and Silver Singles, among others.

• **You have more time for fun.** As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

• **Online dating has its advantages.** While online dating apps and websites may have certain things working against them, they also can be helpful. Online dating can expand social circles beyond local neighborhoods or even states, provinces or countries. Dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating moments from years past.

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## SAVINGS

Continued from Page 17

cial wellness in retirement is that three strategies can help them catch up on their savings.

• **Take advantage of catch-up rules if you qualify.** Laws governing retirement accounts in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth IRA and an extra \$7,500 annually to a 401(k), 403(b) or 457(b) account.

• **Itemize your tax deductions.** Financial experts say that taking the standard deduction is not for everyone. Individuals with significant amounts of mort-

gage interest, business-related expenses that are not reimbursed by an employer, and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.

• **Cut back on discretionary spending.** Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary expenses like dining out or travel into retirement accounts. One way to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

Source: Creative Metro Connection



Individuals who are behind or concerned about their financial wellness in retirement can employ these three strategies to catch up on their savings.

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