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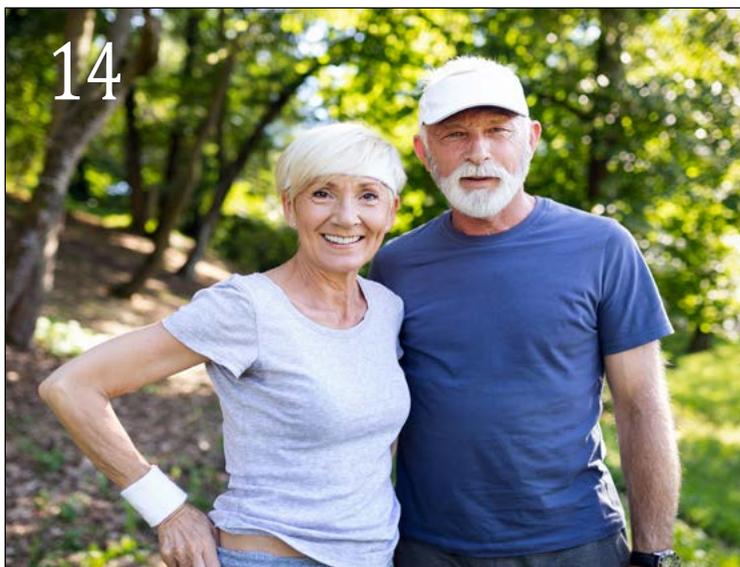
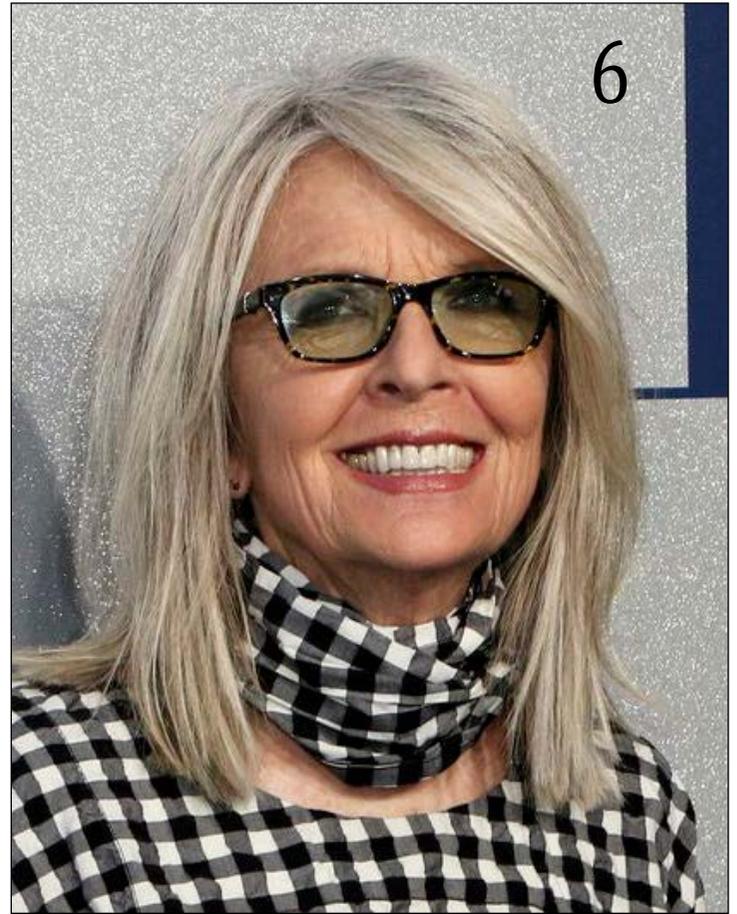
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Publisher's Note



Bring On the Pom Poms!

My wife and I loved the movie POMS. It's about an older woman (Diane Keaton) downsizing and leaving the big City for a new life in an upscale retirement community in a small town in Georgia. She's also dying from cancer.

She's befriended by Jackie Weaver who encourages her to "live" and form a cheerleading group. Besides great acting from Keaton and Weaver, the message of this all women sitcom is positive and motivating. *You're never too old to follow your dreams.*

The movie depicts—realistically, in most cases—what it's like to live in a retirement community. This is a 5-star movie. Go see it!

Like to earn some extra income in retirement? Money Lady Evelyn Preston gives some sage advice in her column: "How to Make Extra Money in Retirement." Options include taking a part time job such as an Uber driver or working at Starbucks.

If you're looking for thrills and adventure, try river rafting! Read Don Mankin's latest adventure: "Wet & Wild On The American River", page 10.

Have a great day!

Keep those emails, phone calls and letters coming in. Your comments and suggestions are always welcome. Love to hear from you on any subject. Reach me at larry@activeover50.com. 408.921.5806.

—Larry Hayes, A050 CEO/Publisher



Cover Photo: Movie: POMS

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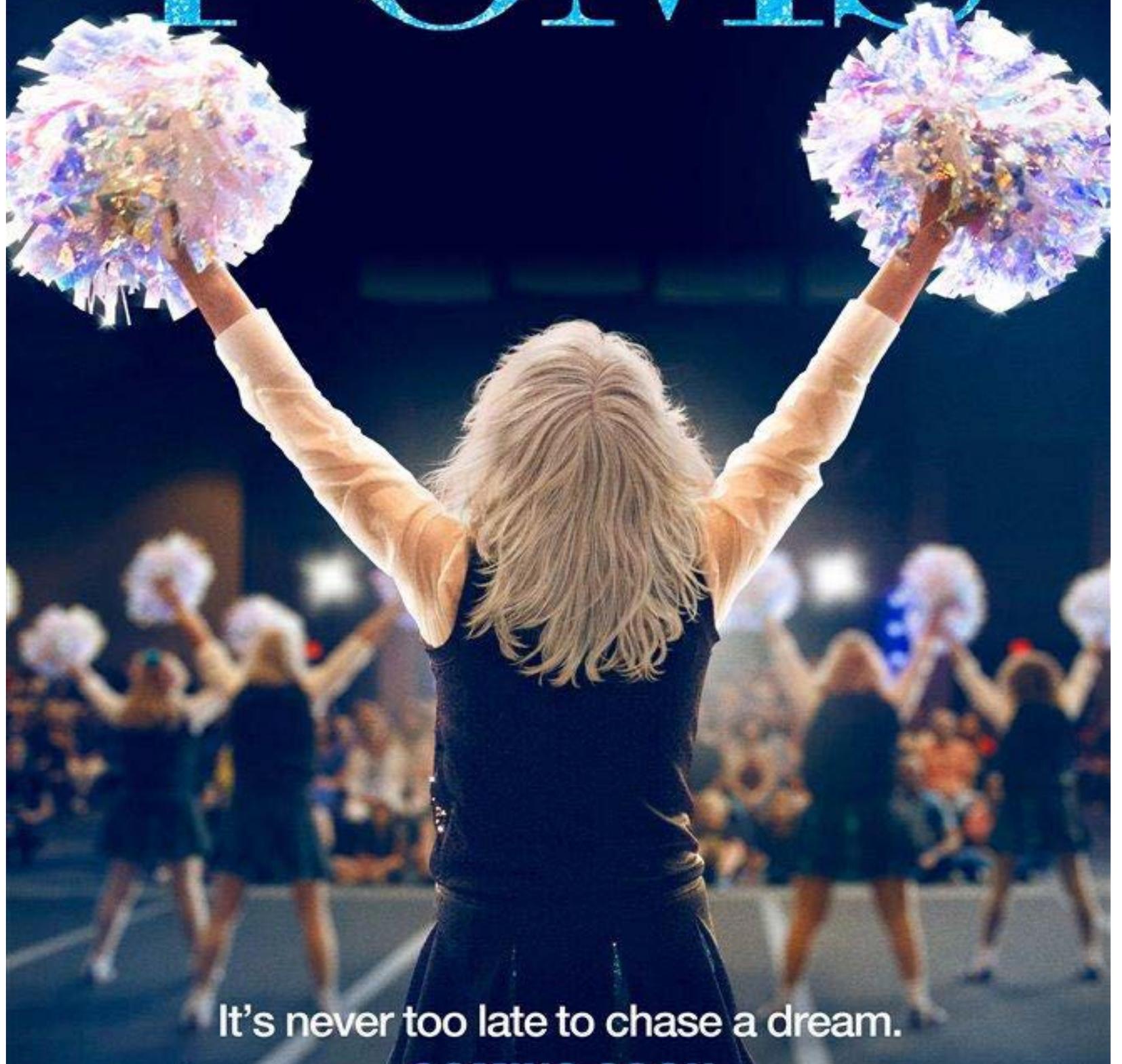
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POMS



It's never too late to chase a dream.

MOVIE REVIEW

POMS.

Finding Your Groove In A Retirement Community

By Larry Hayes

POMS is an inspiring, delightful movie that I really enjoyed along with my wife. Although we don't live in a retirement community (RC), I have toured over 100 retirement communities in Northern California as the publisher of A050. I can "relate" to what it's like to live in a retirement community. Many of my friends live in one.

POMS is just a movie but it's pretty realistic depicting life in a retirement community. Clubs and activities abound including swimming, playing golf, pickle ball and riding around in "golf carts"--the "go to" mode of transportation at many RCs.

The sitcom starts with Diane Keaton, 73, making a "life-changing" decision by moving from the big City to an upscale, active retirement community in Georgia. We also learn that she is dying of cancer and forgoes any more treatment.

"I'm just here to die," Diane proclaims but she is befriended by a pushy neighbor Jackie Weaver, 72, who encourages her to form a cheerleaders club-- something that Diane had always wanted to do in high school but never did.

The story goes from there. The trials and tribulations of forming a cheerleading club, making friends, following your dream, overcoming prejudices



and bad jokes about older adults, sexism, ageism and death.

POMS is NOT about a bunch of old folks hanging around to die. It's about living--staying engaged in life, making new friends and following your dreams, regardless of your age.

In the end, Diane goes out with a bang! Her ashes are blasted off into space in a huge firecracker. What a way to go!

On a scale of 5—POMS is a 6!

PS. I first learned of POMS last year when a publicist representing the movie requested some back issues of A050 to be used as "props." I didn't see A050 magazine displayed in the movie but who cares. The movie was great. Go see it! You'll like it, guaranteed!



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Riding the waves down the American River in California. Photo: Hotshot Imaging

WET & WILD

On The American River

By Don Mankin, *Adventures Off the Beaten Track*

(Central California)

As we whooped and thrust our paddles in the air to celebrate yet another successful run through the roaring rapids, our raft snagged on an underwater rock sending me flying into the water.

I bounced off the river bottom, popped to the surface and grabbed the rope on the side of the raft before I was pulled out of the water to safety.

Since we were quickly approaching the next rapid, I didn't have time to resume my paddling position in the front of the raft and just laid down in the bow. I wish I had a movie camera or a Go Pro to capture the action.



From my perspective sprawled on the floor of the raft looking back, I felt like I was watching one of those action documentaries with water spraying, arms flying and determined faces screwed into looks of concentration and concern.

In just a few seconds, though it seemed an eternity, we were through the rapid. I crawled out of the bottom of the raft and onto the side, grabbed my paddle, braced and prepared to follow our guide's directions through the next stretch of churning white water.

I expected something tamer when I signed up for this trip with my cousin Dan, his 40-something son Matt and 30-something daughter Alissa, and myself for what has become an annual family adventure.

Dan and I have been taking these trips for several years now. Dan, in his early 70s and a relative newcomer to adventure travel, is dealing with a serious movement-related health issue by testing his limits in paddle rafts on whitewater rivers and kayaks on windy, rolling seas. Matt

and Alissa decided to join us for this year's adventure and share this special experience with their dad.

In deference to our age and his kids' relative lack of adventure experience, I recommended what I thought would be an easy but fun two-day whitewater rafting trip on the American River in the foothills of the Sierra Nevada Mountains in central California.

The tour operator and my host for the trip was OARS, one of the first whitewater rafting companies in North America (www.oars.com).

Several aspects of the trip made it especially appealing — easy to get to, easy camping and easy paddling. The reality was pretty close, save for a couple of significant exceptions.

It was easy to get to, with the start/end point less than 150 miles from San Francisco airport, most of it on highways and interstates. The camping was also easy. The OARS campsite was just off the highway and featured flush toilets, showers and an outdoor dining area.

Most important, it was also adjacent to a small shopping center where we could buy beer and frozen yogurt. Dan and I shared a large fixed tent with beds. Alissa and Matt set up a tent and slept on the ground. Age does have its privileges.

The "easy" rafting was anything but. One of the attractions of the trip was that all the rafts were paddle rafts. That is, we paddled, sometimes frenetically, under the direction and verbal commands of our excellent guide ("right, forward two strokes," "left, back one stroke," etc.). This was definitely a plus. All four of us wanted something more challenging and active than just kicking back while the guide used oars to steer us through the rapids.

What I didn't realize is that the South Fork of the American River features one Class 3 rapid after another, usually in rapid (pun intended) succession. At times it seemed as if we were in one continuous stretch of white water. I have been on trips with bigger rapids but I have never been on a river with such a density of white water, especially whitewater where it was up to us to get through the rapids upright and relatively dry.

We usually had just enough time to catch our breath before getting set for the next run. This was the most exciting whitewater rafting I have ever experienced.

My biggest takeaway from the trip, besides the rapidly spreading purple bruise covering my ample right buttock was the family connection. For most of our lives, Dan and I have been pretty close. Our mothers were sisters, our families lived near to each other when we were young and we are close in age. Neither Dan nor I had brothers so we grew up like brothers. These adventure trips have been a way to renew that bond over the years.

While his kids were growing up, I was like Uncle Tonoose from the Old Danny Thomas show, occasionally passing through with tales of distant, exotic places like upstate Pennsylvania and California. I thought they were cute. With this trip, I now see them as adults, funny and smart with personalities, opinions and well-developed senses of humor.

Not as cute, though, but given the choice, I prefer the adult version, especially when it means pulling me out of a churning rapid.

For more information on the Adventure Geezer and his travels go to www.adventuretransformations.com.

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When to Take Social Security?

By Arvind Ven



The origins of the program can be traced back to the Great Depression. When Social Security was established in 1935, its main purpose was to provide a minimum floor of income support for all eligible workers. At that time, the average life expectancy of the working male was approximately 62 years so the government set retirement at 65 years of age.

Times have changed. Now, the life expectancy for a working male is 84 years old and statistically, women live longer than men. At current rates, Social Security has enough money to pay out in full to every recipient until 2033.



That may be too soon for many readers. Reports and numbers indicate that without any overhaul or income added into the system—from 2034 to 2077—the payout will be close to 75 percent of what is paid in.

This is because the system is funded by employee payroll deductions. One portion of the relevant tax consists of an equal amount of employee income paid by the employee and employer. Self-employed people, (freelancers, contractors, and Uber drivers, among others) pay both the employee and employer portions. These benefits are calculated according to the 35 highest-earning years in the workforce and adjusted for inflation.

Fortunately, the US government has many options at its disposal in order to keep Social Security fully functional. They can increase the full retirement age or raise the income amount subject to the tax, among other things. It depends on what the government sees as the role of Social Security.



When Should You Take Benefits?

Just because you turn 62, however, does not mean that you should start income right away. For every year that you wait after age 62 to collect Social Security, you get approximately a 6 percent

bump up every year until age 70. There is no further advantage to waiting beyond age 70. Where else can you find such an annual risk-free raise on your income and from the government no less?

It pays to wait, if you can. Be warned, however. Social Security benefits may be diminished if you go back to work after age 62 and until Full Retirement Age (FRA) after starting benefits. You can also check your benefits online by creating your own account at www.ssa.gov.

Contrary to popular belief, electing Social Security benefits is not a simple matter. There are literally hundreds of ways to elect benefits and these choices have significant impact over the course of the retirement years. Talk to your financial advisor and ask him/her to run a social security income analysis for you.

Arvind Ven is an independent financial advisor and CEO of the Capital V Group, a Registered Investment Advisory firm. He has an MBA from the MIT Sloan School. Contact him at 408. 725. 7122 or at www.capitalvgroup.com. Arvind Ven is a Registered Representative with, and securities offered through LPL Financial. Member FINRA & SIPC.

The United States is undergoing the largest 'graying' of its workforce. More than 10,000 Baby Boomers are retiring each day for the next 15 years. These are people born between the years 1946 and 1964. Over 50 million of them are nearing retirement. (Source: Insurance Research Institute, April 2018, Pew Research 2010)

They will join the approximately 54 million people who are currently receiving benefits, 74 percent of which are retired workers and their dependents. (Source: Social Security administration, Sept 2017)



Types of Benefits

Social Security provides four types of benefits.

1

RETIREMENT BENEFITS for those who have worked in covered employment for many years. They are eligible to receive retirement benefits beginning at age 62.

2

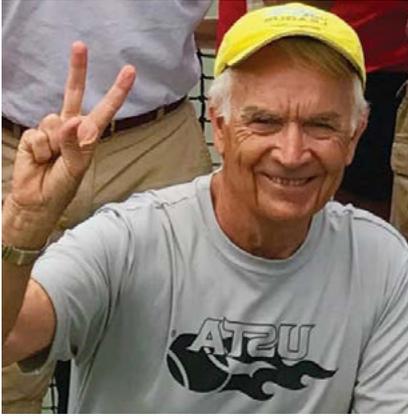
MEDICARE HEALTH BENEFITS are for the spouse and minor children of any retired or disabled worker who qualified for benefits.

3

INCOME BENEFITS are for the survivors of a deceased worker covered by Social Security. The surviving spouse is entitled to receive benefits until the youngest child turns 18.

4

DISABILITY BENEFITS for workers who make regular contributions but are disabled mentally or physically before reaching the retirement age.



ASK LARRY

Retire Early? Die Early?

Q: *I'm 65 and still working. However, most of my friends are retired and seem happy. Should I join them?—PC*

A: Not necessarily. If you enjoy working and your health is good, why quit? 40% of people in their 60s are still working; 14% in their 70s and 4% in their 80s.

Early retirement may be the kiss of death. A good friend of mine retired at 55 because he could. Sadly, five years later he died of a heart attack. I firmly believe that early retirement contributed to his death. Many studies show that men who retire early tend to die sooner.

Takeaway? Keep working as long as you want to. And retire when you are good and ready.

Q: *My wife and I are celebrating our 50th wedding anniversary this year. Is it common being married to the same person this long —AT*

A: Not common at all. The median length for a marriage in America is 11 years. You will soon join an elite “5% club.” Only 5 percent of marriages today last for 50 years due to the two Ds.—divorce and death. Congratulations! You and yours definitely deserve to celebrate!

Q: I saw my 80-year-old grandfather recently for the first time in several years. I was shocked how much he had aged since the last time I saw him. Do we age faster as we get older? —BG

A: Yes. After the age of 50, the average “fit” person loses 1-2 percent of everything including strength, mobility, eyesight, hearing, etc.

This is normal aging. However, after age 75, the aging process accelerates rapidly. If you haven't seen an older friend for some time, it can be shocking how old she/he may look. But keep in mind that you are aging, too.

Growing old is normal. Don't sweat it. Keep moving as long as you can. Stay positive and consider the alternative!

Got a question?

Ask me anything.

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Or call **408.921.5806**. “Ask Larry”

is written by Larry Hayes,
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Why Live In An Adult 55+ Community?



One of the best kept secrets in senior housing is the Village Golf & Country Club in San Jose. Long time resident and real estate agent Carla Griffin explains why she loves living there.

Q: Where is it?

The community is located off San Felipe Road in south/east San Jose in the Evergreen/Silver Creek districts. You simply cannot beat the location for its close proximity to shopping and restaurants in Los Gatos, Westfield Valley Fair or Oakridge malls, SAP Pavilion in downtown San Jose. It's less than an hour to the Monterey/Carmel area.

Q: Why do you live there?

I love living in this community for the safety (24-hour guards at the entrance), peace of mind and tranquility. I also love having all the building and landscape maintenance taken care of through my HOA fees. Living apart from the workaday fray and yet within driving distance of friends and family is a big plus. This is the perfect fit for my energetic, active, lifestyle!

Q: What kind of housing is available? Prices?

The majority of the housing are condos ranging in size from 650-2,500+ sq.ft. priced from the mid \$400,000s to over \$1,000,000. All of the housing is located in 12 Villages which are all architecturally different with over 100 floor plans to choose from.

Q: Things to do?

This community is not just for the golfer! There is an excellent restaurant and four clubhouses for residents; four swimming pools w/hydro massage spas, six tennis courts, two bocce courts, fitness center, RV/boat storage, wood working shop, arts and crafts. And over 100 clubs for social activities.

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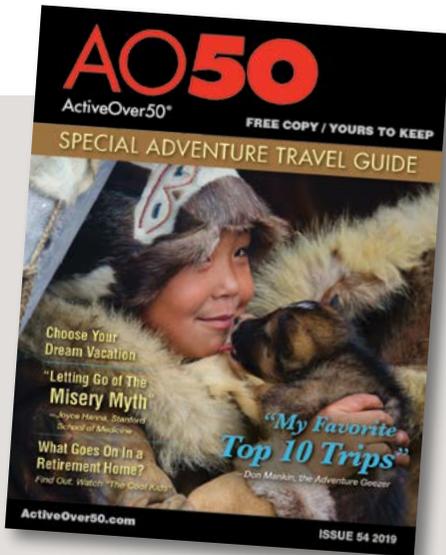


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How to Make Extra Money in Retirement

By Evelyn Preston, Money Lady

New York Times reporter, John Leland researched seniors, then wrote in his book, *Happiness is a Choice You Make*, that many older people are content with their lives; they're resilient, accept mortality and make the most of their time left to enjoy—and play.

His focus is on “choosing” what makes us happy. But whether grandchildren or golf, bucket lists or good works, having enough assets to be comfortable with later-life choices can depend on still earning money when we're no longer “making a living.”

Besides pensions, Social Security or winning the lottery, there are time-tested ways to receive steady income to feed our needs and wants enhanced by our natural optimism as we age.

Q: Though my income from bonds remains constant, the bond value will drop as interest rates rise. Is there a way to maintain an income without losing principal?

Annuities guarantee the invested amount, provide a lifetime income and in some policies, additional growth. REITs (commercial real estate packages), offer attractive interest rates as well as the increased value of underlying properties over time. Rental income works for do-it-yourselfers or via outside property managers and should grow long-term. Individual dividend paying stocks from proven companies like IBM, AT&T or carefully selected high yield, energy-income and utility closed-end mutual funds (Dreyfus, Nuveen, Pimco), are all worth exploring.

Q: Why do some stock funds pay a high dividend but lose money even in a rising market?

According to Jeff Kosnett at Kiplinger, many dividend paying funds “sell assets to maintain high distributions.” Other strategies, like using specialized options, can further undermine performance. Research how a fund meets its stated objective, how the fund fared long term, fund costs and especially check twice if the returns are too good to be true!

Q: I plan to retire early to join my considerably older, already retired husband. Though we have enough saved for the years ahead, I'd like to offset some of the money I'm giving up.

Get frugal, not tight; grow careful, not miserly; trim expenses, don't scrimp, and have some fun and profit (according to Kiplinger's Retirement Report) in becoming a "cheapskate."

Know and watch where your money goes, from separate checks when dining out with friends, comparing grocery and gas prices, giving gifts of service and time vs. "store bought," making lattes at home, scouting senior perks and discounts like a National Parks pass, enjoying lunch out vs. pricier dinners.

Also, it's sound business practice to be aware of all financial fees, added on-line purchase and ticket costs, automatic magazine renewals (hard to cancel), unnecessary warranties. Become an usher at local theaters, psych out consignment/thrift stores, share ride hailing services. This column has talked about trimming the big stuff: healthcare, travel and housing. Yet small savings add up; look for easy ways to save without becoming a Scrooge or a bore.

Q: My wife and I have different ideas about retirement. I'm happiest working and earning although I admit that the long hours aren't fair to her yen for more togetherness and travel. What's the best way to reconcile our differences?

My husband retired for a year and neither golfer nor joiner; he went crazy just puttering at home. Luckily he found a lower-paid position with a start-up that needed his design skills, a great contribution to the company—and my husband's contentment. Less stress made him more amenable to short trips and enough time off to satisfy us both. Try togetherness on for size, then tweak personal choices for long-term happiness. Compromise also pays dividends!

Q: What can I do to stop worrying that that my retirement funds won't cover future needs and that these golden years won't be all that bright!

Read Michal Gill's short and upbeat book, *How Starbucks Saved My Life*. This big-shot and wealthy man brought low learned how to savor change and supplement his income, a positive lesson for all seniors. Retirement can be the proverbial new lease on life, a time to erase boredom, explore service to others, learn something new.

Even a part time job can add to self-esteem, true satisfaction and our savings. Trade an expensive but passive cruise or stock market fears for a passionate and active lifestyle, the proven and perfect recipe for living a longer, healthier, happier life--rich on all levels--a senior moment to choose your happiness.



*Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. She can be reached at 650.498.7443. Her book: *Memoirs of the Money Lady* is available at www.evipreston.com.*



“My Sidewalk Friend”

By Larry Hayes

I've been dropping off copies of the latest issue of A050 at a friend's house for several years. Prior to his illness, he was a regular ambassador in our neighborhood.

Daily, you would see him walking on the sidewalk, smiling, waving and talking to everyone. Cars would honk and he would cheerfully wave back.

We struck up a friendly conversation and immediately bonded, even sharing the same first name: Larry.

We would chat about everything under the sun including the new homes springing up in our neighborhood, the benefits of exercising and just life in general. Just two older guys about the same age standing together on the sidewalk chitchatting and enjoying each other's company.

Several times, I thought about inviting Larry and his wife over for coffee or to go out for lunch. But life got busy and time slipped away.

One day out of the blue, he says: "Larry, thank you for your magazine. It helps me a lot."

That little compliment made my day and I have never forgotten those positive words. It brought back memories of my mother who used to tell me: "if you can't say something nice about someone, don't say anything."

Just a few weeks ago, I heard the sad news that Larry had passed away. It jolted me because I didn't know he was seriously ill, even though I hadn't seen him recently walking the neighborhood.

I miss my sidewalk friend.

Lesson relearned—

we are mortal and life is short. Next time you meet someone on the sidewalk, smile and take the time to say "hello." You might make someone's day and make a new friend.



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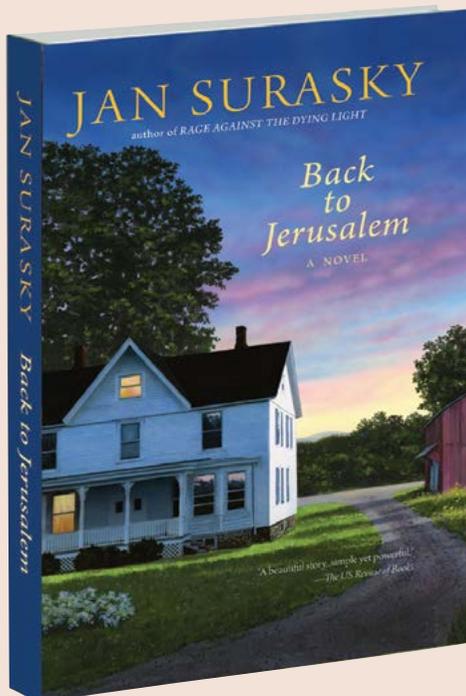
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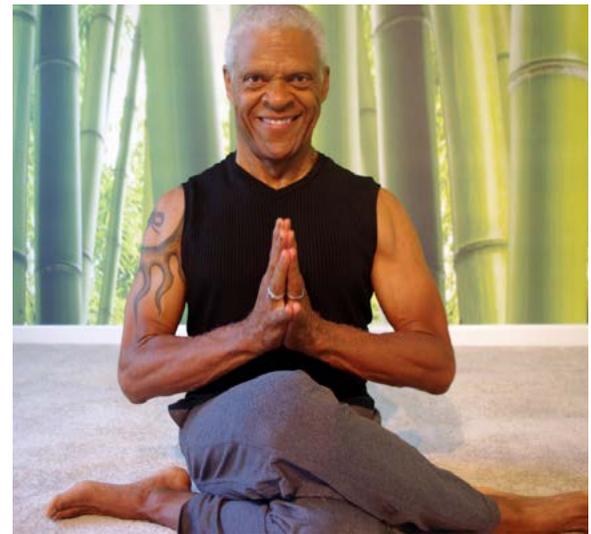
By Stephen C. Schimpff, MD

We would all like to live a long time but especially we would like to live healthy. That's doable. There's no magic elixir and there's no pill from your physician.

It's all a question of modifying your lifestyles. The seven keys to healthy aging include:

- 😊 What you eat
- 😊 How you move
- 😊 How you manage your stress
- 😊 Getting adequate sleep
- 😊 Not smoking
- 😊 Intellectual challenges
- 😊 Social engagement





Follow them, preferably beginning in early adulthood, and you will prevent most of the chronic diseases that beset us today and you will live a much longer, healthier life.

Let's begin with food. The standard American diet is SAD; it's extremely unhealthy. The food marketers' claim to the contrary but the truth is American eat much too much processed food, the wrong fats, lots of sugar.

Everybody likes to go to a fast food outlet but in general that food is not in your best interest nor are the prepared foods in the grocery store.

Here's what you do need to eat: Nine servings of vegetables every day; multiple different colors, multiple different types. Include dark green leafies every day. Why so many vegetables? Because they are full of essential nutrients. And as we get older, we absorb nutrients more poorly so we need extra to make up the difference.

And no that doesn't mean taking supplements. Much better to get your nutrients in real food.

Next is movement. Our bodies were designed to move but we tend to be sedentary. "Sitting is the new smoking." Get a minimum 30 minutes of aerobic exercise such as simple walking every day, preferably a brisk walk.

Stand up and move around a bit every hour for about five minutes. Add in resistance exercises, i.e. weights three or four times a week. Some of these you can do at home such as put

up push-ups, sit ups, the plank and squats. Others are best done at a fitness center. Add in some balance exercises because your balance mechanisms tend to decline with age.

Stress is the big, unrecognized killer. Not the acute stress of seeing a beer truck barreling down the road at you but the low-grade, chronic stress that comes from all sorts of issues in life.

This stress puts out low but managing stress critical. Good food and exercise are critical. You might try yoga, meditation, massage or just some quiet contemplation.

Something easy to do is coherent breathing. Sit comfortably and breathe in slowly for a count of five then breathe out slowly for a count of five. Continue that for 10 or 20 minutes. It settles down stress and feels good.

Sleep cleans your brain; it's when memories are filed securely and when negative emotions are worked through. Sleep helps avoid Alzheimer's disease and reduces chronic stress.

It's not true that older people need less sleep. Eight hours is about right but since older people wake up at night to go to the bathroom, you may need to be in bed longer. Keep to a schedule. No horror movies before bed but consider some relaxing music. Keep your bedroom completely dark; turn off mobile phones and ditch the alarm clock with their digital face lights.

Of course, tobacco is a no-no. Don't even think about it.

The brain needs to be exercised. Challenge your brain every day by doing something different—learning a new language, practicing a musical instrument, doing some

artwork. Try a difficult game like chess or bridge. It doesn't matter what you do, it matters that you actually do it. Your brain needs exercise just as your muscles do – "use it or lose it."

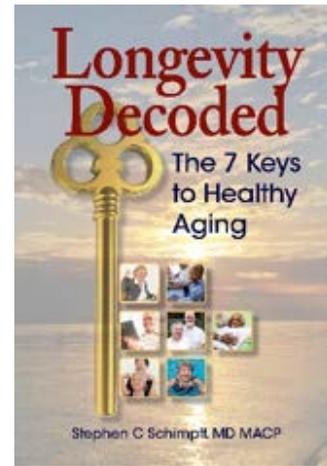
Humans need interaction with each other; we cannot be hermits. I call it social engagement. Make and keep friends. Get out and about, join groups. This is absolutely critical for your brain's function and development. If you are feeling lonely from the loss of a spouse, reach out to friends. They probably think you want to be left alone but, if asked, most will be more than pleased to interact.

Here's one additional key. Give thought to your life's purpose. Your career may be over now but still you need a purpose. This doesn't mean becoming president of a board but it does mean participating in whatever motivates your inner self.

Maybe it's just working in the garden so that you can watch the flowers grow. Not sure what it is? Try meditation and see what just pops into your mind. Considering your life's purpose as you're getting older is very valuable.

Everyone wants to live long and to be healthy —these 7 lifestyle changes can make a dramatic impact on your life, your health and your longevity. The best part is that they cost no money but they do require your time and commitment.

Following these seven keys will pay generous returns over the years ahead, and there's a bonus: You'll become a role model and inspiration to your children and grandchildren!



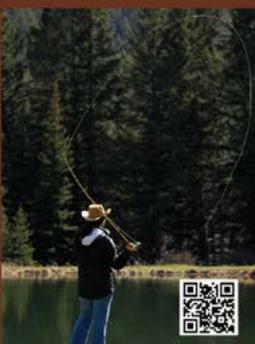
Stephen C Schimpff, MD, MACP, is a quasi-retired internist, professor of medicine and public policy, former CEO of the University of Maryland Medical Center and author most recently of Longevity Decoded – The 7 Keys to Healthy Aging. Find it on Amazon.com

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Fitness, exercise, right diet and weight watching have been a constant in my life since my body stopped forgiving me 30 years ago.

Fitness became a daily habit, not just a gym destination: dumbbells and elastic bands while watching TV, butt squeezes when standing, walking instead of driving when I can, water always, and I love raw vegetables and salsa, and the gym, too.

Now it's not a chore, just an everyday routine.

GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

Reverse mortgages are not for everyone. But for many, it could provide extra money allowing you to live independently in your own home as long as possible. Reverse mortgage specialist Marilyn Brown Ross gives us an overview of this type of loan for older homeowners.

Q: HOW DO YOU KNOW IF A REVERSE MORTGAGE IS RIGHT FOR ME?

A: First of all, you must be 62+. It's my job to review your situation and make sure you understand how a reverse mortgage will affect you. You will also have the opportunity to complete a counseling session with a HUD certified housing counselor.

Q: HOW DO REVERSE MORTGAGES WORK?

A: A reverse mortgage allows you to stay in your home the rest of your life as long as you comply with the mortgage terms. They really function like a regular mortgage. If you decide to sell your home, the reverse is paid from escrow and you or your heirs get the balance.

Q: WHAT ARE THE BENEFITS?

A: Too many to list but the most important one is that it allows you to remain in your home as long as you want without the worry of having to make a monthly payment. It may also allow you to access money when needed for whatever challenges life throws at you-- in home care, getting out from under debt, travel and in general, just living a better life as we age.

Q: HOW MUCH MONEY CAN I GET?

A: That depends upon your current situation and whether you have a mortgage that will be paid off with the reverse. That's where I come in to prepare a no cost or obligation analysis of your situation-- explaining what is available including the intricacies of the product.

Q: WHAT ARE THE COSTS?

A: The costs will be determined by the value of your property, the amount of a current mortgage (if any), the type of loan you choose and how much you take out upfront. This is why I compile an analysis for your personal situation. Then I'll be able to address this question with certainty.

Q: WILL I STILL OWN MY HOME?

A: You definitely own your home as you will remain the only one on the title. There are three things necessary for you to do with a reverse mortgage: pay the property tax, homeowners insurance (hazard insurance) and keep the house in decent repair. Should you decide to sell in the future, just put the house on the market and the reverse will get paid off from the proceeds and you get the balance.

The same applies to your heirs when it is passed to them. They have the ability to pay off what you owe on the reverse and keep the property or sell it and pay off only what you have used plus any accrued interest, and they keep the balance.

To learn if a reverse mortgage is right for you, contact Marilyn Brown Ross, Open Mortgage Branch Manager, at 408.722.0010. Email: MarilynRoss@OpenMtg.com. Visit MarilynBrownRoss.OpenMortgage.com.



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