Heck no, we won’t go!

An article by Sue Ronnenkamp, excerpted with permission.

Remember the battle cry during the 1960s Vietnam era? “Heck no, we won’t go!” Well, I’m beginning to think that this same battle cry has been transferred to a segment of the older generation who refuse to even consider making a later-life move and leaving a long-time home.

I know — as do many of you adult children and older adults out there reading this — that the situation is much stickier and more complicated when an older person refuses to move, or proclaims that they will resist this effort as much as they possibly can. For me I chalk it up to simply saying “life is too short” to spend my time with people who are resistant to change. But what can you do if you’re the spouse of someone like this and you are ready to move but your husband or wife isn’t? Or what if you are an adult child who feels that your resistant parent really needs to move to more appropriate housing?

As a starting point, let’s accept the fact that there are some people who are by nature resistant to change of any kind and who will probably not move until death or some health crisis forces them out of their home. I have also found that some people should not move unless they absolutely have to because they will make life miserable for those who try to help them and for those who will be forced to interact with them in their new home and setting. The key with anyone who is resistant to change is to focus on areas where the person might be accepting of some revisions to their current lifestyle and situation. See if you can precipitate at least some forward movement in this person’s life.

Is there danger?

First, look for any areas where this person might in any way be a danger to himself or to someone else. You may not be able to convince him to change but you do have a responsibility to look out for others who may be impacted by his decision. For example, is he still driving such that he is a danger on the road? If so, solicit the help of anyone he might possibly respect and listen to, even if he won’t listen to you. This may be a doctor who can tell him that it is no longer safe for him to drive, or you may need to request the assistance of your motor vehicles department.

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Heck no, we won’t go!  *(This story is continued from the front page.)*

Are there other support alternatives?

If you are the adult child of a sole parent who refuses to move, look at ways that you can provide support and assistance to her in her home and monitor her situation. Maybe she will accept having meals delivered through the Meals on Wheels program, or having someone clean her house once a week and help with grocery shopping. Maybe she will agree to hire one of the neighborhood kids to mow her lawn, or shovel her sidewalks in the winter. Perhaps you could ask a neighbor or close friend to check in on your parent daily or weekly and to call you if they suspect or identify any major problems. Or you might consider hiring a geriatric care manager who will assess and monitor your parent’s status in her home. Often times, it is easier for an outsider to provide help or “check in” than it is for an adult child who has emotional ties and baggage where the parent is concerned.

Can downsizing be a first step?

An area where you may have success in getting your parent or spouse to agree to some forward movement in their life is in the sorting and downsizing of belongings. Even if he refuses to move, he may agree to start the process of going through his belongings or cleaning out a room in the house that is rarely used. This is the biggest job with a later-life move so any work you can accomplish in this area will help down the road.

Is senior housing an option?

Another suggestion that may work in getting your spouse or parent to think about the future is looking at housing options should something happen that would force her to move from her home. Tell her that you would hate having to make a decision for her and that you would like her to look at the available senior housing options, just in case. You may succeed with this idea especially if the person is someone who likes to be in control. She may realize that a stroke or fall or something similar might force her to leave her home — even temporarily, for rehabilitation — and that it might make sense to be prepared and look at the available options. Looking at housing options might even get your parent or spouse to consider a move. But if not, at least you have feedback about what she would find acceptable and non-acceptable if a sudden move has to be made.

It’s easy to see that there are no easy answers to this kind of situation. These are some ideas and possible solutions that might be helpful to you if you’re the adult child or spouse dealing with a resistant parent, husband, or wife — don’t give up! Think of how you can creatively approach a reluctant person and situation. Look at ways to encourage moving forward with life — even if it’s a few inches at a time!

Sue Ronnenkamp is the author of *Living Transitions: A Step-by-Step Guide for a Later Life Move*, a book for older adults who proactively choose to move on to a setting that is more appropriate to where they find themselves in their later years. For more information and resources on downsizing and later-life moves, visit www.livingtransitions.com.

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**Contribution Limits**

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Limits are indexed for inflation after 2008.

Speak to your tax advisor for more information about saving with a Traditional and a Roth Individual Retirement Annuity.
Nearly 100 years ago, the company that would become Standard Insurance Company was founded by a man dedicated to policyholders and the citizens of Oregon. Although we now provide financial services and investment products to approximately 7 million people nationwide, the value we place on relationships and our philosophy of caring is as strong today as then.

The Beginning
In 1906, insurance salesman and Portland, Oregon resident Leo Samuel went into direct competition with the large Eastern insurance companies. That year Samuel and a handful of investors chartered Oregon Life Insurance Company, the first life insurance company in the Pacific Northwest.

The founders shaped a company dedicated to its policyholders and committed to the community. To protect policyholders and ensure the continued viability of the young company, Samuel insisted on fiscal responsibility. The company turned a profit after only eight months.

Along with the new company, Samuel founded a tradition of corporate philanthropy that has endured to this day. He helped open the city’s first public swimming pools and donated to many local charities. His rose gardens were legendary, leading at least one journalist to cite his roses as the inspiration for Portland’s nickname, The Rose City. At his death in 1916, a local newspaper noted, “Ever a public-spirited man and a philanthropist, there was never a movement undertaken that did not have his instant and hearty support.”

The Boom Times
By 1928 Oregon Life Insurance Company was quite profitable, its success largely due to the well-established integrity of the company. Company values were put to the test when businessmen attempted to buy the company from the original investors. They planned to merge Oregon Life Insurance Company with a business facing financial problems and then siphon off the profits, driving both out of business. All such offers were rejected. Company officers took notice, however, and in 1929 they converted to a mutual company to protect policyholders.

The Great Depression
In 1931, the company, now called Oregon Mutual Life Insurance Company, began promoting its bond portfolio of high-interest, long-term bonds that would continue to pay returns of 4% to 5% through the worst years of the Great Depression. The company did not own stocks of any kind, providing rare financial security for investors.

The Post-war Years
As the company expanded, it gained recognition for its customer-centric approach to doing business, as well as for product quality and financial strength. In 1946 the company changed its name to Standard Insurance Company to help facilitate growth into other states.

By the 1980s, Standard Insurance Company was licensed to operate in 49 states and the District of Columbia. Then, in April 1999, Standard Insurance Company changed from a mutual company to a stock company in order to serve more customers with a broader array of products and services. Standard Insurance Company is now the flagship subsidiary of StanCorp Financial Group, Inc.

The Standard Today
Today known as The Standard, Standard Insurance Company serves people nationwide with group disability, life and dental insurance, retirement plans, individual disability insurance and annuities.

The Standard is emerging as an industry leader, recognized for its integrity, expertise and personalized service. More than 2,700 employees safeguard the company values instituted by Leo Samuel, and following in his footsteps, many of them are involved in the communities in which they live.

You may have noticed with this issue of Financial Frontiers that we have a new logo. The design changes are intended to give a better understanding of The Standard and our commitment to helping people achieve financial security so they can confidently pursue their dreams.

We aren’t changing how we do business or who we are, but we are changing how we tell our story. You will be seeing a lot more of The Standard as we become a more visible presence in the marketplace.
Minimize taxes on your Social Security benefits.

As we all know from watching the nightly news over the last few months, Social Security was designed to be a supplement to retirement income. Today, we also know, it has become a primary source of income for many retirees. If you’re among those people for whom a large portion of retirement income is from Social Security payments, consider what you can do to protect your benefits.

Because up to 85% of your Social Security benefit can be taxable, the easiest way to maximize your payment is to minimize the amount you pay in taxes. Tax rates on Social Security benefits are based on your provisional income, which includes income reported on IRS forms W-2, 1099 and 1099-R, such as:

- Earned income
- Income from pensions, 401(k)s, and Traditional IRAs
- Taxable interest and gains
- Tax-exempt interest

So, the answer to maximizing your Social Security benefit is to minimize your provisional income. One easy step to achieving this result is to reallocate income-generating money from taxable investments, like CDs, into non-taxable investments, like deferred annuities.

Annuities are tax-deferred; that means that no tax is due until you begin taking payments. CDs, on the other hand, are taxable every year — you’ll see the income reported on IRS form 1099-R. So money invested in an annuity instead of a CD has the result of avoiding the reporting of provisional income on these assets, thereby decreasing the amount of tax you pay on your Social Security benefit payments.

Speak to your tax advisor for more information about provisional income or how tax-deferred annuities can help you to reduce it.

Spare the broccoli, spoil the child.

It doesn’t take much today to recognize that our country has a problem with obesity. Children, in particular, seem to be growing larger with each decade, cluttering our society with health and self-esteem issues that are increasingly difficult to shed as these kids age into adults.

While eating disorders and weight gain can be caused by any number of factors, including heredity, psychology and lifestyle, there are good habits that can help any child to be the healthiest person he can be. And if you are a grandparent, you are in a unique position to help reinforce healthy eating and exercise decisions for this next generation.

The most powerful message you give is in your own actions. Pay special attention to your own food habits and ideas about weight and exercise when your grandchildren are around. Reinforce the idea of health (not necessarily weight or appearance) as a positive goal.

Routinely involving kids in the meal preparation can give subtle clues about smart choices and balanced meals, as well as giving some pride of ownership in a healthy menu. Always make sure that the good-food rules apply to the whole family and not just the younger members. If kids see that Grandpa doesn’t have to eat his Brussels sprouts, they’re more likely to rebel. Also, pay attention to the various cues that children give at mealtimes; knowing the difference between a truly full child and one who is stalling or playing can help you to regulate meal-time rules.

You can also make a point to emphasize exercise as a fun part of the time you spend with your grandchildren. When it’s a treat to walk to the park or play hopscotch on the sidewalk, it’s easier to motivate the youngsters. While it’s easy to give into the pleas for another hour of television or one more video game, it’s better for children to get into the habit of being enthusiastic about exercise. Being active is an important part of any healthy person’s life.

There’s no doubt that, as a grandparent, you’ll be able to find ways to spoil the child that have nothing to do with chocolate or television. Enjoy health together!