

Resources

By Patti Atkins

The Area Agency on Aging & Disabilities of Southwest Washington’s Caregiver Corner



The power of gratitude

The upcoming holiday season is a natural time for reflection, appreciation, and connection. For older adults, the practice of gratitude and the act of giving can go beyond spreading holiday cheer—it can boost mental and emotional well-being, foster a greater sense of purpose, and bring about a fulfilling sense of connection with your community and loved ones.

Gratitude is a powerful force that transcends age, and its healing properties can significantly affect the well-being of older adults and caregivers. It’s a profound acknowledgment of the goodness in life, whether it’s tangible or intangible. This appreciation often extends beyond self, connecting individuals to something larger than themselves, be it nature, other people, or a higher power or purpose.

Gratitude’s potential to heal and enhance physical health has garnered attention in recent studies, particularly concerning older adults. Gratitude practices for older adults and caregivers have shown remarkable results, including increased happiness, improved relationships, reduced depression, and even alleviating pain.

Harvard Medical School and the Greater Good Science Center at UC Berkeley have drawn connections between gratitude and health. The research suggests that individuals of all ages and backgrounds who cultivate gratitude tend to report fewer health complaints, such as headaches, gastrointestinal issues, high blood pressure, respiratory infections, sleep disturbances, and colds. For older adults, embracing a gratitude routine could help mitigate stress related to aging, fostering a more relaxed and content demeanor.

- Easy Ways to Incorporate Gratitude into Our Daily Lives**
- ◆ **Gratitude serves as a reminder of life’s treasures and offers solace amid daily challenges. Here are some ideas for incorporating gratitude practices into daily life for older adults and their caregivers.**
 - ◆ **Keep a Gratitude Journal** – Write down 3–5 things each day that are meaningful to you. By keeping a journal, you can easily see the positives in your days and ensure those good things continue to happen. If you’re helping a parent or loved one who finds writing difficult, consider encouraging them to record a short video each day about what they are grateful for. You can watch them together, which will remind them of their positives, as well as spark conversation.
 - ◆ **Write a Thank You Note** – This practice helps both the giver and the receiver. Occasionally, write one to yourself. As a caretaker, you deserve gratitude. Perhaps your loved one cannot thank you themselves, but that does not mean that the intention isn’t there and that you can’t thank yourself on their behalf.

- ◆ **Thank Someone Mentally** – Often, just thinking gratefully about someone can soften a relationship and bring healing to your own thoughts.
- ◆ **Use Gratitude Cues** – Keep photos out that remind you and your loved one of things that make them happy. Gratitude quotes are also good for reminding everyone to stay positive.
- ◆ **Make a Gratitude Jar** – As people come up with something to feel grateful for, they write it down and put the paper in the jar (with or without their name). During family meals or together time, pull notes from the jar to read aloud. This is a beneficial activity if your older family members have dementia, as they might not be

able to participate in writing the grateful notes but can benefit from hearing them read aloud.

In any of these ideas for expressing gratitude, the goal is to make it a regular part of each day — something that comes naturally, even when times are hard. It’s a habit that can switch the brain from saying, “Everything is horrible,” to “I’m grateful for this specific thing in my life when other things are going wrong.”

By incorporating gratitude as a regular practice into your daily life, you can make it a natural habit that gradually transforms your mindset. It helps you shift from a perspective where everything might seem challenging or even negative to one where you’re grateful for specific aspects of your life, no matter what

- the circumstances. This shift in thinking is a powerful tool for enhancing your mental and physical well-being.
- Gratitude in Action**
- ◆ **Start the Day with Gratitude:** When you wake up each morning, think of one thing or person you’re grateful for and share that feeling with someone else.
 - ◆ **Mindful Moments:** Dedicate a few minutes each day to close your eyes, breathe slowly, and focus your mind on positive thoughts.
 - ◆ **Find Gratitude in the Ordinary:** When you do routine chores,

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Dollar & sense

By Bruce Miller

In my September article, I briefly mentioned the newly created “Trump Savings Accounts” or newborn savings plan, as part of the recently passed One Big Beautiful Bill Act. Since then, I’ve seen a torrent of interest and discussion from financial planners on financial planning websites about this newborn savings plan and its potential long-term impact on retirement savings over the decades ahead. Some financial planners are calling it a likely sea-change in retirement savings, while others are more guarded in their long-term view. How might long-term changes in retirement savings happen? Let’s take a look.

First, a review. The newborn savings account applies to those born January 1, 2025, through December 31, 2028. Beginning July 4, 2026, these newborns with a Social Security number will have \$1,000 contributed to a retirement savings account in the child’s name by the Federal Government. Those under age 18 born before 2025 may also open a Trump savings account but are not eligible for the initial \$1,000 deposit. After July 4, 2026, an additional \$5,000 per year may then be contributed by parents, grandparents or others, with \$2,500 of that may be contributed by the parent’s employer or the child’s future employer. These savings plans are much like a Traditional IRA, with three important differences. First, the contribution need not come from earned (employment) income as is required for contributions to

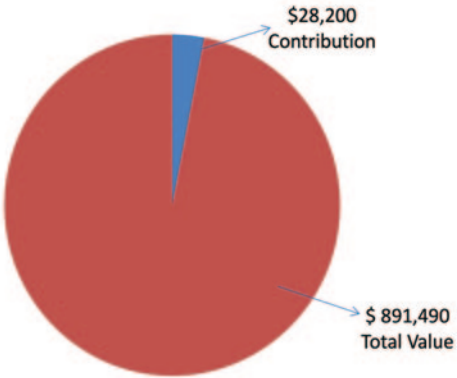
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Newborn Savings Plan: A closer look

an IRA, as the contribution can come from any source. Second, the contributions are not tax deductible and third, and perhaps the most important at least under the rules released so far, any amounts that builds in this savings plan may NOT be removed, except for the fully disabled, until the child attains age 18 and it formally becomes a Traditional IRA. The savings in the account will be invested in low expense US stock market indexes, with the most popular being the S&P 500 index exchange traded fund that proportionally holds the 500 largest US publicly traded companies.

There seem to be two predominant components to this savings plan that will change how many save over the years ahead. The first is the opportunity to learn at a young age the basics of how the stock market and investment returns work in a savings account. This is vital to the gradual process of learning how to invest. Heck, I was in my early 30s before I learned that the stock market is not some kind of a casino where you place bets in hopes of finding a ‘winner’, but is a place that requires a basic understanding of investment returns and risk and a disciplined long-term view. Second, is compounding, or what Albert Einstein once called “The eighth wonder of the world.” What is compounding? It is simply the cumulative effect of earnings on earnings, over and over, year after year, leading to sub-

stantial growth of even modest savings amounts over a long period of time. Here’s an example. Two years ago, I convinced my then 16-year-old grandson to direct \$50 from his new job paycheck each month into a Roth IRA and have it automatically invested in an S&P 500 Index Exchange Traded Fund with close to 0% internal annual expenses. For 20 months of the past 30 months, he’s worked part-time; he has contributed a total \$1,000, but as of the end of September, the value of his Roth IRA was \$1,310, a 31% increase in value over his contributed amount. Using this from his most recent Roth IRA statement, I explained to him that the added \$310 came from growth in the 500 largest US companies, of which he owns a very small part through the S&P 500 index fund. But I was also quick to explain that not all months will have a positive return as in this case, 5 of the contribution months had negative returns, and that this is to be expected although we have no idea which months will have positive and which months will have negative returns...thus we must have a long view on investment returns, as over longer periods, the largest 500 US companies will have a positive return, otherwise we would not have an economy. To demonstrate this, I downloaded the actual historic annual total return on the S&P 500 index with dividends reinvested, going back to 1978, such that at age 16 in 1978, if he saved the



\$50 per month contributed to IRA 1978 through 2024

same \$50 per month, each month, up through 2024, having attained age 62. We assumed that reaching his retirement age, this IRA would have grown to an actual value of \$891,490. His contribution would have totaled \$28,200, or 3.2% of the account’s total value! That is the effect of long-term compounding!

Now, there are several unknown variables that can occur with this new approach to long-term saving. To have a broad positive effect on future generations, this savings account will need to be extended by Congress past 2028. Parents and grandparents will have to see the value in long-term saving and make regular contributions over the early years. Parents, grandparents, teachers, and others will need to help the young owner understand the basics of investing and, perhaps most importantly, to leave the savings account alone and allow it to grow, starting at age 18 and later. But the seed has been planted. Let’s hope it works as planned for most of the young children today as they age and begin working and saving for their future.

Bruce Miller is a retired U.S. Air Force officer and a retired certified financial planner living in Vancouver. He is the author of the book “IRA: A Quick Reference Guide.”

Gratitude...

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look for one positive aspect of the experience. It can be as simple as appreciating a warm smile from the cashier at the grocery store. Your whole experience will be brighter and maybe a bit less mundane.

Practicing gratitude in small ways will reap dividends over time. Gratitude grounds us in life and helps us be mindful of our place in the world and our connections to others.

About the Agency on Aging & Disabilities of Southwest Washington (AAADSW):

AAADSW connects older adults, adults with disabilities and family caregivers to a full range of community resources designed to offer choice, improve quality of life and respect independence.

We are committed to helping our community’s adults live and age well. We serve adults in Clark, Cowlitz, Wahkiakum, Skamania and Klickitat counties. Requests for information, assistance and general inquiries may be directed to the Aging & Disability Resource Center (360) 694-8144 (toll free: 888-637-6060). To learn more, please visit www.HelpingElders.org.

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