ISSUE #3

SUDDENLY SEVENTY

Newsletter

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Living Well, Laughing Hard, Aging Boldly

A Quick Hello from Janet

Reflections on Hurricane Helene: A Year Later

As we approach the one-year anniversary of Hurricane Helene, the scars left on our town are still visible. Empty, destroyed houses with uprooted trees lying on top of them, and ugly, barren spaces where homes and families once thrived, are reminders of how quickly everything can change.

Now, as we enter hurricane season again, it's hard to ignore the reality that weather patterns have shifted. We can no longer rely on the "it's never happened here" mentality to shield us from the effects of unknown disasters.

When Helene hit, we were without power for only four days, but during that time, stores were closed, and roads were inaccessible.

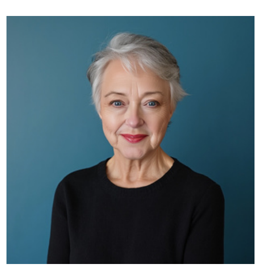
What truly alarmed me, though, was how many people had no food at all. Some had no way to cook, no flashlights, and no emergency gear.

We were fortunate—we were fully prepared and spent the time helping our neighbors. But that experience taught me an important lesson: It's time to reassess your own preparedness. Can you weather a similar storm today, without relying on services that may or may not be available? Now's the time to make sure you're ready.

This edition is all about trusting your gut, asking smarter questions and making choices that put you in the driver's seat because empowerment starts with owning your own story.

Janet

Janet Davidson
Publisher



In this newsletter:

- Insurance and the Government: Help for when you need it.
- Time to Move - Down the block, or out of the Country?
- Checklist - What do I REALLY want in my next house?
- Covid Shot - Yes or No?
- Other Great Stuff!

Insurance Companies are Not Your Friends: A Reality Check

If there is a single takeaway that we've all learned over the past year as we've cleaned up the mess from the hurricane, it's that insurance companies are not our friends.

Insurance companies are businesses. Plain and simple. Their primary goal is to make a profit, and that means they answer to their shareholders—not to you. In the aftermath of Hurricane Helene, the stark reality of how some insurance companies operate became painfully clear. While homeowners were picking up the pieces of their lives, many found themselves fighting for insurance payments to help rebuild. The promises made by these companies haven't always been kept. There are countless stories of homeowners still in battle with insurers, waiting for compensation that should have been provided much sooner. These companies have not been noble in their actions, and for many, it's become apparent that their interests don't always align with your needs.

Now, more than ever, it might be time to reassess your home insurance. It's important to understand not just your premiums, but your deductibles, inclusions, and—perhaps most crucially—exclusions. These are the things your policy explicitly doesn't cover, and that's where many homeowners are caught off guard when disaster strikes.

Here's a brief overview of the different types of insurance you might want to consider:

1. Homeowners Insurance

This is your basic protection against damage to your home from things like fire, theft, and vandalism. However, it's crucial to double-check your policy for exclusions like flooding, earthquakes, or even certain weather events. In areas with a history of storms or other disasters, make sure you have the coverage you need.

2. Flood Insurance

Standard homeowners' policies often don't cover flooding, which is a huge gap—especially in areas prone to hurricanes or heavy rainfall. Flood insurance is essential for making sure you're not left high and dry (literally) when disaster strikes.

3. Windstorm Insurance

If you're in an area prone to hurricanes, windstorms, or tornadoes, you may need additional coverage specifically for wind damage. Some policies only cover wind damage if it's a result of a named storm, so it's important to understand what your insurance actually covers.

4. Home Warranty

While not technically insurance, a home warranty can be a smart add-on to your coverage. It typically covers the repair or replacement of essential home systems, like heating, cooling, and plumbing, as well as major appliances. If you're worried about unexpected breakdowns that might not be covered by your homeowners policy, a home warranty can offer extra peace of mind.

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5. Umbrella Insurance

This is extra liability coverage that kicks in if the limits of your regular home or auto insurance are exceeded. It's a good option if you own valuable property or have substantial assets that you want to protect.

6**. Personal Property Insurance**

If you've got valuable items that might not be fully covered under a regular policy (artwork, jewelry, high-end electronics), personal property insurance can help ensure they're protected against damage, loss, or theft.

Takeaway

As we saw in the aftermath of Hurricane Helene, insurance companies are not always the safety net we think they are. Take the time to reassess your current insurance coverage, and don't just settle for the minimum. Make sure you understand your policy, especially those exclusions, and consider supplementing your coverage with additional options like a home warranty to fill in the gaps.

The Government and You: How FEMA Has Changed

Last year's hurricane left scars on our towns—and on our trust.
Some of us waited for federal help that never came, and for many, FEMA felt like a ghost: invisible, unreachable, or overwhelmed.

But things have changed.

The current administration has shifted FEMA's strategy to put more control in the hands of the states, where local leaders can better assess real-time needs. That means funds and resources are now flowing faster to local emergency teams, rather than getting bogged down in federal red tape. The goal? To get help where it's needed most—sooner, and with fewer layers in the way.

But here's the catch: you still need to be your own best advocate.

H**ere's how:**

Know who your local emergency response contacts are—not just the 1-800 FEMA number.
Sign up for state and county emergency alerts and updates.
Keep a folder with your ID, insurance info, prescriptions, and a list of contacts.
Don't wait for someone to knock—reach out, report damage, and document everything.
The new system relies on local knowledge and individual action—which means you have more power than ever to get the help you need.
So prepare, stay connected, and speak up early.
Empowerment starts with knowing how the system works—before you need it.

The Grass is Greener: Is Relocating Out of the Country a Better Option?

After the events of the past few years, it's no surprise that many of us are yearning for a completely different experience in our golden years. Maybe you've started thinking about leaving the U.S. behind and starting fresh in a new country—perhaps to stretch your retirement payments further and improve your quality of life. But before you start packing your bags and booking that one-way flight, there are some important things to consider.

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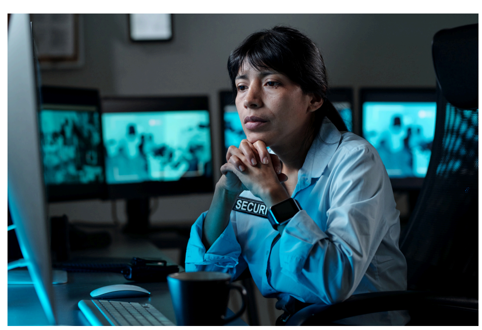

Live Like a Local First
Before making any major decisions, consider taking a month to live in your chosen country. Don't just visit as a tourist—experience it like a local.
Rent an Airbnb, buy and cook your food, and immerse yourself in the daily life. This isn't just about the beaches or the sunsets—it's about how you'll truly live in this new place.

Assessing Necessities: Medical, Transportation, Legal, Language
You may not realize it, but your rights, conveniences, and social structures in the U.S. may not translate in the same way to another country. The health insurance you rely on, the ease of getting around, and the legalities of buying property or a car may be completely different. Most importantly, consider the language barrier—are you comfortable navigating a foreign language, or would you rely on translation services everywhere?
Also, remember: "That's not how we do it back home" doesn't cut it. You'll need to adapt to how things are done locally. From grocery shopping to socializing, you'll be faced with things that might initially seem out of place—but remember, you're the one who chose this adventure.

Everyday Decisions: Home, Car, Healthcare
Think about the small—and big—decisions you'll face once you're settled. Where will you buy furniture? Is there an easy way to purchase a car? Can you buy a home, or will you be renting long-term? What happens if you get sick or injured? Do you know how healthcare works in your new country, and will you need additional insurance to cover any gaps?

Even something as simple as emergency services could be vastly different. What will you do if disaster strikes? Whether it's a health emergency, a natural disaster, or a financial setback, you need to understand how local services will support you—and if they will be enough.

The Reality of Relocation
Moving to another country sounds like a dream, but it's not all sepia-colored houses and wild, empty beaches. While there can be incredible benefits, including a lower cost of living, a better climate, or just a new adventure, you have to be prepared for the realities of life abroad.
Take the time to do your research, live the life as a local, and understand exactly what it will take to thrive in your new home. Only then will you truly be ready to make the move and embrace the next chapter with confidence.

Should I Stay or Should I Go?

(Or: Why Moving in Retirement Is More Complicated Than Packing a Few Boxes and Finding the Wine Opener)

There comes a moment—maybe while hauling groceries up a flight of stairs, or dodging a roof leak for the third time—when the thought pops into your head: Maybe it's time to move.
If you've had that thought, you're not alone. According to the data (and let's face it, our knees), somewhere between 30% and 50% of people over 60 seriously think about moving. But only a fraction actually do. Why? Because moving is a giant pain in the glutes—and the decision isn't always clear-cut.
Let's unpack it. (Pun fully intended.)
What Triggers the Thought to Move?
The house is suddenly too big. Or too quiet. Or too hard to clean. Or all of the above.
The stairs are winning. And your knees are losing.
Family dynamics have changed. (Kids moved out. Or worse, moved back in—with dogs, toddlers, and an emotional support lizard.)
You want to be closer to grandchildren—or further from drama.

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You dream of one-story living, lower property taxes, or just a fresh start somewhere warmer, cooler, cheaper, friendlier—or all of the above.

Downsizing: The Classic

This one gets all the attention. Smaller home. Less to clean. Lower utility bills. Less stuff. Easier living. That's the dream, right? But here's what they don't tell you: You still have to figure out what to do with the fondue set you haven't used since 1983, and the 37 sets of holiday dishes you've somehow collected over the decades. Downsizing means deciding. And if you've been alive long enough to collect more than one set of steak knives, you know how exhausting that is.

Still, for many, it's the right call. Less clutter, lower maintenance, and the lovely bonus of not needing to crawl into the attic every December to retrieve a wreath.

Upsizing: Wait… What?

Believe it or not, upsizing might be the smarter move—especially if you're thinking a few steps ahead.

Maybe you'd like a place with a separate suite to rent out and help cover the mortgage (hello, income!). Or perhaps you see a future where live-in help or multigenerational living becomes part of the picture. A little extra square footage now might mean peace of mind later.

The key here is flexibility. And if you've lived through vinyl records, 8-tracks, cassette tapes, CDs, and Spotify, you already know how to adapt.

Right-Sizing: The Goldilocks Move

Forget up or down. What you really want is just right. Enough space to live well, but not so much that your house starts echoing. A place that supports how you live now, and how you might live later. Right-sizing is the ultimate act of self-respect. It's about honoring what you need—not what someone else thinks you should need. (Looking at you, adult children with opinions and no mortgage.)

A Final Word from the Front Lines of Aging Boldly

Don't let the noise get to you. Friends will have thoughts. Real estate agents will have agendas. Your sister-in-law will send listings from Arizona even though you hate sand.

But this is your life. Your future. Your choice.

If you want to live in a condo with no yard—great.

If you want a tiny cottage with chickens and a garden—amazing.

If you want a big house with a rentable basement, a hot tub, and enough room for your grandkids, their friends, and their Labradoodle—go for it.

Just promise me one thing: whatever you choose, make sure it feels like home.

Pro Tip: How to Choose a Real Estate Agent

Find the Right Real Estate Agent—Not Just the Flashiest

Don't just pick the agent with the most lawn signs or the biggest smile on the bus bench. What you really want is someone who:

Listens more than they talk

Respects your age, stage, and budget (and doesn't push you toward "trendy" or "investment property" unless you've asked)

Understands aging-in-place or senior living concerns

Has experience working with retirees, empty nesters, or second-time-downsizers

Doesn't gasp when you say you're keeping the dog, the piano, or the ceramic chicken collection

Bonus points if they can explain things clearly, help you think a few years ahead, and aren't in a rush to close before they've helped you find the house—not just a house.

Ask around. Trust your gut. And if they say, "You don't need all that space," just smile and say, "I'll be the judge of that."

“Where Do I Even Start?” – A Checklist for Clarifying What You Really Want Before You Move

Before you start scrolling through listings or letting your cousin’s neighbor's realtor show you a house that “just came on the market,” pause. This checklist helps you get clear on what matters most—so your next home doesn’t just look good, it feels right.

📋 **Step 1: Look Inward First**
◻ What’s really prompting this move? (Be honest.)
◻ Am I craving more space, less space, or just a fresh start?
◻ What do I love—and hate—about my current place?
◻ Do I want to feel cozy, connected, free, adventurous… or just not responsible for gutters anymore?
◻ What does “home” feel like to me now—not 20 years ago?

🧩 **Step 2: Consider Your Right-Now Life**
◻ Do I still host family holidays?
◻ Do I need space for hobbies, pets, grandkids, or a secret pottery studio?
◻ Do I want to walk to the store—or just walk without tripping on tree roots?
◻ How important is quiet, community, or convenience?
◻ How mobile am I now, and how might that change?

🔮 **Step 3: Future-You Called—She Has Thoughts**
◻ Do I want to age in place here?
◻ Could this home work if I needed part-time help someday?
◻ Would this house still suit me if I couldn’t drive or climb stairs?
◻ Am I leaving flexibility for adult children, medical needs, or even a roommate later on?

💸 **Step 4: Financial Reality Check (Without Panic)**
◻ Can I afford the new place without financial stress?
◻ Will this home increase or decrease my monthly costs (mortgage, taxes, HOA, utilities)?
◻ Am I willing to take on repairs, yard work, or renovations?
◻ Could I rent part of the home if I needed income?
◻ Do I need a home that’s move-in ready—or do I love a good project?

🧠 **Step 5: Emotional Gut Check**
◻ Does this potential move feel like freedom or burden?
◻ Am I doing this for me—or because someone told me I “should”?
◻ Does this change feel exciting, terrifying, or both?
◻ If I could wave a magic wand, what would my new home and life look like?

🎯 **Final Note:** You Don’t Have to Have It All Figured Out—Just a Direction
This isn’t about finding a dream house. It’s about finding a smart, joyful, supportive next chapter. Refining your vision now means fewer regrets later—and more time to enjoy the porch swing, garden path, or light-filled reading nook you’ve always wanted.

COVID Vaccine Reflections: They're Still Offering It!?

It's that time of year again—when every pharmacy, clinic, and well-meaning doctor starts asking, "Have you had your annual COVID booster?"

Before you automatically roll up your sleeve, here's your gentle reminder: you're allowed to pause and ask questions. That's not being "difficult." That's being smart.

There's no one-size-fits-all when it comes to medicine—especially at our age. We've been through decades of shifting health advice (remember when margarine was health food?) and we've earned the right to do our homework.

So here's what empowerment looks like:

Read the latest research, not last year's headlines.

Ask your doctor what's in the current shot—and how it compares to what you've already had.

Weigh the risks, benefits, and your current health picture.

Don't let urgency or guilt be the reason you say yes.

If you do get the shot, do it because it makes sense for you. If you don't, same reason. Either way, it's your body—and that means your rules.

Empower Yourself: The Power of Decision-Making

As we've explored throughout this issue, taking charge of your future and being your own advocate is more important than ever. Whether it's reassessing your preparedness in the face of a disaster, understanding your insurance coverage, or deciding where to live in your golden years, you are the one who can make the best choices for your life.

With the right tools, knowledge, and mindset, you can navigate these challenges confidently. There's no "one-size-fits-all" solution, and it's up to you to find the path that works best for your lifestyle, goals, and well-being. So, take the time to assess, plan, and make decisions that empower you to live your best life—no matter where that may be.

Remember: Empowerment starts with a single choice, and that choice is yours.

YOU'RE NOT JUST AGING—YOU'RE IN CHARGE

Empowerment isn't loud. It's asking better questions, making informed choices, and trusting your gut. Whether it's housing, healthcare, or hurricanes—you've got more power than you think.

If you haven't already, visit our website where you'll find a growing library of white papers, pdf's and other stuff you might find interesting.

LIVING WELL. LAUGHING HARD. AGING BOLDLY.

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Thank you for reading!