



THE CONNECTION *Newsletter*

Connect & Travel.



October | November | December 2025

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Helpful steps toward “Aging in Place”

For adults over 55, the dream of “aging in place”—living independently in one’s own home for as long as possible—is increasingly achievable. However, this future requires preparation, and many are finding that decluttering and downsizing are the first critical steps toward a simpler, safer, and more manageable home. By incorporating smart home technology, this generation is creating an ideal environment that supports their evolving needs.

Decluttering for a clearer life

Years of accumulating belongings can lead to overwhelming clutter, which can increase stress and present safety hazards like tripping risks. Starting the decluttering process early is key to making it a pleasant journey rather than a stressful event.

Tips for an effective purge:

- Start small: Instead of tackling the entire house at once, focus on one room, or even one drawer or closet, to avoid feeling overwhelmed.
- Use the “one-year rule”: For items you haven’t used in over a year, consider if they are truly necessary. Remind yourself that memories are in your heart, not the object.
- Create designated piles: As you go through items, sort them into clear categories: Keep, Donate, Sell, or Toss.

- Get loved ones involved: If you have items with sentimental value, talk to family members about what they might want. If they don’t want it, let it go to a new home.

The benefits of a smaller footprint

Moving to a smaller home, such as a condo or a single-story house, can significantly improve quality of life after 55. In 2023, nearly 30% of homebuyers over age 55 were downsizers, motivated by financial and maintenance benefits.

Key advantages of downsizing:

- Financial freedom: A smaller home typically means lower utility bills, property taxes, and maintenance costs. Selling a larger home can also free up significant capital for retirement savings or travel.
- Less upkeep: For many, the physical and financial demands of maintaining a larger home become a burden. Downsizing frees up time and energy for hobbies and relaxation.
- Better location: Downsizing is a chance to move to a location that better suits your lifestyle, perhaps closer to family or in a community with more amenities.

(Continued on pg. 8)



Chasing Horizons: From Anchorage to the Zaandam



By Jill Fletcher
jfletcher@fscb.com

Our Alaskan adventure began at the Alaska Wildlife Conservation Center, where we saw rescued bears, elk, musk oxen, wolves, coyotes, reindeer, and porcupines up close. Next, we embarked on a Portage Glacier cruise on Portage Lake. The bluish-colored glacier, along with the stunning waterfalls and mountain scenery, made the cloudy, windy, and misty weather worth it!

In the afternoon, we explored the downtown Anchorage area, shopping for souvenirs. Our day ended with a delightful filet mignon dinner at the hotel, followed by an early bedtime. We enjoyed our stay at the Captain Cook Hotel.

Our next day at the Happy Trails Kennel was unforgettable. We met four-time Iditarod champion Martin Buser and learned about the race and the care of Alaskan Huskies. Cuddling a litter of puppies was a highlight! From there, we boarded the McKinley Explorer, a domed train that took us from Talkeetna to Denali National Park. The train ride was a lot of fun, with beautiful scenery all the way. After a relaxing afternoon, we attended The Music of Denali, a fun dinner show.

The next day, we had an early breakfast and boarded a park bus for a five-hour tour of Denali. The

tour was quite an adventure, with numerous animal sightings, including grizzly bears, moose, caribou, and a porcupine scurrying into the brush. The snow-topped mountains were breathtaking, and Mt. Denali made a brief appearance with a thin cloud across its middle.

We bid farewell to Denali and traveled to Fairbanks. The drive was scenic, though we passed through areas affected by forest fires. Our coach driver was extremely knowledgeable about Alaska, and we learned a lot about the Alaska Pipeline with a brief stop to see it. After a family-style lunch, we boarded the Riverboat Discovery for a cruise down the Chena River. The boat made three stops: watching a float plane take off and land, visiting Susan Butcher's famous dog kennel for a dog sled demonstration, and exploring the Chena Village living museum with Alaskan Native guides. The next day, we flew to the Yukon.

Our flight to Whitehorse via Dawson, Canada, was an adventure. We landed at the tiny Dawson airport, went through customs, and re-boarded for Whitehorse. After checking into the Gold Rush Inn, we visited the McBride Museum of Yukon History and spent the evening exploring the town, dining, and walking by the river.

The drive from the Yukon to Skagway was filled with stunning natural beauty. We visited Emerald Lake, the charming town of Carcross, and the Yukon Suspension Bridge, where we

enjoyed spectacular views. Crossing back into Alaska, we stopped at the "Welcome to Alaska" sign for photos and visited the Gold Rush Cemetery and Lower Reid Waterfall in Skagway.

The next morning, we boarded the White Pass and Yukon Railroad for a narrow-gauge train ride. The afternoon was spent exploring Skagway.

Our last morning in Skagway was spent exploring the town, watching seals in the harbor, and preparing to board the Zaandam. Later we enjoyed the ship's amenities and a British rock show in the evening. We left port around 9 pm on our floating home for the next four nights, heading for Glacier Bay.

Cruising through Glacier Bay National Park was a highlight of our trip. Despite the cloudy and rainy weather, the views of whales, sea otters, and glaciers, including the famous Marjorie Glacier, were amazing.

In Ketchikan, we had the day on our own to explore the city's famous totem poles and the historic Creek Street area.

Our final day was spent cruising the Inside Passage, enjoying beautiful scenery. The day focused on food, with an Alaskan Brunch and a delicious dinner. We caught a gorgeous sunset and a rainbow in the evening. The highlight was seeing whales and a large pod of dolphins racing beside the boat.

Our journey through Alaska and beyond was filled with unforgettable experiences, breathtaking scenery, and wonderful memories. We can't wait for our next adventure!



Retirement is on the Horizon

Horizons Director Spotlight on Jackie Shumate!



Jackie Shumate sits with her four grandchildren, taking a break from the pool.

"I enjoy making everyone feel welcome and part of the Horizons Club family. Over the years, many of our members have become my friends. That personal connection is something I deeply admire and hope to carry forward."
-Jackie Shumate

Meet Jackie Shumate.

Jackie started working in banking in January 2012 as a Data Processor. In May 2016, the bank where she worked became First State Community Bank, and she became a Horizons director and customer service representative.

Jackie's favorite part of her job has always been meeting people and spending time with them at events and day trips.

"I enjoy making everyone feel welcome and part of the Horizons Club family. Over the years, many of the members have become my friends. That personal connection is something I deeply admire and hope to carry forward," said Jackie.

In addition to being the Horizons Director for Lebanon and Conway, Jackie also serves as Travel Director on Horizons Club trips. Her favorite was a Paris River Cruise in 2021.

"I enjoyed the relaxed pace and convenience of settling into one room for the entire trip, without the hassle of packing and moving from place to place. I especially loved the visit to Normandy Beach and the Palace of Versailles. Sharing those unforgettable moments with Horizons Club members and the other Travel Directors was wonderful," Jackie reminisced.

Jackie will retire from FSCB at the end of 2025 and looks forward to the next chapter of her life. Spending time with her family is her life's most enjoyable and rewarding part. She plans to spend more time with her two granddaughters, ages six and eight, who live in Springfield, MO, and her two grandsons, ages five and ten, who live in St. Louis, MO. Jackie is also excited about spending more time with her husband of 44 years, Bill.

"Retirement will allow me to enjoy these moments even more," explains Jackie.

Jackie and her husband Bill plan to travel and, hopefully, engage in volunteer work. They would also like to get more involved in the church they attend.

Jackie will be missed by her FSCB colleagues and those within the Horizons Club. Her warmth, dedication, and genuine care for each member have left a mark on the community she served so passionately. From her enthusiasm on day trips to her thoughtful leadership on international adventures, Jackie's legacy of kindness and friendship will continue to inspire.

Becky Daniel will be stepping into the role of Horizons Director for Lebanon and Conway. She is excited about what's ahead and is looking forward to planning meaningful and fun experiences for Horizons Club members.



Jackie and Bill Shumate visit the Eiffel Tower with Horizons Club.



Coach
Tour!

GRAND MICHIGAN

JUNE 1 - 6, 2026

\$ 2,399 PER PERSON DOUBLE OCCUPANCY



GRAND RAPIDS

Grand Rapids, Michigan, is a lively city known for its thriving craft beer scene, dynamic arts community, and rich history along the Grand River.



GRAND TRAVERSE BAY

Grand Traverse Bay, a picturesque gem on Lake Michigan, dazzles with its crystal-clear waters, scenic shoreline, and renowned wineries that make it a beloved destination.



MACKINAC ISLAND

Mackinac Island, a charming retreat frozen in time, enchants visitors with its horse-drawn carriages, historic landmarks, and breathtaking views of Lake Huron.

ITINERARY AT A GLANCE:

Day 1 Embassy Suites, Grand Rapids

Days 2, 3 Bayshore Resort, Grand Traverse Bay

Day 4 The Grand Hotel, Mackinac Island

Day 5 Hampton Inn, Grand Rapids

On some dates alternate hotels may be used.

Scan for more information on trips or visit www.fscb.com/horizons or contact your local Horizons



MEMBER FDIC | NMLS#412605

SEDONA & THE GRAND CANYON

SEPTEMBER 19 - 25, 2026

\$ 3,479 PER PERSON DOUBLE OCCUPANCY

Book by
11/15/25
& Save \$100
per Person



GRAND CANYON

The Grand Canyon, a breathtaking natural wonder carved by the Colorado River, showcases layered rock formations, dramatic vistas, and a stunning display of geological history spanning millions of years.



VERDE CANYON RAILROAD

The Verde Canyon Railroad offers a scenic journey through Arizona's wilderness, showcasing breathtaking red rock canyons, lush landscapes, and rich history along its storied railway.



SEDONA

Sedona, Arizona, is a stunning desert town renowned for its striking red rock formations, vibrant arts scene, and reputation as a spiritual and outdoor adventure destination.

ITINERARY AT A GLANCE:

Days 1, 2 Hilton Garden Inn, Scottsdale, Arizona

Days 3 – 6 Element Sedona, Sedona, Arizona

On some dates alternate hotels may be used.

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Director.



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UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

BONNE TERRE/DESLOGE/PARK HILLS/TERRE DU LAC

Cookie Decorating Class

Date/Time: Sat., November 15 at 10 am

Location: Centenary Cornerstone Building
20 Park St., Bonne Terre

*Bring a friend or your grandkids! Pam Herzog will teach the fine art of cookie decorating. All materials provided including prebaked cookies. You can eat or take your sweets home. Cost \$25. *RSVP by November 3 to Summer Moyers (573)534-4037.**

Christmas Luncheon

Date/Time: Tues., December 9 at noon

Location: KC Hall

7897 Berry Rd., Bonne Terre

*Come enjoy a delish lunch catered by the KC Hall. We will enjoy Christmas music, gifts, good company, and laughter. Cost \$5. *RSVP by December 2 to Summer Moyers (573)534-4037.**

BONNE TERRE/DESLOGE/PARK HILLS/TERRE DU LAC/POTOSI

Fraud Seminar

Date/Time: Wed., October 15 at 1 pm

Location: FSCB Park Hills

365 W. Main St., Park Hills

*Join us for an afternoon learning about how we can prevent becoming a victim of fraud and what to do if you are a victim of fraud. Special guest speakers from AARP Sharon Wells and Terri Fischer. *RSVP by October 8 to Summer Moyers (573)534-4037 or Angie Schutz (573)436-4721.**

BOONVILLE/ COLUMBIA/MACON/MARSHALL/MEXICO/MOBERLY

Horizons Club Christmas Brunch

Date/Time: Wed., December 17 at 10 am

Location: Country Club of Missouri

1300 Woodrail Ave., Columbia

*You're invited! We hope you will join us for this annual holiday favorite. Plenty of food, friends and Christmas fun to go around. Formal invitation to follow. *RSVP by December 8 to Lori Baumgartner at (573) 818-3454.**

CAPE GIRARDEAU

Horizons Club Holiday Party

Date/Time: Tues., December 9 at 5 pm

Location: Drury Conference Center

3351 Percy Dr., Cape Girardeau

*Dinner served at 5:30 with entertainment throughout the night! *RSVP by December 1 to Lacie Davis (573)290-3793.**

COLUMBIA

Afternoon Tea & Bunco

Date/Time: Wed., October 15 at 1 pm

Location: FSCB Bethel Location

300 Diego, Dr., Columbia

*Join us for an enjoyable afternoon of tea, treats, and a few rounds of lively Bunco! It's the perfect blend of elegance, fun and a little competition. Don't miss out on the laughter and delicious treats! *RSVP by October 10 to Lori Baumgartner at (573) 818-3454.**

COLUMBIA/WARRENTON/WRIGHT CITY

Les Miserables at the Fabulous Fox Theatre

Date/Time: Thurs., November 20

Departure: FSCB Clark Lane Branch at 9 am

3200 Golden Bear, Columbia

FSCB Warrenton at 10 am

1022 N. Hwy 47, Warrenton

*Take a trip to 1800's France by way of the Fox Theatre. We'll lunch early on "The Hill" and then on to the Fox to see Les Miserables, "a reborn dream of a production." Fun and surprises along the way. \$195 per person. *RSVP by October 17 to Lori Baumgartner at (573) 818-3454.**

FARMINGTON

Christmas Party

Date/Time: Tues., December 16 at 4 pm

Location: First State Community Center

2 Black Knight Drive, Farmington

*Join us for an elegant evening of holiday cheer in the warm and welcoming atmosphere of the First State Community Center. This festive gathering will feature delightful entertainment and a beautifully prepared sit-down dinner surrounded by good company, great food, and the spirit of giving. *RSVP by December 5 to Kristen Benscoter 573-705-3390.**

FREDERICKTOWN

Horizons Chrismas Party

Date/Time: Tues., December 2 at 11:30 am

Location: Pinecrest Camp

1252 State Hwy C, Fredericktown

*Join us for lunch, music by the Punches, and giveaways. Cost \$12. *RSVP by November 21 to Taylor Royer (573)944-5028.**

HAYTI

Horizons Club Christmas Party

Date/Time: Tues., December 16 at 6 pm

Location: Hayti Community Center

*Join us for a Christmas party! Our meal will be BBQ with sides, desserts, and drinks. Bingo, and prizes will follow. *RSVP by December 16 to Tammy Green (573)782-9910.**

HERMANN

Horizons Club Christmas Celebration

Date/Time: Thurs., December 4 at 3 pm

Location: FSCB Hermann

208 E. First St., Hermann

*Please join us for Christmas music, appetizers and drinks. *RSVP by November 17 to Jan Kloepfel (573)409-3060 jkloepfel@fscb.com.**

IRONTON

Horizons Club Hayride/Chili Cookoff

Date/Time: Thurs., October 16 at 5 pm

Location: The Baptist Home

*Join us for a hayride, bonfire, and Employee Chili Cookoff for members to judge. Will be discussing fraud/scam prevention during the event. *RSVP by October 10 to Diane Sutton at (573)546-7431.**

JACKSON

Horizons Club Christmas Party

Date/Time: Tues., December 2 at 5:30 pm

Location: Knights of Columbus Hall

*Join us in celebrating the holiday season with dinner, music, and Bingo! *RSVP by November 18 to Brandi Petrie at (573) 290-3890 or call the Jackson branch at (573)243-2265.**

JEFFERSON COUNTY

Save the Date!

Horizons Club Christmas Party

Date/Time: Wed., December 3 at noon

Location: Hillsboro Community Civic Club

10349 Hwy 21 Business, Hillsboro

*Jefferson County Horizons Club Christmas Luncheon - SAVE THE DATE!! Details to arrive with invitation in mail. *RSVP by November 19 to your Jefferson County Horizons Director.**

KENNETT

Horizons Club Christmas Party

Date/Time: Thurs., December 11 at 6 pm

Location: Puerto Jaivo Restaurant

200 Independence Ave, Kennett

*Join us for a Christmas party with dinner at Puerto Jaivo and gift bags. You may bring one guest. *RSVP by December 2 to Tabitha Fisher (573)919-3131.**

LEBANON/CONWAY

Branson Christmas Wonderland

Date/Time: Fri., November 14 at 9 am

Departure: Lebanon Civic Center

500 E. Elm St., Lebanon

*Join us for a day of shopping, lunch at Paula Deen's Family Kitchen, and the Christmas Wonderland Show at King's Castle Theatre. We'll have a surprise to make the day even more magical!. Cost \$125. *RSVP by October 17 to Jackie Shumate at (417)344-1088 or Becky Daniel at (417)344-1098.**

Dolly Parton's Stampede Christmas Show

Date/Time: Thurs., December 11 at 2:45 pm

Departure: Lebanon Civic Center

500 E. Elm St., Lebanon

*Experience the magic of the holidays at Dolly Parton's Stampede! This high-energy dinner show features incredible performances, festive music, and a delicious four-course feast. SEATING IS LIMITED. Cost per member \$140. *RSVP by November 10 to Jackie Shumate at (417)344-1088 or Becky Daniel at (417)344-1098.**

Horizons Christmas Dinner

Date/Time: Wed., December 3 at 6 pm

Location: Lebanon Civic Center

500 E. Elm St., Lebanon

*Celebrate the season with our annual Horizons Christmas dinner featuring a festive meal provided by Andy's 417 and Nancy Hall. A magical performance, "The Magic of Christmas Show" with Jeff Lefton, will follow. *RSVP by November 21 to Jackie Shumate at (417)344-1088 or Becky Daniel at (417)344-1098.**



UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

MALDEN

Horizons Club Christmas Dinner

Date/Time: Thurs., December 11 at 6 pm

Location: Malden Community Center

Join us for our annual Christmas dinner with Bingo. *RSVP by December 3 to Samantha Landers (573)990-4058.*

MARSHALL

Horizons Club Holiday Brunch

Date/Time: Thurs., December 4 at 10:30 am

Location: Montague's

152 W. Arrow St., Marshall

Celebrate the season with good food, great company, warm conversations, and holiday spirit. *RSVP by November 21 to Kenzie Wright (660)236-5004 or Marlyn Terry (660)886-6836.*

MEXICO

Horizons Club BBQ

Date/Time: Thurs., October 2 at 5:30 pm

Location: Teal Lake Shelter

Join us for our annual BBQ with door prizes, fraud education, and fellowship. *RSVP by September 26 to Erin Christian (573)473-4988.*

Christmas Cookie Exchange

Date/Time: Fri., December 12 at 5:30 pm

Location: FSCB Mexico

912 E. Liberty

Join us for chili, cookies, and door prizes! Bring two dozen homemade cookies to share and a tray to collect cookies to take home. *RSVP by December 5 to Erin Christian (573)473-4988.*

MOBERLY/MACON

Horizons Christmas Luncheon

Date/Time: Thurs., December 11 at 11 am

Location: Koch's General Store

2015 N. Missouri Street, Macon

Join us for a Christmas lunch and a short fraud prevention program. Shop at Koch's General Store afterwards. *RSVP by December 3 to Sharon Pate (660)206-7008 or Chris Weathers (660)372-8708.*

PERRYVILLE

Dinner, Dupes & a Dash of Comedy

Date/Time: Tues., December 9 at 6 pm

Location: Robinson Event Center

2411 Walters Lane, Perryville

Come for the dinner...Stay for the fraud talk... And brace yourself for a very funny guest—or two. *RSVP by December 1 to to Desi Serini at (573)846-1036 or dserini@fscb.com.*

PORTAGEVILLE

Save the Date!

Horizons Club Christmas Party

Date/Time: Thurs., December 11

Location: To Be Determined

Join us for a Christmas party! More details to come in mailed invitations. *RSVP to Amber Hargraves (573)391-9034.*

POTOSI

Horizons Club Comedy Magic Show & Dinner

Date/Time: Thurs., November 20 at 4:30 pm

Location: FSCB Potosi, Lower Level

100 State Highway P, Potosi

Join us for dinner and giveaways along with a magic show. Cost for members \$10 and non-members \$15. *RSVP by November 14 to Angie Schutz (573)436-4721.*

RICHLAND

Glow Up the Holidays

Date/Time: Tues., December 2 at 2 pm

Location: Richland Library

210 W. 8th Street

Come decorate and paint Christmas tree tea light candle holders! Eric Moore of Moore's Greenhouse will be providing supplies and demonstrating. There are only ten spots available so RSVP early! *RSVP by November 17 to Bridgette Witte (573)765-7870.*

ROLLA

Horizons Club Fraud Awareness Seminar

Date/Time: Wed., November 12 at 10:30 am

Location: FSCB Rolla

210 W. 8th Street

Join us for an informative presentation by our Local Law Enforcement team. Discover how to protect yourself from becoming a victim of fraud and learn the steps to take if you find yourself in such a situation. Refreshments provided. *RSVP by November 7 to Tracy Limmer (573)458-5712 tlimmer@fscb.com*

ROLLA/SULLIVAN/WASHINGTON/DUTZOW/PACIFIC

The Notebook at the Fabulous Fox Theatre

Date/Time: Sat., November 15, 2 pm matinee

Departures: Rolla, Sullivan, Washington, and Pacific (call for times)

Join us for the 2 pm matinee of The Notebook: A sweeping musical about a timeless love that defies all odds. Based on the best-selling novel and beloved film. Before the show, we will enjoy a delightful noon luncheon at The Fox, setting the stage for an unforgettable afternoon. Ladies... what a fabulous outing for you while the men are in the cold woods hunting for that one big deer!! Cost is \$140 for members, \$150 for guests. Space is limited! *RSVP by November 3 to Rolla (573)458-5712, Washington (636)392-5109, Sullivan (573)860-1331, Dutzow (636)442-1928, Pacific (636)747-0043.*

SULLIVAN/GERALD/OWENSVILLE

Horizons Club Holiday Party

Date/Time: Thurs., November 20 at 9 am

Location: Scenic Regional Library

525 Cumberland Way Sullivan

Join us for a fun-filled morning celebrating 2025 & planning for 2026. Breakfast will be served, followed by fun and games.

RSVP by November 17 to Paula Lang at (573)860-1312.

STE. GENEVIEVE

Horizons Club Christmas Party

Date/Time: Thurs., December 11 at 4:30 pm

Location: Ste. Genevieve KC Hall

Join us for our Christmas party with dinner, entertainment, and prizes. *RSVP by November 28 to Joy Seller (573)608-8013 jseller@fscb.com or Lindsay Ott (573)608-8051 lott@fscb.com.*

SIKESTON

Horizons Club Christmas Party

Date/Time: Thurs., December 4 at 5:30 pm

Location: The Copper Still

1617 E. Malone, Sikeston

Let's celebrate! Dinner and drinks provided. *RSVP by November 4 to Glenda Wilburn or Rhonda Bonds (573)621-3219.*

WARRENTON/WRIGHT CITY

Christmas Luncheon

Date/Time: Wed., December 10 at 11:30 am

Location: Lodge at Dover Place

17329 Dover Place, Wright City

Come enjoy good food and fun holiday music with FSCB staff and the Encore Band! *RSVP by December 1 to Michaela Hane (636)384-1620 or Liz Kniffen ekniffen@fscb.com.*

WASHINGTON/DUTZOW/PACIFIC

Horizons Club Christmas Party

Date/Time: Thurs., December 4 at 1 pm

Location: The Preserve

105 W. South St., Marthasville

Christmas Party — an afternoon of celebration, good company, and holiday cheer. Lunch, drinks, and entertainment will be provided. *RSVP by November 20 to Cheryl Byers (636)442-1928, Kayla Mertell (636)747-0043, or Tresa George (636)392-5109.*

ST. FRANCOIS/MADISON/JEFFERSON/WASHINGTON COUNTIES

Christmas in Lights

Date/Time: Thurs., December 4

Departure: FSCB Bonne Terre at 3:15 pm
FSCB Festus at 4 pm.

Join us for dinner at Lotawata Creek in Fairview Heights, IL followed by a fantastic Christmas in Lights display at Our Lady of Snows with games and prizes along the way. Cost is \$75. *RSVP by November 20 to Summer Moyers (573)534-4037 or your local Horizons Director.*





First State Community Bank

201 E. Columbia Street | Farmington, MO 63640

PRSRT STD
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PAID
PERMIT 495
63701

Helpful steps toward “Aging in Place” (cont. from pg. 1)

From simple voice commands to motion sensors, smart home technology is no longer a futuristic novelty. It’s a practical tool that enhances safety, independence, and comfort for those who want to age in place.

Smart home devices for safer living:

- Smart lighting: Motion-activated lights can illuminate pathways at night to prevent falls, while automated lighting can create a safer environment all day.
- Voice assistants: Devices like smart speakers can be used with simple voice commands to set medication reminders, call family members, or play music.

- Remote health monitoring: Wearable devices like smartwatches can monitor vital signs, track sleep patterns, and even detect falls, automatically alerting emergency contacts if needed.
- Smart security: Products like doorbell cameras and door/window sensors allow homeowners to monitor their property remotely, providing peace of mind.

By thoughtfully decluttering, considering a downsized home, and integrating smart technology, you can shape a future that is not only secure and comfortable but also richer in the experiences that truly matter. The time to start planning is now.

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