

A monthly  
newsletter for  
residents, family,  
and friends of  
Valley Heights.



# V Valley Voice

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## Downsizing? Ditch These Items

Here's what to pitch to get organized and reclaim space

*Internet Article written by Jeff Yeager, AARP*

### The Big House

Consider making this decision as soon the kids are gone rather than when you're ready to retire. Even if your home is already paid for, there are still significant costs in owning more space than you really need, including taxes, utilities, insurance and repairs. Plus, it will force you to downsize other belongings, too. You'll also have an excuse for why the kids can't move back in with you later!

### Debt

Over the course of a lifetime, the average American today will pay more than \$250,000 in interest on all the money he or she borrows, according to Credit.com. Pay off debt as quickly as possible. Definitely pay it off before you retire. Live by this old-school rule: If you can't afford to pay for it now, you simply can't afford it.

### Clothes

If your wardrobe has outgrown your closet and dresser, start by purging enough pieces so that everything will fit. Get rid of unwanted clothing at yard sales or online, or by donating items to charity.

### Anything in Off-Site Storage

According to the Self Storage Association, there are about 50,000 self-storage facilities in the U.S. That's more than five times the number of Starbucks! Vow to eliminate storage fees by getting rid of enough stuff so that all your possessions fit in your own home.

### Exercise Equipment

If the exercise bike or treadmill in your bedroom has morphed into a permanent clothes rack, donate it to a local thrift store or charity.

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# Senior Network Services

Senior Network Services is a Santa Cruz county community resource agency serving older adults and persons with disabilities with support services essential to their physical and mental well-being. Their focus is on helping people continue to live independent, fulfilling lives by giving them access to necessary information and resources. Visit their website (<http://www.seniornetworkservices.org>) or call them at (831) 462-1433.

## Valley Heights Hawaiian Show

*Celebrate beautiful Hawaii at Valley Heights during our Social Hour on Friday, 8/25. A terrific show is scheduled -- Hula Halau O Mahina I Ke Kai dancers will perform for us at 3:30 PM in our Living Room. Danceland will accompany the dancers throughout the show. Look forward to seeing you at the show!*

*"Some succeed because they are destined to; most succeed because they are determined."*

*- Anatole France*

## Downsizing? Ditch These Items Continued from page 1

### Kitchen Appliances and Gadgets

Ask yourself: "When was the last time I plugged that in?" If it's been more than six months since you've used the waffle iron or bread maker, it's probably time to find that appliance a new home. While you're in the kitchen, eliminate unused culinary gadgets and non-matching tableware.

### Car

Besides downsizing your home and eliminating debt, getting rid of one — or all — of your vehicles could result in the greatest savings. According to AAA, it currently costs an average of \$8,558 annually to own and operate a vehicle in the U.S. if you factor in all the costs, including depreciation. If you're a two-car family, getting rid of one set of wheels might make sense once one or both partners are no longer working. You might be able to get by with public transportation or a car-share program, or at least downgrade to less-expensive vehicles. If you're planning to relocate in retirement, there are communities where owning a car may not be necessary.

### Childhood Memorabilia

If your kids or other family members don't want keepsakes from their own childhood (or yours) now, they're not going to want them when you're gone. Hold on to a few precious, symbolic mementos — those that truly spark memories and joy — and digitize images of the other things.

### Books, Magazines, DVDs

Unless a book has sentimental value or you're going to read it again, put

it back into circulation via a yard sale or thrift store so that others can enjoy it. Or donate it to your library, where you can always get free access to books, CDs and DVDs. You can store countless e-books (many are available for free) on an e-reader that's smaller than a single print volume, and you can easily digitize your music and movie collections.

### Files

Consumer Reports advises organizing your important files into four categories: "papers that you need to keep for the calendar year or less; ones that can be destroyed when you no longer own the items they cover; tax records, which you should save for seven years; and papers to keep indefinitely." You can access copies of many documents (e.g., bills, bank statements, user manuals, etc.) via on-line accounts. Consider storing digitized documents on a Web-based storage service or an external drive.

### Decorations

While holiday decor has some sentimental value, consider getting rid of the decorations you haven't used in the past five years, particularly bulkier items such as outdoor decorations and holiday tableware you use just once a year.

*This article was used courtesy of AARP website. The article and slideshow can be found at: <http://www.aarp.org/money/budgeting-saving/info-2015/downsizing-items-to-ditch-photo.html?intcmp=AE-MON-MG-DT-EOA2#slide13>*

## Planning for *Retirement Living*

You have been looking forward to this chapter of your life- and now it's time to retire in style! A move to a new community is both exciting and scary. If you are ready to start this new chapter, contact Valley Heights to explore our community is right for you.

## Weekly Entertainment

Valley Heights offers a range of musical performances in our main Living Room twice a week for residents and friends to enjoy.

Whether it's a childrens group, song and dance performers, piano players, or group sing-along, each Social Hour is enjoyable.

Here is a list of performers scheduled for August:

David Field- 8/1

Richard Stauff- 8/4

Young At Heart- 8/8

Jack Wilkins- 8/11

Moroccan Music- 8/15

Mike Noonan - 8/18

Bob Hughes- 8/22

Hawaiian Show- 8/25

Danceland- 8/29



### UPCOMING SOCIAL EVENT SPOTLIGHT

On Tuesday, August 15, Valley Heights will host a special Social Hour from 3:30-4:30 PM. Entertainers Mohamed and Misty will be here to perform a special show filled with Moroccan music and dance for us to enjoy. Come early for a great seat in our Living Room.

### AUGUST ANNIVERSARIES

**Roy & Teresa Robertson August 20, 1950**


**Rus & Willa Dean Wyckoff August 25, 1949**


**Herman & Beverly Graham August 29, 1950**


 **New resident  
this month:**

ETHEL CURTISS

### VALLEY HEIGHTS FUN FACTS

  
Since 1991, Valley Heights has been “home sweet home” for hundreds of seniors craving a luxury retirement living for a sensible price.

  
Valley Heights is a special place where residents become friends and everyone becomes family!

  
Valley Heights residents enjoy weekly housekeeping visits as part of their monthly affordable rent. Our professional staff will help keep your apartment fresh and clean!

### Make *Your* Time Count

Schedule a friendly tour of Valley Heights today. Call Georgeann Menasco, our Marketing Director at

Marketing Director at

**(831) 722-4884.**