




SENIOR SUCCESS

NOVEMBER
2020

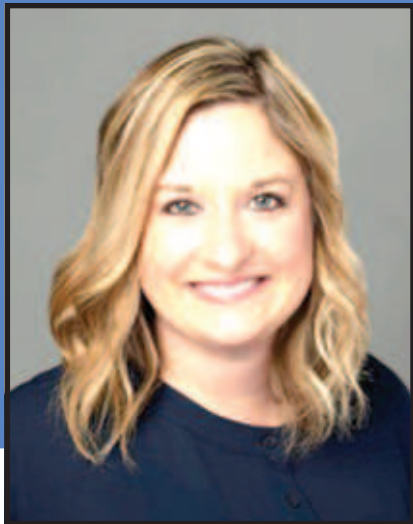
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Nutrition + Exercise

We've all heard that eating healthy and exercising are keys to a longer life. The importance of these habits is paramount for seniors looking to prevent common health-related issues.

Eating a good balance of foods from a variety of food groups is absolutely essential. The best nutrition plans for seniors incorporate fruit, vegetables, whole grains, dairy, lean meat, poultry, fish, beans, eggs and nuts. Not sure where to start on improving your overall nutrition and workout effectiveness? Work with your physician or nutritionist to find a plan that works well for you.

BASIC NUTRITION GUIDELINES

Start with these recommendations from the Dietary Guidelines for Americans:

Eat fruits and vegetables. They can be fresh, frozen or canned. Eat more dark green vegetables such as leafy greens or broccoli, and orange vegetables such as carrots and sweet potatoes.

Vary protein choices with more fish, beans and peas.

Eat at least three ounces of whole-grain cereals, breads, crackers, rice or pasta every day.

Have three servings of low-fat or fat-free dairy (milk, yogurt or cheese) that are fortified with vitamin D to help keep your bones healthy.

Make the fats you eat healthy ones (polyunsaturated and monounsaturated fats). For example, switch from solid fats to oils when preparing food.

ADD PHYSICAL ACTIVITY

The other key piece of living a healthier, longer life is implementing a consistent exercise plan. Balancing physical activity and a healthful diet will leave you feeling better and help improve your chances of a stronger body.

The Academy of Nutrition and Dietetics recommends that seniors set a goal to be physically active at least 30 minutes every day. This does not necessarily need to be done all at once. If you're short on time, you can break these into three 10-minute sessions throughout your day.

If you haven't exercised in a while, it's best to work up gradually to these goals. With the blessing of your doctor, start with a daily brisk walk to test your body before incorporating any weight training or sports activity.

Once you've got your legs under you, it's time to start adding exercises to your routine.



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Reach Out To Nursing Homes

Nursing homes and other senior living facilities have been hard hit by COVID-19 and have responded with measures meant to keep residents safe.

An unintended consequence has been some seniors feeling isolated. There are ways to help, however.

MASKS

In the early days of the pandemic, when supplies took a hit and became scarce, an army of helpers put their sewing machines to work to help fill the gaps.

Contact local nursing homes to see how their supply of cloth masks is holding up.

Consider donating masks, either homemade or store bought, or ask if you can make a financial donation to cover costs of masks and other personal protective equipment.

STAY IN TOUCH

Due to restrictions placed on nursing home visitation, some residents haven't been able to see visitors for months. Many communal spaces and dining areas are closed, limiting the interactions residents can have.

Stay in touch with family by sending snail mail. They will appreciate the thought you put into the gesture.

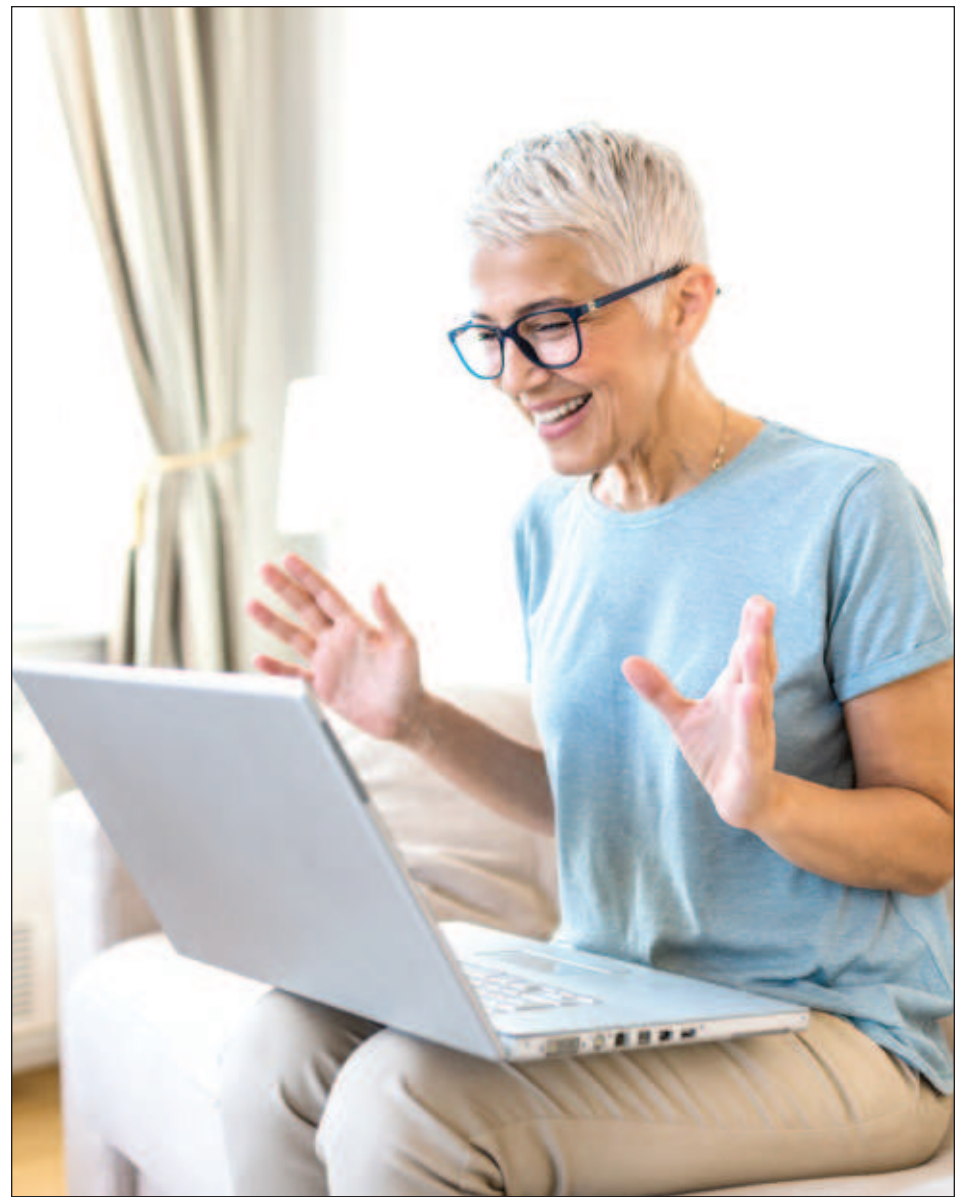
AARP recommends sending gifts that remind seniors of family, such as a custom-made jigsaw puzzle of a family photo.

Ask about "adopting" a senior citizen in need of companionship. Visit within guidelines established by the facility. Get to know their tastes and interest and send small gifts or pass along interesting reading materials you think they might enjoy. If they have access to a smartphone or tablet and an internet connection, plan a virtual meal where you can each enjoy a meal while chatting via video.

If you are part of a house of worship, consider asking youth in the congregation to make encouraging videos to send to nursing home residents, or organize a care pack- age delivery.

HELP BOOST EMPLOYEE MORALE

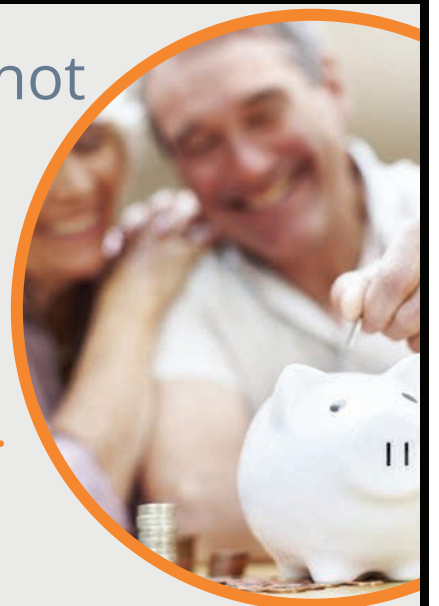
Employees at nursing homes and other senior care facilities have had additional demands placed on them, aside from their regular responsibilities, during the pandemic. Look for ways to help show them you appreciate their efforts. This might include sending gift cards for local restaurants or coffee shops. You also could arrange to send donuts and coffee at breakfast time for employees to enjoy. They will appreciate being recognized for their hard work.



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Use Telehealth Wisely

The pandemic has brought telemedicine into the mainstream.

While previously online doctor visits were an emerging concept, the pandemic accelerated their adoption by the public.

Here are some tips to make the most of your doctor's tele-medicine capabilities. DailyCaring.com lists challenges in mobility and transportation as barriers to seniors being able to attend in-person doctor visits, as well as challenges for their caregivers. Managing chronic health conditions can be made more manageable with telehealth visits.

When seniors find their doctors to be more accessible, they are more likely to keep recommended intervals for doctor visits. In addition, with wearable technology that can track health information, doctors can access data to help them better treat patients from afar.

CHALLENGES

NIH notes that some seniors who are not digital natives might need some technological training in order to use telehealth services.

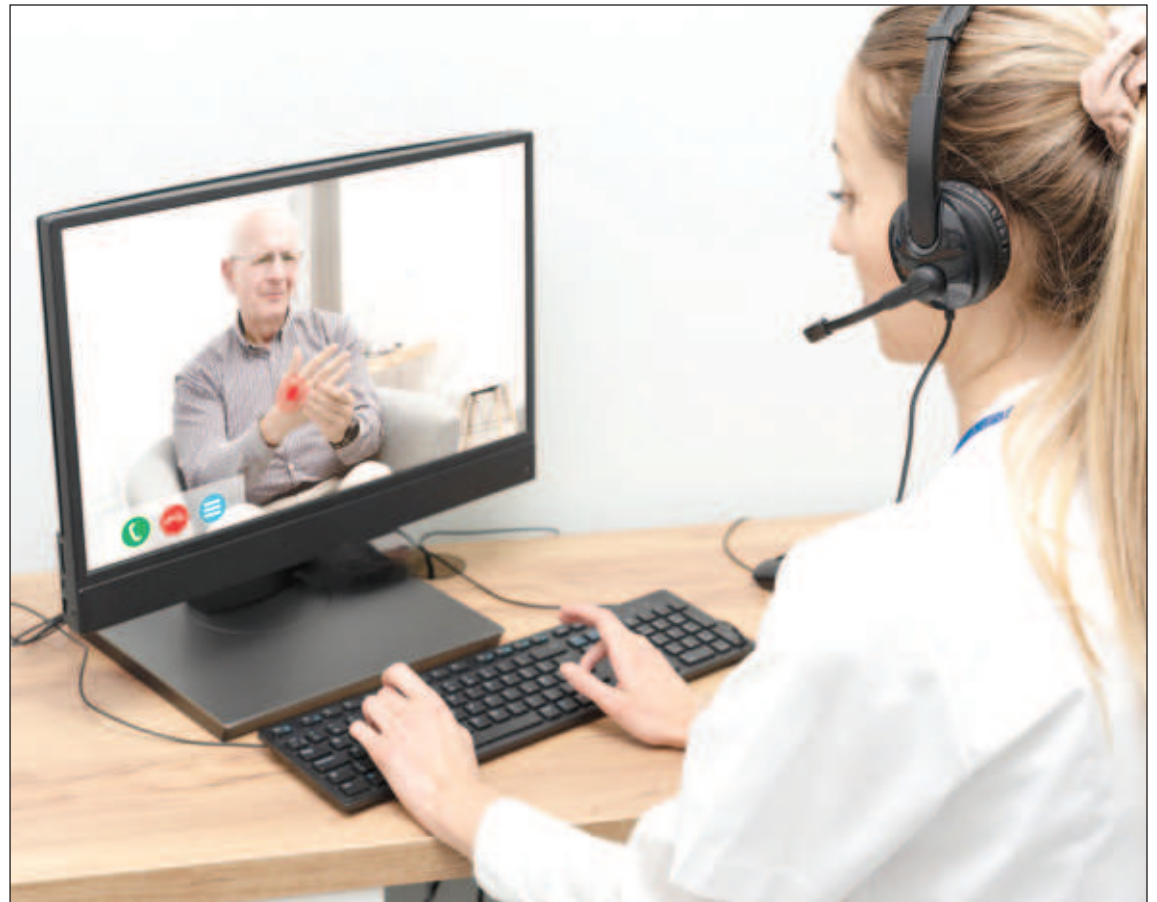
In addition, AARP reports that some government insurance programs have been slow to sign off on coverage for telehealth visits and may have restrictions that prevent some people from accessing care.

TIPS

It's important to know that not all visits can be conducted virtually. Check with your doctor's office about whether your specific concern or condition is a good fit for a tele-health visit. As usual, if you are experiencing symptoms such as chest pain, symptoms of a stroke or any other life-threatening situation, call 911 or visit an emergency room.

U.S. News and World Report offers the following tips for a successful tele-health visit.

- You'll need a telephone line, a high-speed internet connection, a smartphone, tablet or computer for access to video streaming, and you will likely need an app your doctor's office will provide.
- Be sure you have filled out any paperwork your doctor's office requires before the visit.
- Check with your insurance company to be sure the visit will be covered.
- Prepare as you would for any other doctor's visit, including making notes of symptoms and questions you'd like to ask, as well as a list of current medications.
- Find a quiet, private, distraction-free location in your home to have your visit.





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Find an Estate Attorney

The intricate details required to make documents legal are not worth gambling when estate planning.

Your best bet is to work with an estate attorney who can ensure your belongings and finances are handled per your wishes after death.

Modern technology makes claims that those concerned with creating end-of-life plans can easily create documents through free or affordable websites. But a local attorney is a safer bet.

When you're researching local attorneys, it's beneficial to meet with a few experts to gauge your compatibility.

During your meeting, the National Academy of Elder Law Attorneys encourages you to ask these questions to understand an attorney's qualifications and experience regarding estate planning.

- Does the practice emphasize a particular area of law?
- What percentage of the firm is devoted to special needs planning?
- How long has the attorney been in practice or the field?

It's imperative to be clear with the goals you aim to accomplish when pre-planning so you're both prepared to create a solid strategy.

WHAT IS AN ESTATE PLANNING ATTORNEY?

When becoming an estate lawyer, a bar-certified attorney must

specialize in estate planning to understand how to direct clients through the process. They are experts in the federal and state laws required to create documents legally.

COMPLEX DETAILS

Working with an expert estate lawyer is imperative when preparing your pre-planning strategy. Since each state may set its specific regulations and requirements, their expertise is invaluable to ensure your assets are covered to full protection.

Some areas feature differing laws regarding property rights for spouses, rights for children to inherit and responsibilities for estate and inheritance taxes.

AVOID DIY PLANNING

When creating a concrete estate plan, it's best to avoid DIY methods to save a few bucks. Since your final arrangements are meant to ensure your financial obligations and assets are legally appointed, mistake-free documentation is crucial.

An expert estate attorney can not only draft secure documentation, but they will stand by it and update it as requirements change, or at a client's request.



Stay Safe With Technology

Dealing with COVID-19 has been a challenging time for Americans. Thanks to technology, there are ways for at-risk populations such as seniors to stay safe at home.

Here are some ideas of apps and websites to help when sheltering at home.

FOOD DELIVERY

If you aren't able to do your own grocery shopping or prefer to avoid the risk, look into grocery pickup or delivery services such as Walmart Grocery Pickup or Instacart.

For prepared meals, download apps for restaurant delivery, such as GrubHub or UberEats.

Remember that the workers who deliver your food are assuming a lot of risk to keep you safe. If you are able to tip generously, do so.

HEALTH TECH

Virtual doctor visits can keep you from hav-

ing to visit your doctor in the office, where you might be exposed to the virus. Check with your doctor's office about options for getting non-emergency care via telemedicine. Some complicated or urgent issues may require an in-person visit.

If loved ones want to help manage your health conditions from afar, look into digital health devices that can track your health and upload the information to the cloud. An Apple Watch can track EKGs, sleep cycles and activity levels.

Other wearable health devices can monitor heartbeat, temperature and other vitals, as well as activity, and might also include fall-detection sensors.

ONLINE PROGRAMS

It's important to stay active and keep your brain engaged while sheltering at home. If you're feeling out of touch with peers or your community, look into virtual programs

offered by your local library, senior center or senior living community.

You might find book clubs, hobbyist groups, writers' workshops, meditation classes, cooking classes, cultural discussions and more.

Your library is probably offering curbside pickup, to prevent you needing to go into the library to pick up your reserved materials.

Call your library or senior center or check their website to ask about services they're offering.

STAYING IN TOUCH WITH FAMILY AND CAREGIVERS

Staying in touch with family and caregivers is crucial during the pandemic. Consider purchasing a video conferencing device, such as a Facebook Portal or Google Home Hub. With the touch of a button, you can check in with loved ones or ask for assistance.

The Importance of a Trust

Developing a trust is another beneficial pre-planning tool to capitalize on when organizing your estate.

While your lawyer or financial advisor can walk you through different policies that may benefit you, a living trust is of utmost importance for you and your family.

Virtually, this type of trust guarantees your estate and belongings will be distributed under the terms you create when it is drafted.

Because life happens and your beneficiaries may change due to many factors, updating your documents after major milestones is crucial. If you're unsure of the benefits when building a legal trust, check out some of the most critical reasons it is necessary.

WHAT IS A TRUST?

A trust is an agreement between a grantor, the person who assigns control of an asset, and a beneficiary who receives the benefits upon death. The policy is managed by a trustee who ensures the policy is handled per your requests when it comes into effect.

Typically, there are two different types of trusts related to estate planning. Here is how they differ, as suggested by the Federal Deposit

Insurance Corporation.

- **Revocable trust:** This legal document can be revoked, terminated or changed at any time by the grantor.

- **Irrevocable trust:** A grantor appoints beneficiaries to property or assets while giving up the power to cancel or modify the terms.

When deciding which type of trust is right for your situation, discussing the options with a professional attorney can help make the decision easier.

AVOID PROBATE

According to the American Bar Association, probate is the court-supervised legal procedure that determines the validity of your will. The legal action is necessary when

appointing an executor to administer an estate and distribute assets to noted beneficiaries. A way to avoid this sometimes-lengthy requirement is to create a living trust within your final wishes.

While it may be an extra step during estate planning, completing this policy ensures your belongings are immediately handed to the person you chose as a representative upon death. It forgoes the need for your personal documents to be approved by the court and, in exchange, is handled in a private setting.



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Multi-Generational Housing

For many reasons, families are increasingly finding that living arrangements that include multiple generations under one roof are beneficial.

Fast Company points out that the seismic shift in housing actually represents a return to the way humans have lived for thousands of years. And it will lead to big changes to the buildings we call home.

THE TREND

Fast Company cited a John Burns Real Estate Consulting survey that showed that 41% of Americans shopping for a new home said they planned to have an elderly parent or adult child living with them.

A Pew Research study shows that about 20% of Americans lived in a home with two or more generations in the 1950s. That dropped to just 12% in 1980, before climbing again to 20% in 2016, representing 64 million Americans.

The trend is driven by growing racial and ethnic diversity, longer life expectancies and feelings of social isolation among families.

In recent years, young adults have become the group most likely to live in a multi-generational household, overtaking those 85 and older, a group which had long dominated the trend.



BENEFITS

There are many benefits to families living under one roof. Aside from sharing a mortgage or rent, they might save money on child care and gas, while getting more family time. Chores and household tasks can be shared, and seniors can enjoy more companionship.

REAL ESTATE CHANGES

A trend in the new home building industry is the offering of multi-generational floor plans. These plans are more than just a typical single-family home with a mother-in-law suite. They might include multiple kitchens and living spaces, as well as separate entrances and garages.

The remodeling industry also is seeing an uptick in garage conversions, as well as major remodels to make homes more suitable for multi-generational living.

If your family is considering a multi-generational arrangement, get in touch with a local builder or remodeling contractor to check into your options.



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Watching Your Diet for GERD

Heartburn can get more severe as you age. If you have two or more episodes of heartburn a week, you could be diagnosed with gastroesophageal reflux disease, or GERD. Changing your diet can go a long way toward managing this condition.

More than 25% of people over age 75 take medication for heartburn, according to the Cleveland Clinic. Conditions that can worsen heartburn as you age include weight gain, side effects of medications and hiatal hernia, according to the clinic.

The National Institutes for Health recommends a slate of diet changes that can help control GERD. They include losing weight, avoid eating within three hours of bedtime, decreasing dietary fat and volume of meals and avoiding dietary irritants.

DIET CHANGES

Paying attention to what you eat is an effective way to manage heartburn. Learn which foods trigger your heartburn episodes and avoid them. Track your food intake for a month by keeping a small notebook or making notes in an app on your phone. Note any heartburn symptoms you experience, and at the end of the month, look for patterns in your records. Some common trigger foods include alcohol, peppermint, onion, citrus juice, coffee, tomatoes and fatty foods.

Making changes to your diet might be challenging, but you will be rewarded with fewer uncomfortable episodes of heartburn, and it will get easier to stick to the changes you've made.



CHANGES IN ROUTINE

Changing when you eat is also important to reduce GERD episodes. Eating large meals can trigger heartburn, so focus on eating smaller meals throughout the day. Eating too close to bedtime also can trigger GERD, so consider bumping up your dinner schedule.

DRINK MORE WATER

Another change that has been proven to help prevent GERD episodes is drinking

more water. This practice, of course, comes with numerous other benefits for your general health, as well as skin and hair.

A 2019 study from Massachusetts General Hospital showed that replacing a few servings per day of either coffee, tea or soda with water may reduce risk for symptoms of GERD. The Mayo Clinic recommends total fluid intake of 125 ounces a day for men and 90 ounces for women, with 20% coming from food.



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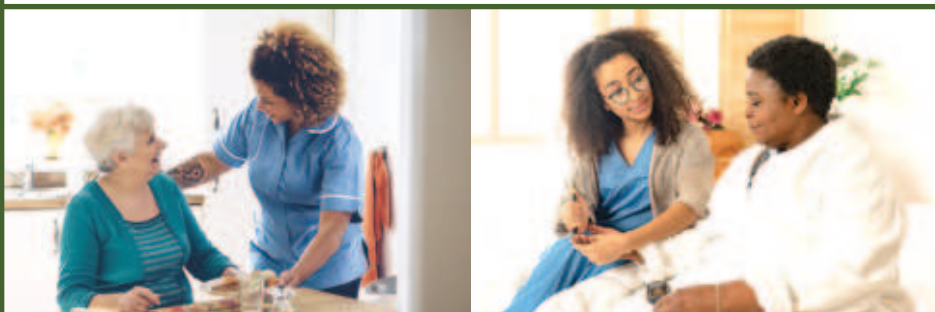


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