

# SENIOR SUCCESS

AUGUST 2023



A SPECIAL SUPPLEMENT TO THE WARREN COUNTY RECORD AND MONTGOMERY STANDARD



# Battling Stress

Stress is essentially a natural alarm system meant to alert you when your body senses danger. Your adrenaline rises, muscles tense up and our heart rates increase. But these shocks to the system, in particular if they become chronic, can have a long-term impact.

It's a particularly dangerous situation for seniors, putting you at greater risk of disease and infections.

## STRESS EFFECTS

Older adults are naturally more susceptible to illness because of aging immune systems. The situation becomes far worse, far more quickly when you combine this natural weakening process with chronic stress. One of the most common negative health outcomes is heart problems and high blood pressure. Some may worsen matters by seeking temporary stress relief through overeating, smoking or drinking. Changes in your overall health may happen on a much shorter timeline.

## HOW TO COPE

Dealing with stress is so important for those who want to get the most of their senior years. Otherwise, we risk losing our health, our independence and precious time spent with loved ones. Healthy ways to cope include regular exercise, which bolsters your health while helping to relieve symptoms of stress. Is there a hobby you've been thinking of trying out, like painting or knitting? Now's the time. Join a club or take part in some worthy local cause.

Volunteering is a great stress buster, since you're staying active while strengthening your community. Consider getting a dog, since they offer companionship while also providing a ready-made excuse to exercise more often on regular walks. Focus on the parts of your life that you control, and what you can manageably do in order to live a happier, healthier life.

## MANAGING YOUR MIND

Sometimes, it really is all in your head. Focus on quieting your busy mind by becoming more aware of the beauty and purpose in the world around you. Be present. Get less involved with the past, and let go of worry about the future. For some, yoga or meditation does the trick. Others find relief through discussions with a professional counselor. You may choose a unique blending of the two, creating a mixture that's more tailored to your particular situation. The end results should be both an acknowledgment of the way stress impacts us every day and an increased ability to remain in "the now."



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# When You're Babysitting

In most cases, your adult child and their spouse will be primary caregivers for their children. However, sometimes they might call upon you to help watch the little ones because of their work or just because they need some time away. How long has it been?

Here's how to be ready for a return to babysitting.

## IN THE CRIB

New grandparents in particular might not be familiar with some of the updates surrounding cribs. They've likely changed a lot since you raised your own children. These changes were initially sparked by an early 1990s-era campaign called Back to Sleep, which promoted the bedtime practice of placing children under one year old on their backs in the crib. The U.S. Public Health Service and American Academy of Pediatrics joined other researchers in making this recommendation after finding that those who slept on their stomachs were more likely to suffer from Sudden Infant Death Syndrome.



## IN THE CAR

Car seats may not have even been a requirement when your children were growing up. There are a number of choices today, designed to accommodate children at each growth stage. In some cases, laws govern how long these seats must be used. The smallest children should be placed in rear-facing seats featuring multi-point harnesses. Buy one of your own as a new grandparent to make day trips easier — and study up on how to use them. There are many on-line tutorials, and some local organizations offer instructional classes that are typically free. Your vehicle's manufacturer's manual may also include more information on specific features designed around car seats, like its latching system.

## IN THE HOME

What grandparent doesn't want to absolutely spoil the newest additions to the family? At their youngest, that's usually just fine. But as little ones become toddlers and then move into childhood, it's important to remember that a specific set of new rules may be in place. This can include bedtimes, dietary choices or the amount of time spent with TV or online. Sit down and have a conversation about the parameters that have been put in place for your grandchild. Consistency is key when raising children, and you don't want to be a source of confusion. Provide the structure they need to stay on track, while offering them a few moments of added encouragement when they do well.

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# Retirement Downsizing

Many advertisements depict retirement as the equivalent of living out your golden years in an all-exclusive resort. For most of us, however, retirement involves scaling back in order to make savings, retirement funds, pensions and Social Security contributions go as far as they possibly can.

## EXAMINE EXPENSES

Efficient, cost-conscious downsizing should always start with your everyday expenses. It can be truly surprising how much money goes into unneeded purchases, luxury items and add-on spending.

Begin by creating an honest account of what you spend, with an eye on what can be cut. For instance, making your nest egg go as far as possible might require you to make your own coffee, rather than overpaying at the corner bodega. Consider playing golf at the municipal course instead of the glitzy (and expensive) country club. You might also have to make a sizable outlay of cash if you decide to move — and that can create additional budget pressure. Make sure your spending is in line with your long-range goals.

## LIFESTYLE CHANGES

As we grow older, our lifestyles inevitably change. There may be an opportunity to leverage these evolving needs into your downsizing project. Looking to do less yard work? Trade in your multi-acre tract of land out in the country for city life. Want a closer sense of community? Consider selling your home and moving into a community retirement home or development. Want to be closer to family so you can spend holidays with the grandchildren? Perhaps they have a garage apartment or extra room that can accommodate these plans. By making smart choices that align with your goals, you may be able to greatly extend your retirement funds.

## BEFORE YOU SELL

If you decide to move out of your current home, there are multiple options that can guide your future savings. Homes that have greatly appreciated are the best candidates for sale, since you can quickly grow your savings with the proceeds. Others may choose to rent the home in order to create a new income stream, if the situation allows it. Just remember that there may be additional expenses associated with managing these properties as rentals. Either way, switching to a smaller space can save money on your monthly note, as well as upkeep.




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# Being Honest With Your Doctor

Everyone knows the doctor-patient relationship is critical to health and well-being, in particular as we age. But that doesn't stop some people from fudging a little on the details.

## WHY IT'S IMPORTANT

Perhaps you haven't been strictly following doctor's orders, or haven't made time to exercise the way you should. Everyone struggles with their diet from time to time. Still, your doctor needs the fullest, most honest accounting of how things are going in order to properly evaluate your health status and make the proper recommendations and prescriptions. Keep a regular checkup schedule, and fully disclose how it's going and what you're feeling.

## MAKE A CHECKLIST

Be prepared to discuss everything that's happened since your last visit. If you're having trouble compiling a mental list, write things down in order to remember. Discuss everyday aches and pains, how lingering issues have been improving or doing worse, and of course any emergency care or recent surgeries. Be honest if you smoke or drink alcohol, and have frank discussions about your eating habits. These factors can all play a part in how the doctor approaches your care moving forward. Discuss any issues with sleeping, appetite or energy levels. And don't forget to talk about how you're feeling on an emotional level. Mental wellness matters, too.

## BE HONEST

Holding back information can have a significant impact on treatment and general health care approaches. Truthfulness and accuracy are a must, and that goes both ways. If you don't feel your doctor is being completely honest in return, ask more direct questions — or consider finding a new physician. White lies, glossing over tough situations or complete avoidance can have dire consequences since there may be known warning signs associated with what you're not talking about.

## BRING A FRIEND

If you're not the assertive type, or have difficulty formulating questions on a real-time basis, consider bringing a friend or family member to your doctor's appointments. They can help you get organized before the visit, offering helpful reminders for your checklist. Trusted confidants will also understand the issues you live with every day, so they'll be better prepared to ask the important questions you might forget during your visit. They can also provide clarity with doctor comments you might have missed — or simply misheard.



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# How to Get the Most Out of Your Retirement

Retiring from the workforce provides opportunities you may have been unable to take advantage of during your working years, including discovering new passions and devoting more time to the people you love.

Even though your income might be lower than when you were working full-time, being free of financial burdens like credit card debt or a mortgage may provide extra disposable income that allows you to explore hobbies, develop new skills or focus on spending time living life to the fullest.

In fact, if you're over the age of 62, own a home and have equity in it, you can extend your retirement runway by borrowing against that equity. A home equity conversion mortgage, like those available from Guaranteed Rate, a leader in mortgage lending and digital financial services with more than 850 branches across the United States, can flip the roles of lender and borrower. Homeowners can remain on their property and generate income, provided they own at least 60%

of their home's equity and it is FHA eligible.

"These mortgages fit a very specialized segment of the marketplace, but for those seeking financial flexibility, they can be a game-changer," said Jim Hettinger, executive vice president of operations, Guaranteed Rate. "Equity build-up over time is one of the most compelling reasons to purchase a home. These loans give long-time homeowners a way to enjoy the benefits of that equity in their retirement years — all while retaining ownership and continuing to live in the house they call home."

While this type of loan shares many similarities with home equity loans, the requirements generally allow for more flexible terms for homeowners, who remain responsible for property taxes, home insurance and home maintenance. Over time, the loan balance increases with the understanding the mortgage will one day be paid off, usually by selling the home, providing the homeowner more flexibility and comfort during retire-



ment. Meanwhile, homeowners receive money from their homes in the form of a lump sum payment or line of credit without making monthly mortgage payments.

Consider these ways to take advantage of a home equity conversion mortgage and get the most out of your retirement.

## Travel

With minimal limitations on vacation time in retirement, it's possible to get out and explore both domestically and internationally. With the flexibility to take extended leave, retirees can even enjoy trips dedicated to a specific hobby or pastime, such as golfing, shopping, biking, attending sporting events, appreciating the arts and more. You could also consider purchasing a boat or motorhome to take your exploration to the next level.

## Pick Up a New Hobby

With more time now available, it's possible to

expand on hobbies you enjoyed while working or pick up an entirely new pursuit altogether. The possibilities are nearly endless, but some options to consider include gardening, dancing, reading, baking, hiking, collecting antiques, restoring furniture, golfing, bird watching, sculpting or wine or beer making, among others.

## Learn a New Skill

Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

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# Taking Care of Your Feet

The most common issues with feet for seniors aren't all preventable, including various diseases and bad circulation.

But the National Institute on Aging also notes that many older Americans have difficulty walking because of everyday problems like poorly fitting shoes or overlong toenails. See a family doctor if you suspect there is something more serious going on. They may end up referring you to a health care provider called a podiatrist, who specializes in treating feet and related problems.

## WHAT TO WATCH FOR

Lingering issues that create a limp or hobbling pain can sometimes needlessly limit your mobility. People who used to be active in their community or church might be more inclined to simply stay home. Other times, however, foot problems are an early indicator of a more dangerous medical issue. These diagnoses can include diabetes, arthritis or circulation problems that may require immediate attention from a healthcare professional.

Examine your feet each morning, in particular if you are in pain. Look for discoloration, swelling, cuts or ingrown toenails that could be indicators of other issues or simply a source of discomfort. Those

who have difficulty seeing all sides of the foot can use a small mirror or ask a helpful family member to assist with your regular assessments.

## FOCUS ON SHOES

As serious as so many of these maladies can be, many seniors often find improved comfort and mobility simply by purchasing better-fitting shoes. Our shoe sizes actually change as we grow older, so you should always have your foot measured when buying a new pair of shoes. Try to measure your feet toward the end of the day, when they are naturally at their largest. Also, note that your evaluations shouldn't stop with how they look. This isn't simply a fashion choice.

The National Institute on Aging recommends that seniors walk around before making a purchase both to make sure the shoes fit on both the sides and at the heel. They should not slide up and down when you are walking, as it's both a blistering and tripping hazard. The ball of your foot ought to fit comfortably in the widest section of the shoe. Most seniors should avoid shoes with pointed toes or high heels, since they can increase foot pain. Look for thicker soles or add an insert to provide more cushion when walking.



# Getting Justice

Elder abuse is defined as neglect, stealing from, abandonment or causing physical harm. There are also statutes in place for elder financial abuse. The good news is, there are programs at the local, state and federal level designed to help seniors get the justice they deserve.

## ONLINE HELP

If you're tech-savvy, the easiest way to find the help you need is online. The U.S. Department of Justice sponsors a search engine at [justice.gov/elderjustice](http://justice.gov/elderjustice) where visitors can look for nearby help by plugging in their ZIP code. There may be other local online resources available in your particular city, area or state, as well.

## NATIONAL AGENCIES

Adult Protective Services investigates reports and arranges or provides services for victims of abuse, focusing on Americans who are 60 and older. Federal agencies will also help with prevention programs, investigations of

these crimes and apprehending offenders. Domestic violence organizations at the national and local levels offer their own elder-abuse services, help promote safety programs and conduct public awareness campaigns. Those who have experienced Medicaid fraud can also contact control units that investigate and then prosecute wrongdoers.

## LOCAL PROGRAMS

There are people in your community ready to help. Legal aid services offer assistance to seniors on fixed or low incomes, representing them in individual court cases involving abuse. Those in retirement homes, assisted-living facilities and nursing homes may also have access to ombudsmen who work as advocates for residents in filing complaints and finding new living arrangements.

Organizations focusing on sexual abuse at the local, state and national levels focus on accountability for abusers, and increasing safety and public awareness.



## DON'T BLAME YOURSELF

Thousands of adults over the age of 60 are exploited, neglected or abused each year. These crimes are not limited to unscrupulous care facilities, but may also happen at the hands of family members, in-home caregivers, friends or family members. Most victims of elder abuse are women, but not all. Still, it's important to remember that abuse may happen to anyone, regardless of age, gender, race, religion or ethnic background. Be on the lookout if you or someone you know suffers from a disability or memory problems, since they are most often targeted. But anyone who depends on help with everyday activities can be at risk.

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# How to Trim Food Costs

Those living on a fixed income may find that trips to the local market have suddenly become a major expense. But there are ways to cut down on how much it costs to maintain a healthy, active lifestyle into your golden years.

## LOOK FOR DISCOUNTS

Canned, frozen and in particular processed foods tend to be lower priced at the grocery store, but they are not usually the healthiest options. That's why it's smart to scour weekly mailers, local newspapers and grocery store coupons for special deals. Many stores also offer special hours or days devoted to senior shoppers with their own built-in discounts. Check your favorite store's website to find out more, or call or go by to ask. Mark down the time and days so you'll remember to get there early. This will ensure you get the freshest produce, while also avoiding a packed parking lot and long lines. After all, you won't be the only senior looking to save on groceries.

## DOING IT YOURSELF

There are savings to be found by doing things yourself. If you're willing and physically able, consider starting a small garden with some of your favorite fruits, vegetables, herbs and spices. If you live in a condo or retirement home with no dedicated outdoor space, you may be able to take advantage of smaller containers to grow specific things. When shopping, remember that larger cuts of meat and whole chickens often cost less than fresh-cut deli slices or packages handled by the butcher. Similarly, heads of lettuce, entire carrots or onions and a sack of potatoes are cheaper by the serving than salad mix, pre-cut veggies and store-bought French fries. Cooking this way will take more time and effort, but you'll encounter significant savings at the checkout.

## PLAN AHEAD

Food waste is a huge problem in our country, and not just because it's so wasteful. Throwing away spoiled items from the grocery store is a huge financial loss, too. Avoid that by planning ahead. If you shop with a specific week of meals in mind, you're more likely to purchase only what you need. Stay away from snack foods, sweets and processed items. Fruits, vegetables, healthy proteins and grains are usually cheaper per serving — and they're far better for you.



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# Inside Advance Directives

Nobody wants to think about being incapacitated by illness, unable to make our wishes known. But creating an advance directive provides a way to avoid that situation and to communicate what we want, even if it requires.

## EARLIER THE BETTER

The key part of an advance directive is right there in the name: It should be made in advance, well before the need to outline and execute your wishes is at hand. Those who become suddenly ill or are near the end of life may not be able to articulate their decisions about medical care. This leaves everything up to others who may be well-meaning but aren't aware of your wishes. Create an advanced directive before there is a need for one. That way you can outline exactly what should be done should you reach a point of cognitive decline that makes it impossible. You can always return to the document, as needed, to review and update your decisions.

## TREATMENT OPTIONS

It's a touchy subject, because in some cases

you're literally dealing with life-and-death situations. But accidents and life-threatening illnesses happen all the time, and without warning. When they do, there are often a range of decisions that have to be made in order to move forward medically. The most critical of these decisions is what are known as life-sustaining treatments. The American Cancer Society defines them as artificial or mechanical actions that substitute for vital functions and thus restore or extend life.

The most common are CPR, or cardiopulmonary resuscitation; artificial respiration like attaching a ventilator or providing mouth-to-mouth; artificial hydration or nutrition and dialysis; medicine that facilitates heart function or blood pressure; and a range of surgical procedures that may include tumor removal or amputation.

## WHAT'S INVOLVED

Advanced directives may take many forms, including living wills, granting power of attorney



and instituting a do-not-resuscitate order, among others. You may choose to designate a spouse, parent, adult child or friend to communicate and carry out your wishes. Just be aware that some states have specific laws pertaining to who can make decisions on behalf of someone who is incapacitated. Other laws which may impact your directives may also be in place, depending on the state. So check with local legal and healthcare experts to find out more about specific requirements and limitations.

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