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NOVEMBER 2023



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# Grief and Seniors

Seniors must contend with feelings of loneliness and grief as friends and family die. It's a process that might become overwhelming. There may also be sadness associated with chronic health issues, the loss of mobility, or distance from loved ones.

The elderly are affected differently by these experiences, according to Psychology Today. The immune system may work less efficiently, and grief has also been linked to depression, heart disease, anxiety, stroke, fearfulness and the development of Alzheimer's disease. Back-to-back losses, which are more common for seniors, can also lead to what's called bereavement overload, doctors say.

Here's how to identify the signs of grief, how to discuss these feelings of loss and activities that can help with the healing process:

## KNOW THE SIGNS

Elisabeth Kubler-Ross famously identified the five stages of grief in her 1969 book "On Death and Dying." They are denial (difficulty believing), anger (questioning fairness), bargaining (making a deal with fate), depression (experiencing persistent sadness and an inability to carry out daily activities), and acceptance (feeling resolution). It's important to remember, however, that Kubler-Ross' stages might not happen in that exact order. Some seniors simply get stuck or move back and forth between stages. Other signs to look for with those experiencing loss or grief include forgetfulness or confusion, loss of appetite, irritability, fatigue, difficulty sleeping, guilt, poor concentration, motivation issues, withdrawal and significant weight loss.

## TALKING IT OUT

Experts most often recommend talking to trusted friends, family members or a psychologist about



grief to work through these emotions, rather than risk a slide into depression. Acknowledging the loss can lead to happy memories from the past, allowing the experience of grief to take on new meaning. Listeners should create open, welcoming spaces for conversation. Everyone experiences these things at their own pace, and they may need time alone, as well.

## EXPERT TIPS

For those looking to do something constructive in times of grief, consider eliminating the kind of daily stressors that increase anxiety by cleaning, running errands or preparing meals in advance. Make a scrapbook of photographs and mementos from your time with a lost loved one. Friends and family should make a habit of checking in on those who are experiencing grief, offering help, a shoulder to cry on or companionship as needed.

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# Downsizing Tips

The National Association of Realtors notes downsizing as a fast-growing trend among those aged 45 to 64, as rooms or entire floors are vacated by grown children. Leaving a large family home for a smaller place that's easier to maintain might be right for you, too. Here's how.

## CREATE A PLAN

Downsizing is not something that happens overnight. In fact, homeowners can begin creating a plan long before they're ready to move. Decluttering will ease the way, while also potentially smoothing the way for your sale. A home with fewer things in it tends to appear much larger. Then settle on where you'll move. You may decide to be closer to your family, or in a favorite vacation destination. Next, decide on the space. Those who value privacy may simply want a smaller detached home. Apartments and townhomes offer an opportunity to let go of maintenance worries.

Discuss your decision with trusted family and friends, in particular those who will be directly affected. They may have great suggestions to help you decide. Then set reasonable, achievable goals for getting rid of unneeded items, preparing the property for sale and then moving. Start with a move-out date, then plan everything backward from there. Where you'll move could have a direct effect on the timeline, since moving companies will usually need more advance notice for longer routes.

## THINK SMALL

Sorting through, selling and giving away items with decades of history behind them may not



always be easy – so start slowly. Get rid of any duplicated items, or things you haven't used in years. Try to stay focused on the future by matching items you plan to keep — including furniture, bedding and kitchen items — with your new place. You're gaining a new future, not simply leaving the past behind.

It can be tempting to put off decisions, perhaps by creating a “maybe” pile, but procrastinating will only make the final decisions more difficult. Avoid all of that subsequent agonizing by making a decision, and sticking with it. Gift a few cherished keepsakes to family and friends, offering personal notes or stories about why they are meaningful. But save the most emotional items for later. Once you're in a rhythm with decluttering, it will be easier to let go of certain things.



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Meetings with a lawyer will be by appointment only.

# Diet Updates

The traditional food pyramid has been updated, but USDA recommendations for seniors remain the same: The bulk of our diets should be nutrient-dense. Seniors should also focus on drinking more fluids, and getting more exercise. You may need supplemental help, too, depending on particular health issues.

## FIBER FOCUS

Fiber found in whole-grain items, brightly colored fruits and dark-color veggies are essential to vitality and digestive health. Limit red meat and sodium, particularly if you have been diagnosed with a heart ailment or high blood pressure. Experts recommend fresh food items, but seniors who are struggling to reach their goals should feel free to take advantage of frozen, canned or dried fruits and vegetables. Dried and canned options are often a better buy,

and have a much longer shelf life. They're also handy in case of a power outage or when traveling.

## MORE FLUID

The USDA reminds seniors that your body will tell you when you need water. If you are thirsty, then it's time for more water. Dehydration is a serious concern for seniors, particularly when exercising or doing outside chores. Staying hydrated is important at all times, however, so lower your risk by drinking plenty of fluids. Water is recommended over colas or sugary drinks, which can actually create dehydration since they may be diuretics. Some foods are also a good source of water, including vegetables, lettuce and soups.

## TAKING SUPPLEMENTS

The World Health Organization recommends that seniors get 1,200 mg of calcium per day,



which is the equivalent of four cups of milk or fortified orange juice. If you're not getting that much, a supplement may be required. You may have additional nutritional needs as a senior, in particular for vitamin B12 or D. They're also often recommended by doctors for those over 50.

The omega-3 fatty acids found in certain fish, walnuts and flaxseed are also commonly rec-

ommended since they reduce inflammation while helping ward off heart disease, cancer and arthritis. Don't begin any regimen of additional vitamins or other supplements without consulting your physician. They may have other recommendations, and they'll also be familiar with any potentially harmful interactions that could occur based on your health and prescribed medicines.

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# Improve Your Health with Yoga

You'll improve your flexibility, balance and mobility while also building aerobic fitness and muscle strength.

## MANY BENEFITS

Older adults who practice yoga have a reduced risk of falling, because of a proven track record of better stability. Greater flexibility and improved joint health have also been linked to reducing symptoms of osteoarthritis. Yoga participants traditionally have reported better respiratory health, lower blood pressure, improved mindfulness, reduced anxiety and needed relaxation. As you continue to practice yoga,

you may find that you have better posture, better digestion — since yoga stimulates muscles in the core — and better pain management. It's also not a huge commitment: As little as 10 minutes of yoga a day has been shown to help with bone density, a critical concern as we age.

## WHAT TO AVOID

Beginners should start with a live instructor, rather than watching videos. Done incorrectly, yoga can unfortunately lead to injury. Seniors should also be aware of their natural limits. Avoid inversions that place your head below your heart, and

forward bends with legs straightened. Twists should be limited to the midrange, while avoiding extremes of movement. When deciding on a yoga studio, look for instructors who have been certified by Yoga for Seniors. They'll know more about tailoring movements to your special needs. If your breathing ever becomes labored, immediately reposition yourself. Take breaks, as needed.

## BEST POSES

Some specific poses tend to work best for seniors, so ask your yoga instructor about the mountain pose, the tree pose or the

cobra pose. Those with a mobility impairment should consider chair yoga, as should anyone under doctor's restrictions or with worries about their physical condition. Make sure you have a sturdy chair without wheels.

After warmups, you'll be led through specifically designed flexibility and strength-building sessions before participating in a modified cool-down period. If done correctly, Healthline reports that this stationary, supportive option is just as beneficial as regular yoga classes. It's especially helpful for those with balance or joint issues, menopause or arthritis.



# We're Living Longer

In fact, the percentage of those 65 and older in the U.S. has never been higher. Those numbers are expected to rise to an all-time high of roughly 20 percent of the entire population by 2030, as the trailing edge of the Baby Boomer generation continues into retirement. Life expectancy rates have been trending generally upward for decades, lengthening the so-called “golden years” into something more like “golden decades.” Here’s how to make the most of them:

## BEHIND THE NUMBERS

A series of impressive health breakthroughs has been key to

the rise in pre-COVID life expectancy, the Centers for Disease Control and Prevention reports. Our ability to deal with infections, treat maladies that once were fatal, protect against viruses, and more quickly diagnose and address chronic disease led to an incredible decline in deaths among seniors. Scientists and physicians have learned more about the ways our lives are shortened by poor diet and lack of exercise, and now recommend key pathways to healthier living along with helpful prescription aids, if needed. At the same time, safety improvements on our highways, with our food and

water, and in the workplace have done a better job of protecting everyone’s health.

## ABOVE AVERAGE

Interested in meeting the average life expectancy, and then besting those numbers? Seniors who stick to diets that are low in processed foods, fatty meats and sodium are living healthier, longer lives. We’re also encouraged to eat more vegetables and fruit, while remaining social. Spending time with family and friends, getting involved with your community, church or a hobby can work in concert to bolster both emotional well-being and health.

## REACHING OUT

Of course, living longer doesn’t necessarily translate to being happy. The American Medical Association notes that some seniors still struggle with their personal quality of life. They may suffer from loneliness, nagging pain from arthritis or depression. Simply focusing on a healthier diet, social interactivity and exercise may not be enough to overcome these issues. Get help with your sense of well-being through frank and open conversations with family friends, medical professionals or qualified counselors. Don’t be afraid to reach out if you need help.

# Exercise Advice



Movement leads to better health for those of any age, but it's particularly important as we get older. Discuss any change in your exercise regimen with your doctor first, especially if you suffer from common issues like obesity, heart disease or diabetes.

Medical professionals can make the best recommendations on which exercises and activities are best aligned with your personal needs and goals. They'll also better understand any unique challenges that may come along based on your health history, particularly as you get underway.

## TAKE IT EASY

After you've set up a health and fitness plan, it's critically important that you begin slowly. The risk of injury during initial exercise sessions is a concern, especially if you have not been very active in the recent past.

Pick an achievable goal involving short sessions and only moderate activity for your first week. Make sure exercise easily fits into your regular weekly schedule. Pay close attention to how your body reacts as you go through this new regimen. Adjust as needed to your activity. As you grow stronger and more comfortable in the routine, add more repetitions, more time or more miles. Be prepared to continue making key adjustments along the way.

## WHAT TO DO

You probably associate exercise with structured gym environments where people are lifting weights or running on a treadmill. But you don't need a health club membership. Any activity that increases your breathing and heart rate is considered exercise. That would include walking fast or dancing, household chores

and lawn work. You don't have to leave the comfort of home to take part in helpful activities like balance exercises or yoga. Even joining your grandchildren in their outdoor games or swim outings is good for your health.

## TIME WELL SPENT

Schedule 30 minutes a day for moderate exercise like a brisk walk, recommends the Centers for Disease Control and Prevention. More vigorous exercises like jogging or hiking should make up about 75 minutes of your average week. Schedule muscle-strengthening exercises with weights, resistance bands or heavier household items like filled water bottles at least twice each week, as recommended by Health.gov. If you begin to feel short of breath, notice chest pains or experience any sharp pain, immediately stop and then consult your doctor.

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# Lower Your Risk of Stroke

Some factors, like family history, are beyond your control. But we can cut down our chances with a few simple lifestyle changes.

## KNOW THE SIGNS

There are some specific signs that indicate a stroke, so remain vigilant. Look for a sudden inability to speak coherently, and weakness or numbness in a leg, arm or face — in particular on only one side. The National Institutes on Aging also recommends monitoring for sudden vision problems, or a severe headache that happens for unknown reasons. If these symptoms are confirmed, you should immediately call 911. Time is of the essence. The faster lifesaving help arrives for the victim, the lesser the stroke's impact.

## FAMILY HISTORY

Unfortunately, genetics play a role, as some people are simply more predisposed to have a stroke. The same is true of some forms of heart disease and sickle-cell issues. So, familiarize yourself with your personal family history and any health issues they've dealt with in order to better understand your risks. Sharing these details with your doctor will help shape the approach to maintaining your good health — and it could make all the difference in the world.

## PROACTIVE APPROACH

A key factor in strokes is high blood pressure. Experts recommend closely watching these numbers, then quickly addressing any movement out of the accepted normal range. The doctor will typically prescribe medicine and lifestyle changes as a preventive measure. Also



keep a close eye on cholesterol and blood sugar levels. Smoking can also raise your blood pressure. Stay on a regular check-up schedule so your doctor can monitor things like arrhythmias, another thing that may lead to stroke. Key scans can also look for plaque buildup or blockages before they lead to an emergency.

## WATCH YOUR DIET

Depending on how active you are, doctors generally recommend consumption of 1,500 to 2,000 calories a day. Your individual body-mass index may also play a role in this number. What you eat and drink also plays a role in stroke risks. Reduce salt intake and avoid saturated fats. Four to five cups of fruits and vegetables are recommended daily, with no more than one glass of alcohol.



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# Get Ahead of Financial Worries

Don't waste this opportunity by spending time worried about money. There are several ways to ensure that your retirement savings lasts.

## SKIP THE STOCK MARKET

Retiring can be very stressful if your income is tied solely to an often-volatile stock market. Every dollar counts in retirement, in particular if you have plans to leave the legacy of an inheritance to your loved ones. That's why annuities now play such a foundational role in retirement planning. You'll have a guaranteed income stream, no matter what's going on with Wall Street. They are essentially insurance products, and you can select either fixed or variable options. The annuity is purchased upfront, then earns a consistent return on investment over an agreed-upon period. As long as the issuing company remains in business, the annuity is secure. So, doing your homework in advance is critical. There are also penalties if you want earlier access to your investment, meaning your funds are locked away.

## START A SECOND CAREER

Just because you've retired doesn't mean that you have to stop working.

Many retirees leap at the opportunity to begin a second career, usually on a part-time basis.

This might mean working in a field that's similar or related to your former career, or in something else that always interested you.

Whichever direction you take, having access to this additional income will keep you from delving into your savings — and



you'll remain engaged with life. That's a win-win situation, especially for seniors.

## SEEK OUT SOUND ADVICE

Another important way to get the most out of your retirement funds is to get good advice from a pro about money management and investing. Ask friends and family for recommendations, and check online ratings and comments on local financial advisors. Find two or three with a great reputation in your area, and make sure they have all required certifications. Meet with more than one before deciding, making sure that they'll offer options based on your individual needs — rather than simply pressuring you to buy a specific, one-size-fits-all product. Avoid anyone who gives you a hard sell.

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# Scam Artists

Seniors are particularly vulnerable when it comes to health-care fraud, funeral scams and counterfeit prescriptions. Here's how to avoid becoming the next victim, and what to do if you or someone you love unwittingly falls for one of these scams.

## HEALTH CARE FRAUD

Those over the age of 65 are particularly susceptible to health-care fraud simply because all American seniors are eligible for Medicare. Information about this federally backed insurance program is available to anyone, so it's not hard for someone to sound like a knowledgeable Medicare "representative" on the phone or through electronic communication — even when they're not. The National Council on Aging reminds seniors to beware of anyone seeking their personal information. Ask for their name and

official credentials, then hang up the phone and call the agency yourself to confirm their identity.

## FUNERAL SCAMS

The Federal Trade Commission has noted an uptick in scams involving more expensive caskets or funeral package deals. Scammers may suggest that these options are required by law, and that is simply not the case. You are not required to embalm the deceased unless certain timeframe requirements for cremation or burial aren't met. Thieves have also begun calling to collect fake debts, according to the FBI. Some have even attended services for complete strangers, using published obituaries to target specific victims.

## COUNTERFEIT PRESCRIPTIONS

One of the ways seniors try to stretch their retirement dollars is



by saving on everyday expenses like medications. The Food and Drug Administration is reporting more and more cases of online drug scams, as seniors risk losing both their savings and their good health since these prescriptions are typically fraudulent. If you don't already use a trusted site to purchase medications, talk to friends, family or your personal physician about safe online options.

## IF YOU ARE SCAMMED

Have you found yourself the victim of a senior scam, or know someone who has? Report it to the U.S. Department of Justice's National Elder Fraud Hotline by calling toll-free at 833-372-8311. The AARP sponsors its own Fraud Watch Network Helpline, toll-free at 877-908-3360. Their site hosts a helpful scam-tracking map where you can follow national reports.

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