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By responding to this advertisement, I understand that a licensed insurance agent may contact me. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

SENIOR SUCCESS | FITNESS PLANS

Talking to Your Doctor

The first step to tackling a new fitness plan for people of any age is to talk to their medical professional before they schedule the first gym session.

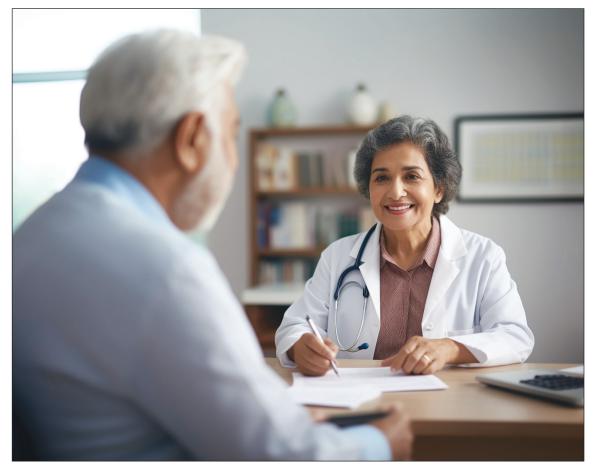
This is especially true for seniors, who may have preexisting conditions and other health concerns.

MAKE AN APPOINTMENT

If you're not already scheduled to see your doctor, make an appointment. Make a list of the activities you plan to try and the frequency with which you plan to do them. Write down your fitness goals, along with any medications you take, including over-the-counter medications and supplements. Even though you may be excited to get started, wait until you've spoken to your doctor. You could trigger side effects and conditions you were unaware of.

MEDICATIONS

Your doctor may have you adjust the times you take them depending on the types of medications, the effects you may feel, and the activity you're planning on doing. Some medications may lower your blood pressure or blood sugar, for instance, and when coupled with exercise, could cause negative health outcomes.



LISTEN TO YOUR BODY

Once you have the all-clear to begin exercising, remember to take it slow. Listen to your body and remember that exercise should never hurt or make you feel worse afterwards.

Stop immediately if you have shortness of breath, chest pain or pressure, or break out in a cold sweat. If you injure yourself, pay attention to your injury. Don't resume your workouts until you are pain-free.

EXERCISING WITH MOBILITY ISSUES

It's not impossible, you just have to get creative. Find a facility or a trainer that specializes in helping people with mobility issues. You may even find special classes just for seniors or for those who have trouble getting around. Working with someone who is mindful of your condition will make your exercise more productive and enjoyable. Your doctor may have recommendations for places, trainers and exercises for you.

EAT RIGHT

Now that you're moving more, you may need to adjust your diet as well. Talk to your doctor about what you like to eat and drink and see whether you should make any adjustments before and after working out. You may need to add more protein, including lean proteins like poultry or fish. Liley Monuments "OUR REPUTATION IS SET IN STONE"

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SENIOR SUCCESS | HOUSING

Projects for Aging in Place

Aging in place means being able to remain in your home rather than moving to assisted living or another institutional setting. Nearly 90% of seniors want to stay in their homes and with some planning, they can.

CONSIDER HEALTH NEEDS

Start by talking with your medical professional about any illnesses you have and how they could affect your ability to get around and take care of yourself. Think long-term rather than short-term and make a plan that includes the effects of any illnesses you may have. For instance, you may eventually need help moving around, with household chores or with modifications to keep your space safe.

Then, talk to your family. Share your plan and get their input. They may be able to help alleviate some of your concerns or help with home modifications so you can stay in the place that you love.



PROJECTS TO PREVENT FALLS

Start with little things, like removing slippery throw rugs, especially in the bathroom. Install grab bars and grips in the tub or shower to help you support yourself. Make sure any handrails on steps or stairs are secure. Make sure pathways, especially ones you use at night, are well-lit so you can see where to place your feet.

If and where you can, remove steps and reduce their height. Rearrange and reposition furniture to make navigating your home easier.

PUTTING THINGS IN REACH

Consider having light switches and electrical outlets either raised or lowered for ease of use. Widen the front entrance and any other doors to comfortably fit wheelchairs and other mobility devices. Add an entrance ramp if needed, along with a no-step shower or a bath lift. Lower countertops if you may have mobility issues that require a wheelchair in the future. Install a stair lift if you routinely go up and down stairs.

SWITCHING ROOMS

Consider moving rooms around in your home so that you can do most or all of what you need on the first level, including going to the bathroom and sleeping. Make sure you can get in and out of your home easily. Eliminate steps where you can, even if that means moving your bedroom or installing new bathroom fixtures.

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SENIOR SUCCESS | GIVING BACK Volunteer Opportunities

You may be retired, but you're not done making the world a better place.

Take some of your new free time and volunteer with a worthy organization. Silver Sneakers says volunteers may experience better health, have fewer mobility problems and have higher life satisfaction.

NATIONAL PARK SERVICE

The National Park looks after more than 80 million acres of wilderness and historic sites. That's a lot of ground to cover, literally. You can help. These sites need help greeting visitors, giving out information and leading tours.

Bonus: If you accrue 250 service hours, you get a free annual pass to more than 2,000 federal recreation sites.

FEEDING AMERICA

Feeding America is the largest domestic

hunger-relief organization in the country. It operates more than 200 food banks and helps more than 40 million people. Volunteers can answer calls, help sort food and do administrative work. Contact your local food bank for more information on how you can help.

HABITAT FOR HUMANITY

This nonprofit builds and remodels homes for families that are in need. Volunteers work side-by-side with the future homeowners, but, if you're not handy with tools, you can also staff offices, fetch supplies or help at the organization's home improvement stores.

MEALS ON WHEELS

This program delivers food to older people who otherwise cannot access food services. It has more than 5,000 locations and 2 mil-



lion volunteers who do administrative work, deliver meals and more.

COMMUNITY GARDENS

Community gardens provide local families with food and a chance to learn how plants, both edible and decorative, grow. Volunteers can work in the gardens, but also do tasks such as packing seeds, logistics, event planning and marketing.

SCHOOLS

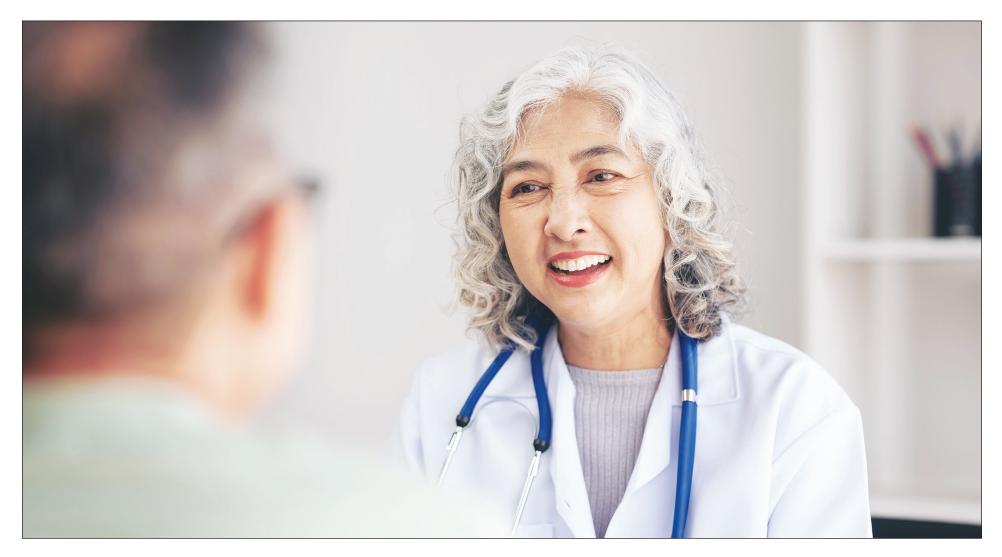
Talk to your local schools about helping teachers in their classrooms, tutoring children, chaperoning field trips and more. See if your area has a program like Eldera, which connects people over 60 with students who could use help with their homework.

Has Your Insurance Agent Made A Mess Of Things?

No matter what you need insured, Scott Agency has the right solutions and the expertise to help you clean up the mess.



SENIOR SUCCESS | HEALTH



Switching Medical Providers

Seniors are in frequent contact with health-care systems, either to manage existing illnesses or just to take care of themselves as they age.

There may come a time, however, when a beloved doctor retires, moves or no longer takes insurance. Then it's time to find a new provider, which, given some seniors' extensive medical histories, may be difficult. Here's how to cope.

FIND A NEW PROVIDER

Once you've been notified that your doctor will no longer see you for whatever reason, you need to find new care as soon as you can. Ask friends and family members who they see. Turn to support groups and health-specific associations to find medical professionals who specialize in your conditions and illnesses. You can also work through your insurance company to find a new provider. Make an appointment to see your current provider and ask who they would recommend to continue your care.

REQUEST MEDICAL RECORDS

Ask for and complete the paperwork to obtain a copy of your medical information as soon as you can. Keep copies for yourself, but also do so in plenty of time for your doctor to forward your records to your new doctors' office. This will make sure you get the care you need when you need it.

TAKE A NOTE

If you're switching doctors because of the way you were treated or for some other reason, consider writing a note to the doctor explaining your decision. If you're switching because you're being forced to by insurance or another reason, you can pen a letter thanking them for their care over the years.

ESTABLISHING A NEW RELATIONSHIP

Before your old doctor closes up shop, make an appointment with the new doctor. Make sure you feel heard and respected.

The doctor should take time to explain things right away and in a way that you can understand. You should feel comfortable asking questions.

Don't be afraid to speak up for yourself. If you don't feel heard or feel uncomfortable, trust your gut and find another provider. Just make sure you have appropriate coverage for your medications before you give them the boot.

SENIOR SUCCESS | HEALTH

Mental Health for Seniors

It's not just your physical health that you need to be concerned with as you age. There's an important mental health aspect to aging, too.

Coping with chronic or serious illnesses, the deaths of friends or family and other major life changes can throw seniors for a loop.

The good news is that help is available.

SYMPTOMS

Some symptoms of mental health disorders in older adults can include:

- Noticeable changes in mood, energy or appetite.
- Feeling flat or having trouble feeling positive emotions.
- Difficulty sleeping or sleeping too much.
- Difficulty concentrating, feeling restless or feeling on edge.
- Increasingly worried or stressed.
- Angry, irritable or aggressive.
- Ongoing headaches, digestive issues or pain.
- The misuse of alcohol or drugs.
- Sadness or hopelessness.
- Thoughts of death, thoughts of suicide or suicide attempts.
- Engaging in high-risk activities.
- Obsessive thinking or compulsive behavior.

• Seeing, hearing and feeling things that other people do not see, hear or feel.

If you or a loved one experiences any of these symptoms, talk to a health care professional right away. They can help develop a treatment plan to help.

GETTING HELP

You can also call any one of these hotlines for immediate assistance. Call 911 if you or someone you know is in immediate danger.

988 Suicide and Crisis Lifeline: Call or text 988 to connect with a trained crisis counselor. The hotline is free and provides confidential emotional support 24 hours a day.

Veterans Crisis Line: Call 988 and then press 1 or text 838255 for free, confidential resources for veterans of all ages.

Disaster Distress Hotline: Call or text 800-985-5990 to get help from the Substance Abuse and Mental Health Services Administration. This is a free, multilingual and confidential hotline for those experiencing distress related to any natural or human-caused disaster.

FOR FRIENDS AND FAMILY

The National Institute of Mental Health offers these five action steps if you think someone close to you is experiencing emotional pain.

1. Ask: Are you thinking about killing yourself? It's not easy, but studies show asking will not increase suicide or thoughts of suicide.

2. Keep them safe: Reduce access to lethal items and places.

3. Be there: Listen carefully and learn what the person is thinking and feeling. Talking about suicide may actually reduce rather than



increase suicidal thoughts.

32 Years

4. Help them connect: Give them hotline information to connect them to immediate counseling.

5. Stay connected: Stay in touch even after the crisis has passed. Studies show that the risk of suicide decreases when someone follows up with the at-risk person.

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SENIOR SUCCESS | FOOD Planning a Heart-Healthy Diet

Heart disease is a leading cause of death in the United States.

About 695,000 people in the U.S. died from heart disease in 2021, the Centers for Disease Control and Prevention says. The good news is that you're just a few delicious dishes away from keeping heart disease from turning you into a statistic.

PORTIONS

Don't overload your plate or eat until you're stuffed. Be mindful of the portion sizes of your food, especially at restaurants, which often serve more than people should eat. At home, use a small plate or bowl and practice using measuring cups and spoons until you can estimate the proper serving size of a given food. Choose more low-calorie, nutrient-rich foods and cut down on high-calorie, refined or processed foods.

PICK WHOLE GRAINS

Whole grains are great sources of fiber and nutrients that help regulate blood pressure and heart health. Substitute whole grain flour for white flour in your cooking and choose whole grain breads, such as 100% whole wheat bread. Cereal is another great source of whole grains; look for five grams or more of fiber per serving. Whole-grain pasta is another great substitution to make.

LIMIT UNHEALTHY FAT

Limit how much saturated and trans fat you eat to reduce your cholesterol and lower your risk of coronary artery disease. High blood cholesterol can lead to a buildup of plaque in the arteries, increasing your risk of heart attack or stroke. Saturated fats should make up less than 6% of your total calories per day and you should avoid trans fats altogether.

PICK HEALTHY PROTEINS

Choose lean proteins such as poultry, fish, low-fat dairy and eggs. Legumes are another great source of protein that comes with lower levels of fats and a healthy dose of fiber. Limit or avoid proteins such as organ meats, fatty or marbled meats, spare ribs, hot dogs and sausages, bacon and fried meats.

TREAT YOURSELF

Unless your medical professional advises you against it, it's OK to treat yourself every once in a while.

Don't let the occasional cheat meal talk you into giving up on healthy eating altogether. Think of it as a one-time indulgence and continue eating well.





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The choice of a lawyer is an important decision and should not be based solely on advertisements. Meetings with a lawyer will be by appointment only.

SENIOR SUCCESS | EXERCISE

Weight Training for Seniors

Strength training — or good, old fashioned lifting weights — can help defend your body against age-related muscle loss, keep your bones strong, help you stay mobile and balanced, and even fight depression and cognitive decline.

STAYING SAFE

First, talk to your doctor. Once you're cleared for strength training, learn the proper form to keep yourself injury-free. Consider hiring a trainer to help you until you can get it right. Start with just using your body weight, no additional weights. Perform three sets of 10-15 reps and, when it starts feeling easy, progress to weighted workouts.

HOW MUCH WEIGHT TO USE

Start with the smallest amount of weight available. Try to perform three sets of 8-12 reps, keeping your form as best as you can. When those reps start to feel easy, consider increasing the load as you feel comfortable.

WHEN TO STRENGTH TRAIN

Add weight training to your routine three or four days per week on nonconsecutive days to

give your muscles time to recover. Alternate weight training or resistance training with cardio days. Remember that it may take you longer to recover from exercise nowadays. Give yourself plenty of time to recover between training sessions.

SOME EXERCISES TO TRY

Becoming stronger can help you live more freely. Try some of these exercises to get you started.

Incline pushup: Stand facing a table, dresser or wall. The more upright you are, the easier the move. Place your hands on the surface or the edge of the object, slightly wider than shoulder width apart. Move your feet back until you're at a comfortable angle, keeping your arms straight and perpendicular to your body. Bend your elbows and slowly lower your chest toward the wall or object, pause, then press back to straighten up. Make sure you engage your abs and squeeze your buttocks. Try to do 10-15 reps.

Stationary lunge: Stand tall with your arms by your side. Step back with your right foot, placing your toes on the ground and keeping your heel lifted. Then, bend your front (left) knee to slowly lower your body as far as you can comfortably. Allow your back knee to bend until it hovers just above the floor, but keep your weight in your front heel. Draw your lower belly in and lift your chest. Pause, then press through the front foot to raise your body back to standing. Aim for 10-15 reps per side.



It's nice to know that not "everything" has changed.

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SENIOR SUCCESS | PREVENTION

Improving Balance

Falls can become increasingly serious as you age. Johns Hopkins says that each year more than 25% of adults over the age of 65 fall. More than 3 million are treated in emergency rooms for fall injuries.

WHY SENIORS FALL MORE

Seniors are at an increased risk of falling because, as we age, we tend to experience problems with vision and sensation in the feet, both of which can lead to falls. Seniors are more prone to vestibular problems, which can cause balance issues. Medications may be to blame, as well as low blood pressure and footwear issues.

PREVENTING FALLS

Exercises that focus on balance and strength can reduce the risk of falls, Johns Hopkins says. Always talk to your medical professional before starting an exercise routine, but once you get the all-clear, try these:

Sitting to standing: Start by sitting in a sturdy, standard- height chair. Sit comfortably with your feet flat on the ground. Have a sturdy support in front of you, such as a countertop or table, so that you can grab it if you start to feel unsteady. Scoot forward

so your buttocks are at the front of the seat. Lean your chest forward over your toes, shifting your body weight forward. Squeeze your butt muscles and slowly rise to a standing position. Slowly sit back down and repeat 10 times. If you need to, place your hands or arms on the seat of the chair and push through your hands to help you stand and sit. The goal is not to use your hands at all.

Balance exercises: Try to have someone with you for this one, just in case you lose your balance. Stand with your feet shoulder-width apart and your eyes open. Hold steady for 10 seconds, working your way up to 30 seconds. If you find yourself swaying or reaching for the wall or other support, keep working on it. Once you can hold it for 30 seconds, stand with your feet together and your eyes open. Hold it for 10 seconds, working your way up to 30. Once you can do that, stand on one foot, eyes open and ... well, you know the drill. The next exercise has you close our eyes and try each exercise. The goal for each one is to progress from 10 to 30 seconds, with five repetitions per leg, two times per day.



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SENIOR SUCCESS | FRIENDS AND FAMILY The Importance of Staying Social

In 2020, about 27% of older adults (over 65) lived alone. Older adults who live alone are at greater risk for loneliness and social isolation.

It's important to start by setting some definitions. According to the U.S. Centers for **Disease Control and Prevention, loneliness** is the feeling of being alone, regardless of the amount of social contact someone has. Social isolation is a lack of social connections. Social isolation can lead to loneliness, but people can also feel lonely without being socially isolated.

The CDC says there's strong evidence that social isolation and loneliness can be detrimental to your health. There's an increased risk of premature death from all causes, which is a statistic that rivals the deadliness of smoking, obesity and physical inactivity.

Social isolation is linked to a 50% increased

risk of dementia, and poor social relationships can also lead to an increased risk for heart disease and stroke. Loneliness is associated

with higher rates of depression, anxiety and suicide.

If you think you're experiencing loneliness or social isolation, talk to your medical professional immediately. They can help connect you with programs in your area to help you stay socially active.

You can also reach out to organizations such as the AARP, your local Council on Aging, the National Council on Aging, the National Institute on Aging, or find resources through your house of worship. Look for opportunities to volunteer or give back to your community in ways that will keep you social-



ly active. This can be at a food bank, animal shelter or even your grandkids' school.

Talk to your family about keeping active in your community. Ask them for help getting you out to do things and including you in activities. They may have some ideas of how you can volunteer your time or stay active. Get out and exercise, even if it's just a walk around the block, if it's OK with your medical professional. If you're dealing with grief at the same time, reach out to grief counselors through those same channels listed above.

Losing friends and family members can leave you feeling isolated. You're not alone. There are resources that can help.

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