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Finding New Frontiers

Now that you're not so busy tending to a career, retirement offers a long-awaited opportunity to delve into new interests and activities.

Find a fulfilling new hobby and you'll foster a sense of purpose, while also enhancing your mental, physical and emotional health.

GET OUT THERE

Hobbies like gardening, yoga and swimming promote physical activity, which is essential for sustaining strength, mobility and overall wellness. This kind of consistent physical engagement can help you fight off chronic illnesses, increase energy levels and improve your cardiovascular fitness.

Creative pursuits such as painting, playing an instrument or crafting can be immensely rewarding and therapeutic. Or perhaps join in a community activity as a volunteer. You could apply your skills and knowledge to assist others, creating a sense of purpose and satisfaction. There are always opportunities, ranging from assisting at local food banks or local fundraisers to tutoring children. Consider joining a travel group tailored for seniors where you can go out on safe, well-organized excursions.

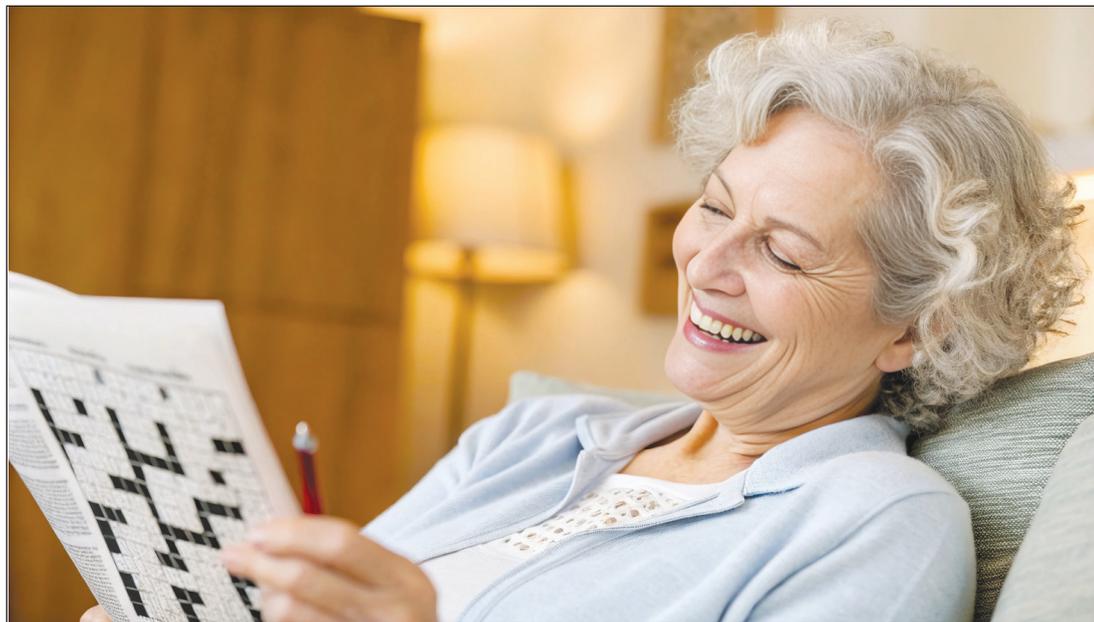
EXPANDING YOUR MIND

Stimulating your brain increases problem-solving abilities, improves memory and builds intellectual flexibility. Consider hobbies like reading or solving puzzles, which are beneficial for maintaining cognitive sharpness. Many retirees find joy in extending their education, whether through formal classes, self-directed study or online learning. Explore a new language, delve into history or take cooking lessons.

GETTING STARTED

Begin by thinking about activities that you've enjoyed in the past or something you have always wanted to pursue. Create a list of potential hobbies and investigate each one to determine which aligns best with your interests. Start with manageable tasks and progressively improve your skills and understanding.

Check community center bulletin boards, social media posts and news sites for more information on classes and workshops, since they'll provide opportunities to acquire new skills and connect



with others who share similar interests. But establish realistic goals so you can sustain motivation and a sense of achievement. Many hobbies promote social engagement, which is vital for emotional well-being. Participating in clubs, classes or groups can spark new friendships, helping to combat feelings of isolation. Embrace the chance to try something new. You might just discover a passion you never knew was there.



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Experiencing Hearing Loss?

Having trouble hearing? You're not alone: Some 55% of those over 75 have some sort of hearing loss. In adults aged 64-74, it's 22%.

There are many reasons why, but chief among them is the aging process itself. Presbycusis is diagnosed, and may involve changes to nerves used to hear, the blood flow to the inner ear or how the brain processes speech and sounds.

SYMPTOMS OF HEARING LOSS

Presbycusis typically develops gradually, according to experts. Common indicators include challenges in hearing softer voices and difficulty understanding speech in a noisy place. Some find it hard to understand conversations over the phone. Sufferers may frequently ask friends and family to repeat themselves, wrongly perceive that others are not speaking loudly enough or mumbling, and turn up the volume on televisions and radios to levels that are uncomfortable to everyone else.

PREVENTIVE MEASURES

In many cases, hearing loss could have been avoided. If your hearing is still in great shape, practice good ear health. Steer clear of loud noises and use ear protection. A healthy diet can also help prevent hearing loss. Look for foods that are rich in nutrients like omega-3 fatty acids, potassium, zinc and magnesium. Doctors usually recommend fish, leafy greens, eggs and bananas. If your hearing is starting to fail, see a doctor right away. Neglecting the problem could make it worse.

TREATMENT OPTIONS

Hearing loss can lead to related symptoms such as fatigue, dizziness, vertigo and tinnitus. Several factors can worsen presbycusis, including diabetes, long-term exposure to loud noises, inadequate circulation and certain medications. If left untreated, hearing loss can lead to strained social interactions. It's also been associated with various mental health issues, including anxiety, depression, paranoia and cognitive decline.

GETTING HELP

Hearing aids are commonly recommended for older adults who need to recover some of their diminished hearing, though they are not the only solution. Doctors may recommend medication or some form of aural rehabilitation to address what has always been a multi-faceted problem. Unfortunately, Medicare covers hearing tests but will not cover the expense of your hearing aids. You may have to use private funds to fill this gap. Some charitable organizations offer assistance to seniors.



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Managing a Budget

Many senior citizens live on a fixed income, whether it's from Social Security benefits or payments from a retirement account. As prices for goods and services climb, their incomes don't, and budgeting becomes critical to keeping seniors independent longer.

Consider Health Care

Health care is a major expense for most seniors. Know your plans and what they cover. Regularly check whether you use all the coverage you have or whether you're paying for coverage you don't need.

Look into Medicare savings programs and determine what you qualify for, including for prescription drug coverage. The National Council on Aging has licensed Medicare brokers who can provide expert advice on finding the right program.

Look at Property Taxes

Even if you've lived in your home for decades, your property taxes could take a sudden jump. Home values in some areas of the country are skyrocketing, and a senior

property tax exemption could save you hundreds or even thousands of dollars per year.

Find Benefits

Make sure you're getting all the benefits you're eligible for. Use NCOA's BenefitsCheck-Up to determine whether you qualify for public and private benefits such as reduced-cost phone service.

It can also find benefits to help pay for medical care, food, housing and more.

Use Senior Discounts

Stores, restaurants, national parks, public transportation and more may offer senior discounts to recognize your valuable contributions to society. Don't be afraid to ask whether you qualify and save hundreds of dollars a year.

Earn Extra Income

Your age and the knowledge you've gained



over the years can also earn you extra money. Check into AmeriCorps Seniors RSVP opportunities in your area or participate in the Department of Labor's Senior Community Service Employment Program.

Use Your Home's Equity

If you own your home, you may be able to leverage any value you have in it to make improvements that may save you money and let you continue to live independently for as long as possible. Options to consider include home equity lines of credit and reverse mortgages. Talk to your financial advisor about what's right for you and your family.

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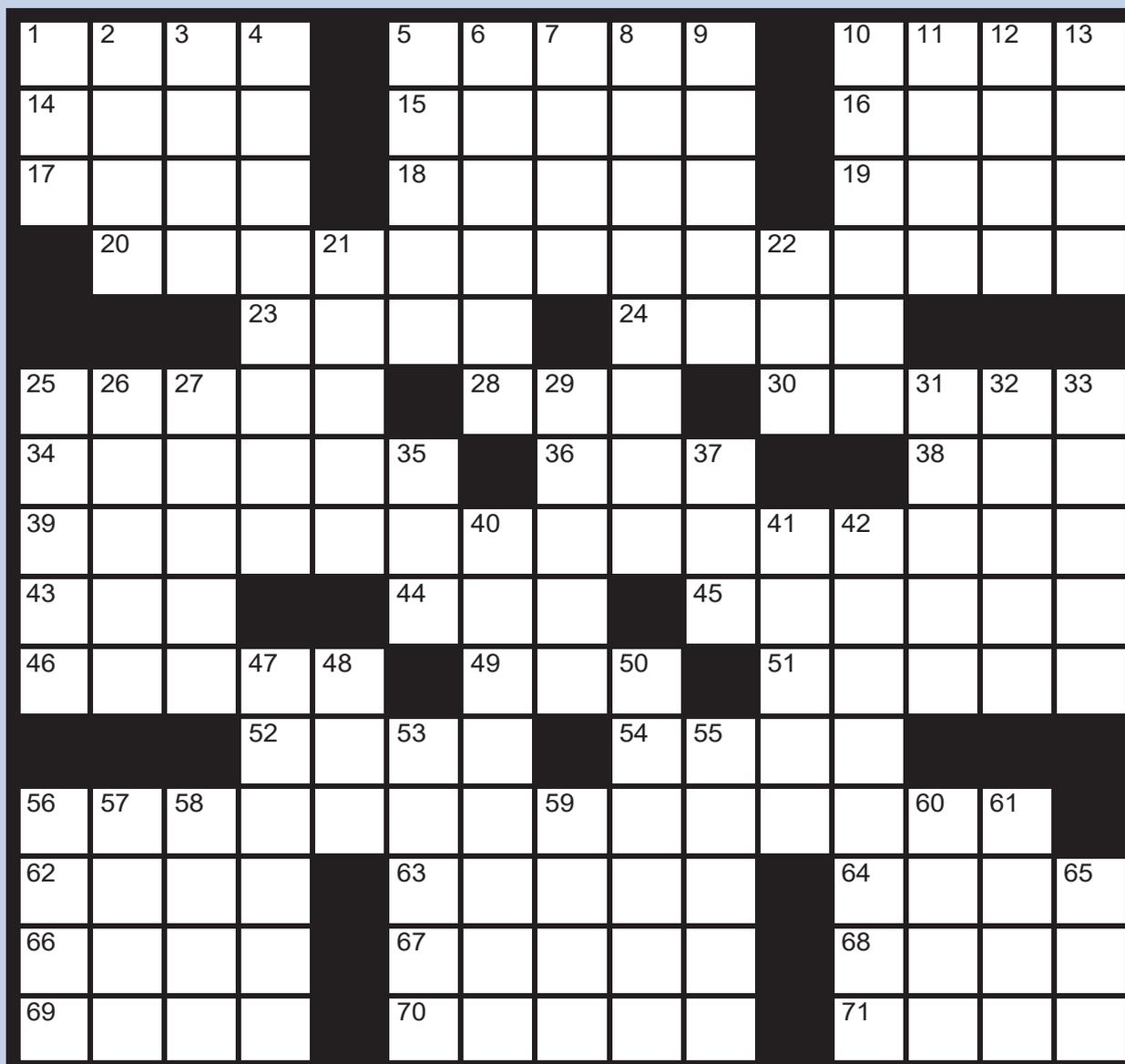


MINDGAMES

GAMES TO KEEP YOU SHARP



Crossword Puzzle N°1



- 3. The "A" of ABM
- 4. King
- 5. Wishy-___
- 6. They have their reservations
- 7. "Pumping ___"
- 8. Detached
- 9. Golden Horde member
- 10. Islamic leader
- 11. "Once ___ a time..."
- 12. Anatomical nerve network
- 13. Departure
- 21. Belief
- 22. "You stink!"
- 25. Brown shade
- 26. ___ manual
- 27. "Green ___"
- 29. ___ bear
- 31. Hallucinogenic drink made from Indian hemp
- 32. Expenditure
- 33. Bakery supply
- 35. "___ moment"
- 37. Armageddon
- 40. From the beginning
- 41. Auctioneer's word
- 42. Cell phone selection
- 47. Batcave denizen
- 48. Churchyard tree in "Romeo and Juliet"
- 50. Picklers' solutions
- 53. Locale
- 55. Dead to the world
- 56. "That's disgusting!"
- 57. Ab follower on the Hebrew calendar
- 58. "___ on Down the Road"
- 59. Bank deposit
- 60. "Ars amatoria" poet
- 61. Auto parts giant
- 65. Break out

ACROSS

- 1. Football foul indicator
- 5. Trick-taking game
- 10. Fix
- 14. Hokkaido native
- 15. Blood carrier
- 16. Crown
- 17. Aardvark fare
- 18. Brown ermine
- 19. French novelist Pierre

20. Unofficial advisers

- 23. Benzene derivative
- 24. Clip
- 25. Debonair
- 28. Marienbad, for one
- 30. "Goody!"
- 34. Cape Verdean coin
- 36. Absorbed, as a cost
- 38. Cast
- 39. Outcast
- 43. Anger

44. Antiquity, in antiquity

- 45. Affairs
- 46. Test, as ore
- 49. Family dog, for short
- 51. Bullion unit
- 52. Bulgarian bucks
- 54. Cabal
- 56. British dish
- 62. Apple spray
- 63. Who "ever loved you more than I," in song

64. Elliptical

- 66. Con
- 67. Anesthetized
- 68. Asiatic palm tree
- 69. Cut out
- 70. Cast out
- 71. ___ cheese

DOWN

- 1. J.F.K. overseer
- 2. Connect



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Managing Medicare Rules

While Medicare provides critical health care assistance to seniors, it doesn't cover everything.

Understanding which services are and are not part of the Medicare plan can help you put a plan in place before you have a pressing health issue.

EYE EXAMS

Medicare typically does not cover routine eye exams, eyeglasses or contact lenses, except in specific situations like post-cataract surgery and diabetic eye exams. Consider private vision insurance plans or the discounted vision services provided by organizations like AARP to manage these costs.

DENTAL WORK

Most dental procedures are not covered — including routine cleanings, dentures and fillings. Seniors may need to obtain separate dental insurance or find low-cost dental clinics and discount programs.



HEARING AIDS

Hearing aids are not covered, so many seniors end up paying out of pocket. Others turn to supplemental insurance plans that include hearing aid benefits or take advantage of community programs that offer financial support for these essential devices.

PODIATRY SERVICES

Medicare covers certain treatments for foot

conditions, but does not include routine foot care services. Look into Medicare Advantage plans that may offer enhanced podiatry coverage. Community health clinics may also provide free or low-cost services.

NURSING HOME CARE

There is only limited coverage for nursing home care. Specifically, short-term skilled nursing care in a nursing home or rehabilitation facility is covered after a hospital stay, but long-term custodial care or assisted living expenses are not. Look into your Medicaid eligibility or long-term care insurance options.

CHIROPRACTIC SERVICES

Medicare provides coverage for spinal manipulation and certain chiropractic services related to specific medical conditions, but it does not extend to comprehensive ongoing chiropractic care.

Continued on the next page

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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.

Continued from the next page

MASSAGE THERAPY

Massage therapy for general relaxation or wellness is usually not covered by Medicare. Look for practitioners who offer senior discounts or consider other therapies covered by Medicare like acupuncture and physical therapy.

COSMETIC SURGERY

Medicare does not reimburse for elective cosmetic surgeries or procedures performed solely for aesthetic reasons. You'll have to explore private financing options or consider non-surgical cosmetic treatments.

OVERSEAS CARE

Health care services obtained outside the United States are not generally covered by Medicare. Exceptions are made only for rare emergency situations or specific cases. Seniors who frequently travel or live part-time elsewhere should consider travel insurance or international health insurance.

SENIOR SUCCESS | ON THE GO

Travel Tips for Seniors

You've finally gotten to the age where you have the time and money to travel. Get ready to explore the world!

Just remember that any big trip requires thoughtful preparation.

PAPERS IN ORDER

After you've packed all the essential clothing for your trip, make sure you have all your essential personal documents on hand and in an easily accessible place. You should always have a valid government-issued form of identification. Some trips may require a passport. Bring relevant health insurance information and copies of medical records, as needed. In some cases, you may need a separate travel insurance policy for international trips, since Medicare and some private insurance plans don't cover services outside the United States.

WORRIED ABOUT ACCESSIBILITY?

In the modern age, most travel options are designed to be accessible, even for those who need special equipment or assistance. Still, you may want to inform the airline, hotel, cruise line and other transportation providers about any assistance needs and carry-on mobility aids or medical devices. They can provide more information on the available assis-

tance while ensuring safe travel for your invaluable medical equipment.

If you can walk short distances but find the distances between airline terminals challenging, airlines are obligated to offer complimentary transportation for senior travelers. Passengers using wheelchairs cannot be left unattended for more than 30 minutes. Airlines must facilitate pre-boarding for those who may need additional time. Simply notify the gate agent when you arrive.

FOR FREQUENT FLYERS

If you travel or plan to travel frequently, consider enrolling in programs such as TSA PreCheck or Global Entry to streamline the security process. TSA PreCheck allows U.S. citizens, nationals and lawful permanent residents to expedite their security screening by paying a fee and verifying their identity through the TSA program. Global Entry is designed for travelers who plan to enter and exit the U.S. from other countries. Clear is another form of pre-boarding clearance sponsored for a fee by a credit card company. For more information on eligibility or to apply, visit tsa.gov. Additionally, travelers with concerns about the security screening process can reach out to the TSA Cares hotline at 855-787-2227 for assistance.

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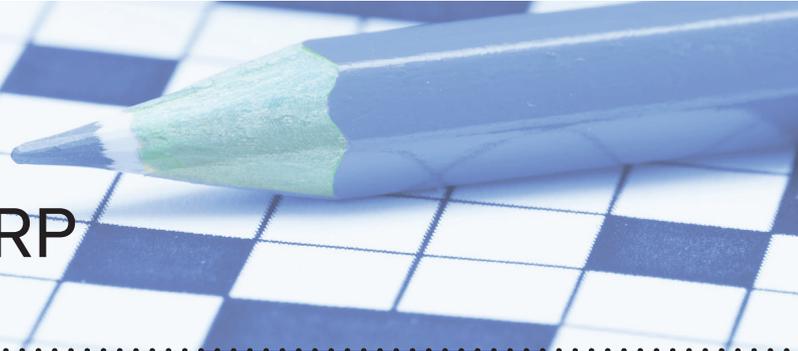
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MINDGAMES

GAMES TO KEEP YOU SHARP



Sudoku N°1

7	1						4	
8		4					7	3
				8		5	6	
2				1				
	3	7						
1			3	5				
			8			1		
5				6				7
					1	2	5	6

Don't Over-Medicate

Most older adults take more than one medication as we deal with multiple issues associated with aging. The practice, known as polypharmacy, however, presents its own set of risks.

Of course, medicine is prescribed in the hopes of achieving positive health results, managing individual chronic issues or enhancing the general quality of life. But these prescriptions may not interact well, creating adverse reactions. They can even have deadly consequences.

There's a particular worry if you're seeing multiple health care providers since mix-ups or miscommunication can occur. You might also over-medicate accidentally, by inadvertently taking too many pills or at the wrong dosage.

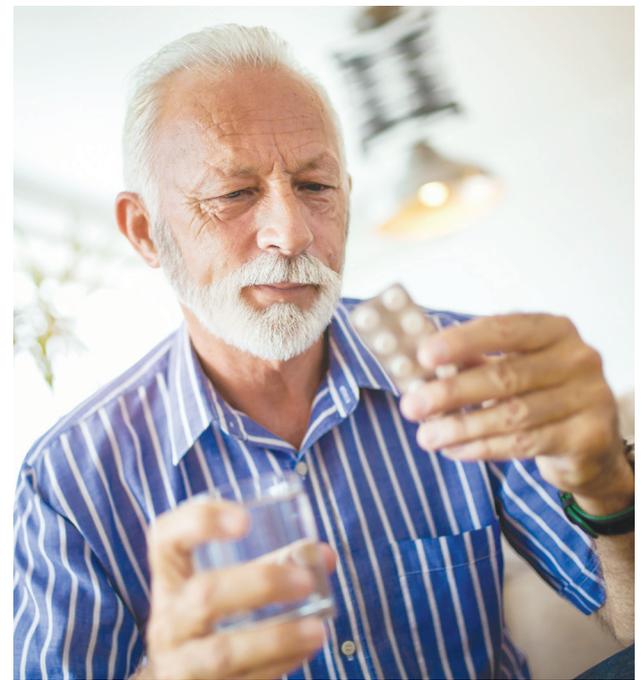
Experts are paying the closest attention to those who take five or more medications. It's a common practice among those with so-called "multi-morbidity," meaning two or more coexisting chronic conditions. With that many issues, doctors may come up with

competing treatment strategies. Those taking five or more medications are at an elevated risk of falls, disability, frailty and increased mortality.

So how do you know if you're over-medicating? Seniors at greatest risk include those with more than one prescribing doctor, those with chronic mental health issues and residents in nursing homes or other long-term care facilities. Closely follow recommended doses, be on the lookout for inadequately updated medical records, and monitor automated prescription refill services.

Take part in medication reconciliation, where you'll compile a detailed list of all medications — including prescription drugs, over-the-counter meds, supplements and vitamins. Then regularly review and update this list with your healthcare providers, discussing any potential drug interactions or other concerns. Be open about any worries or side effects that you may encounter.

These discussions can involve doctors, nurses, your pharmacist or other healthcare



providers who can help you better understand the need for each medication and its effectiveness. Specifically ask them to identify possible drug-interactivity issues. You can explore ways to simplify your regimen — or even discontinue unnecessary medications.

Once you've reviewed everything, follow all medication schedules, including correct dosing and storage conditions. You'll still need to be on the lookout for potential side effects. But by collaborating closely with healthcare providers, you can now move forward with new confidence.

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EASTER TIPS FOR CAREGIVERS



Easter is a holiday celebrated by many in various ways. People of all ages spend time with their families, engaging in festive activities such as having feasts, going on egg hunts, or making crafts. However, some of these activities are not suitable for certain family members – our aging parents. When planning such activities, we should always be mindful of their health and physical conditions, but this does not mean we have to compromise on the fun of the activities.

With Easter around the corner, we have put together this list of ideas for an enjoyable Easter celebration with aging parents.

Paint Easter Eggs

What is Easter without decorated eggs? A common craft activity during the season, it is easy to do and older adults are sure to enjoy painting them. Prepare some hard-boiled eggs and art supplies such as watercolor paint, markers, stickers. You can even throw in a challenge and make it a competition amongst the family for the best design!

Make Easter Cards

Let your loved one get creative by designing their own Easter cards. It may also give them a sense of purpose by bringing joy to friends and family through gifting their handmade cards this festive season. They will need colored paper, colored pencils, glitter, scissors, and other relevant materials. Once the cards are done, you can help mail them out to their recipients. Else, if your family is having an Easter family event, your parent can pass it to the recipients personally.

Easter Bingo

Many older adults love playing bingo. Give it a twist with Eas-

ter or spring-themed bingo for your loved one. You can find such themed bingo boards online. Alternatively, you can let your parent decorate plain bingo cards with Easter stickers and drawings as well as spring colors.

Family Brunch

As people grow older, they tend to value and enjoy time with their loved ones more. Holidays are an excellent opportunity to get the family together. Organize a small Easter brunch or afternoon tea where family and friends can get together and bond over food and games. Your parents will enjoy the laughter and company.

Attend Church Service

If your parents are Christian, you can celebrate the occasion by going to church together with them. Easter Sunday and Good Friday services are usually offered several times throughout the day. Some seniors enjoy listening and singing to hymns and hearing the sermons. Sharing a spiritual moment with your parents is a good way to bond with them as well.

Safety Considerations

As many older adults suffer from a range of health conditions such as poor eyesight, shaky hands, or stiff joints, we are recommending the above activities that are deemed safe for people in that age group. However, as every person's condition differs, it is imperative that for the craft activities, you monitor the situation closely or alter the activities accordingly as you deem fit. We hope that your loved ones will enjoy the activities and have a great Easter!

The holidays can be a time that family members discover their aging loved ones may be in need of assistance with regular daily tasks. LET US HELP.



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Choose a community or live at home?

Different dynamics will affect your choice. Consider these 4 factors as you make your decision.

At a Community



At Home

Built with aging in mind, a community offers you a residence, necessary services and useful amenities, getting together with neighbors and dining — all under one roof or within easy walking distance.

• 1 •

Physical Environment

Where you live matters in setting the course for how well you age.

Your home wasn't built with your aging in mind, so you'll need to adapt it to serve you. Consider lighting upgrades, fewer and safer stairs, bathroom and kitchen remodeling — all to keep you safe and functioning independently.

Multiple dining venues, chef-prepared menus, cleanup staff, and a staff nutritionist or dietician — all these make it easier to eat well regularly.

• 2 •

Good Nutrition

Eating well increases your appetite for living well. But a poor diet can lead to higher incidences of falling, problems with wounds healing, and a weakened immune system that raises illness and infection rates.

When it's a challenge to buy groceries and cook for yourself, a little ingenuity is called for. Consider options like daily meal or grocery deliveries, rides to market or restaurant with friends or family, or a drop-in cook to prep a week's worth of meals.

Worship, education, volunteering, entertainment, social activities, crafts and hobbies — the opportunities are here as part of community life. Plus, there's transportation available.

• 3 •

Living with Purpose

Meaningful activity leads to lower mortality rates and better health in older adults. Purpose promotes positive living

Family, church, volunteering and special-interest groups all offer you great ways to enrich daily living. To take advantage of these opportunities, you may need to rely on others for transportation. Alternatively, online communities and social networking can provide easy access to purposeful engagement.

Retreat at will to the privacy of your own residence, knowing that the next meal or community activity will connect you with friends and neighbors.

• 4 •

Social Connection

Relationships keep you healthy as you age, and isolation is a serious health risk for older adults. More than 11 million adults age 65+ are estimated to live alone

To sustain your social life, you'll need local community services, the telephone, social media and other online services (e.g., Skype or FaceTime) — especially if mobility and transportation challenges keep you at home.



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MINDGAMES

GAMES TO KEEP YOU SHARP



Word Search N°1 / Food

F	J	E	L	L	Y	K	E	T	T	L	E	N	P	P
P	L	U	M	P	I	E	P	E	E	L	O	C	H	E
O	L	U	G	D	L	B	C	A	T	C	H	A	R	A
T	T	S	T	E	W	A	L	L	A	M	N	F	R	S
M	U	G	W	E	H	B	A	B	A	I	V	E	A	L
G	R	O	G	P	O	S	D	H	S	I	I	L	G	X
O	T	I	N	F	T	N	L	T	T	R	R	W	O	K
O	L	X	O	A	O	K	E	R	D	R	A	N	U	C
S	E	C	A	T	E	R	U	R	N	R	A	C	T	H
E	S	G	A	F	M	G	A	A	A	P	T	P	K	E
S	O	B	G	R	O	L	L	G	S	I	U	A	H	D
A	U	E	O	Y	U	W	U	T	E	P	B	C	I	D
B	P	E	A	I	O	S	I	N	K	E	I	R	B	A
L	I	R	T	N	L	L	K	A	C	U	G	C	U	R
E	T	N	S	G	B	A	K	E	Q	H	M	I	N	T

WORDS: Aspic / Bacon / Bake / Baton / Beer / Bin / Boil / Bun / Cafe / Cater / Char / Cheddar / Deep fat frying / Drier / Eclair / Egg / Flute / Forage / Goose / Grid / Grog / Ham / Hot / Jelly / Jug / Kebab / Kettle / Ladle / Lard / Lunch / Mint / Mug / Pan / Peas / Peel / Pipe / Plum pie / Pot / Quiche / Rack / Ragout / Retsina / Roll / Rusk / Sable / Salt / Sink / Snow / Stew / Suet / Sugar / Tea / Tin / Towel / Trap / Tray / Tub / Turtle soup / Urn / Veal / Wok / Yogurt / Yolk

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Oasis supports older adults with volunteer opportunities and online special interest classes.



What is the Oasis Tutoring Program?

Since 1989, thousands of children across the country have improved their skills and discovered the joy of reading with support from Oasis tutors. Oasis Intergenerational Tutoring is a volunteer program that pairs older adults with children in grades K-3 to work one-on-one each week as their tutors, mentors and friends. Oasis tutors use a six-step approach to literacy designed by educators that emphasizes improved reading, speaking, listening and writing.

What is the Oasis Everywhere?

Oasis Everywhere offers live, online courses led by top Oasis instructors from across the country. With Oasis Everywhere virtual lifelong learning, geographic location, mobility, or travel constraints no longer apply! It features a listing of classes that are entirely web-based, but designed to provide the same interaction and intellectual stimulation that traditional in-person classrooms offer.

To register or learn more, visit tutoring.oasisnet.org for information on the Oasis Tutoring Program, or oasisnet.org/oasis-everywhere for Oasis Everywhere.



Scams Targeting Older Adults

Financial scams targeting older Americans resulted in more than \$3 billion in losses in 2022, says the National Council on Aging. Compared to the year before, that was an 82% increase in losses.

Here are some scams to keep an eye out for.

Government Impersonation Scams

Scammers in these schemes call older adults and pretend to be from a government agency such as the IRS, Social Security Administration or Medicare.

They try to get personal identifying information by telling the potential victim they have unpaid taxes or that their government benefits will be cut off. This information is then used to commit identity theft. Government imposters may demand specific forms of payment, such as cash, a wire transfer or a prepaid debit card.

Sweepstakes and Lottery Scams

Scammers call and tell them they've won a lottery or prize. To claim their winnings, the older person must send money, cash or gift cards to cover supposed taxes and processing fees. The scammer may impersonate sweepstakes organizations such as Publishers Clearing House to build trust. No prize is delivered and the older person is poorer for it.

Robocalls

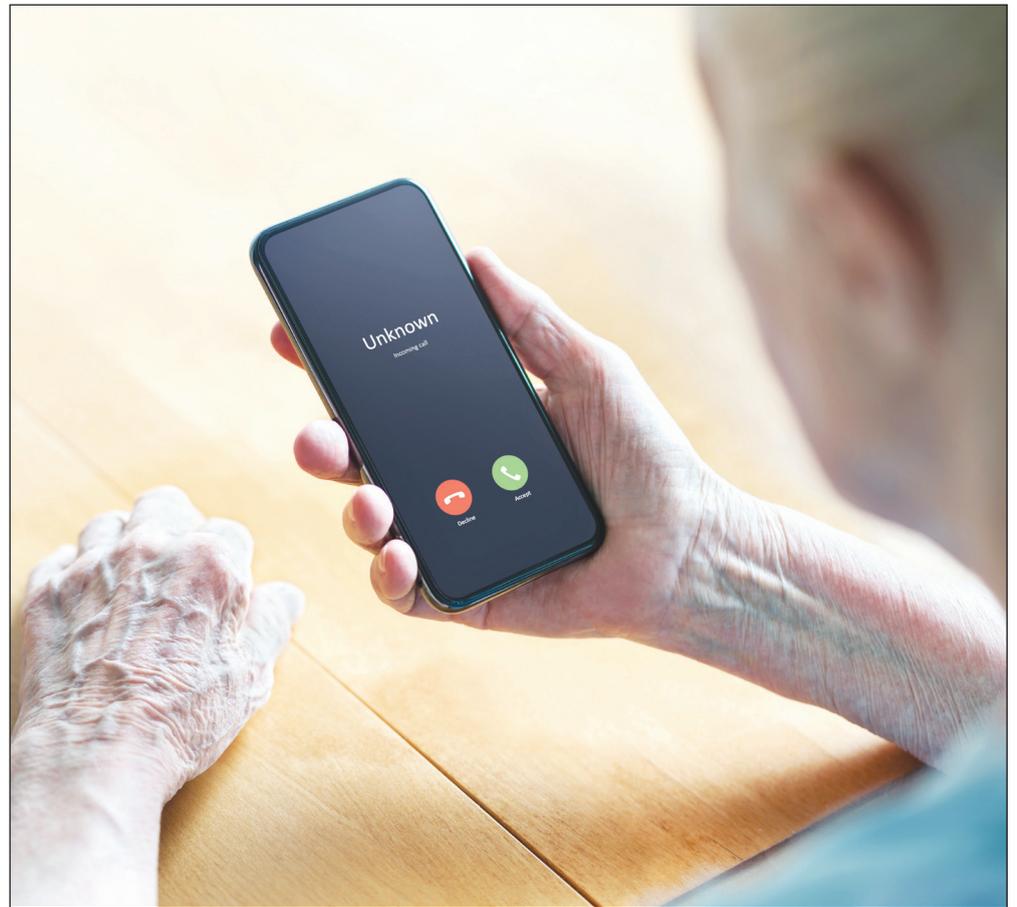
Robocall scammers use automated phone technology to dial numbers from anywhere in the world. Some robocalls claim a warranty is expiring on a car or appliance and payment is needed to renew it. Another common scam is to say "Can you hear me?" and when the person called says yes, the scammer records their voice and hangs up. The scammer then authorizes unwanted charges on stolen credit cards.

Tech Support Scams

Scammers snag older people by using a pop-up message or blank screen on a computer or phone. It says the device is damaged and needs repair. When the person calls the support number, the scammer may request remote access to the computer or demand they pay a fee to have it repaired.

Grandparent Scam

Scammers call a grandparent and ask them to guess who it is. When the grandparent says the name of a grandchild, the scammer asks for money to solve an urgent problem such as car repairs or a jail bond. They may tell the grandparent not to tell anyone and ask for payment via gift cards or money transfer. The scammer may pretend to be a police officer, doctor or lawyer trying to help a grandchild, using high-pressure tactics to get cash as quickly as possible.




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Managing Your Money

Retirement means the end of decades of saving — and the beginning of effectively managing your hard-earned money.

Preparing for it all requires consistent saving during your working years but also a well-thought-out retirement strategy to ensure financial security late in life.

Creating a smart withdrawal plan is essential as retirees move from accumulating wealth to drawing from their savings. Start by evaluating your various retirement accounts, since many seniors have a mix of traditional or Roth IRAs, pensions, 401(k) and Social Security benefits. Each account type comes with its own tax implications and rules for withdrawal, and that can directly influence the timing and tax consequences of a withdrawal.

NO UNIVERSAL STRATEGY

The order in which you withdraw from different retirement accounts can increase their tax efficiency, while helping you maintain financial stability throughout retirement. But

there is no universal approach to these withdrawals since individual needs, timelines and resources can vary so much. Some general principles can serve as a starting point, but you should tailor things to fit your own personal circumstances.

FOCUS ON THE TAXES

Focus on taxable accounts first, since this allows investments in tax-free or tax-deferred accounts to continue growing. You'll be extending the life of your savings. As a general guideline, after initially accessing taxable accounts, continue to tax-deferred accounts such as traditional IRAs and 401(k)s, and finally to tax-free accounts like Roth IRAs.

Remember that withdrawing funds from tax-deferred accounts raises your taxable income, and that could potentially push you into a higher tax bracket. That, in turn, could subsequently increase your Medicare premiums. Early retirees receiving subsidies for Affordable Care Act health insurance should also be cautious about withdrawals from tax-



able accounts, since these actions can jeopardize your subsidy eligibility.

CALCULATING ANNUAL RATES

Before withdrawals, evaluate your expected living expenses and healthcare costs, factoring in inflation. Factor in investment returns — and life expectancy. Earlier retirement, after all, will require more savings. Financial planners suggest maintaining a steady, sustainable withdrawal rate of between 3% and 4% of the total retirement portfolio, making annual adjustments for inflation. This kind of conservative withdrawal strategy can reduce the risk of depleting your savings while helping to ensure your financial stability.

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Reducing Your Stress

It's especially important to prioritize emotional and mental well-being as we grow older.

Meditation and mindfulness can be effective in alleviating stress, enhancing your quality of life and boosting your overall wellness. These practices are centered on relaxation and being present in your own life, and they can be seamlessly incorporated into everyday life. Studies have shown that those who do see improvements in cognitive functions such as memory, problem-solving abilities and attention.

MEDITATION AND MINDFULNESS

One of the easiest ways to manage mindfulness is by paying attention to the present rather than dwelling on past mistakes or future anxieties. This change in perspective, or mindfulness, has been shown to reduce levels of the main stress hormone cortisol, resulting in a more centered way of thinking. Regularly meditating has been proven to alleviate symptoms of depression and anxiety.

You're supporting your emotional health by nurturing a positive mindset while boosting self-awareness and improving your emotional control. Meditation can contribute to lower blood pressure, a more robust immune system and better sleep quality. Studies show relaxation can alleviate physical symptoms linked to chronic stress like headaches and muscle tension.

HOW TO BEGIN

To practice mindfulness, start by focusing on your breathing. Locate a quiet spot where you can sit comfortably, close your eyes and concentrate. Take a deep breath in through your nose, hold it briefly and then exhale slowly through your mouth. Focus on the feeling of your breath, allowing all your other thoughts to fade away. You might focus on your extremities and observe any tension or feelings. Gradually move your attention inward. You're releasing physical tension while strengthening the mind/body connection. Dedicating just five minutes a day to these



practices can quickly reduce stress.

DAILY ROUTINE

Next, begin integrating mindfulness into your daily tasks. When doing things like walking, eating or gardening, try to fully immerse yourself in the present moment. Pay close attention to the sights and sounds, but also the textures and smells of everything surrounding you. In this way, any still moment in your life can become a moment of mindfulness.

You may find other helpful suggestions through specialty apps or guided meditation sessions, including activities designed specifically for novices.

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About Social Security

More than 70 million Americans receive payments from Social Security. The program provides retirement, disability, survivor and family benefits for almost every American worker.

Unfortunately, experts say the monthly benefit sometimes isn't enough to pay all of a senior's bills.

Estimate Payments

It's important to understand — ideally before you retire — how much you'll be getting each month for Social Security. The average Social Security payment for all retired workers was \$1,657 per month in 2022. The Social Security Administration offers a variety of tools to estimate payment, or you can contact a representative at (800) 772-1213.

You Have Options

There are some considerations when it comes to Social Security benefits for married couples, widows, widowers and former spouses.

Know what you're entitled to and how it may affect the benefits you're eligible to receive. If you worked abroad or had a government job, it may also change your benefits.

When Can You Apply?

The Social Security Administration says you can apply for the monthly retirement benefit any time between 62-70. The amount you get will be higher the longer you wait to apply, the agency says.

Medicare and Social Security

At age 65, you're eligible for health care benefits through Medicare. You can sign up for Part A or Part B benefits, both of which run through Social Security. However, the agency warns that the cost of Part B will be taken out of the monthly benefit amount.

Taxes

You may have to pay federal income taxes on Social Security benefits if your combined

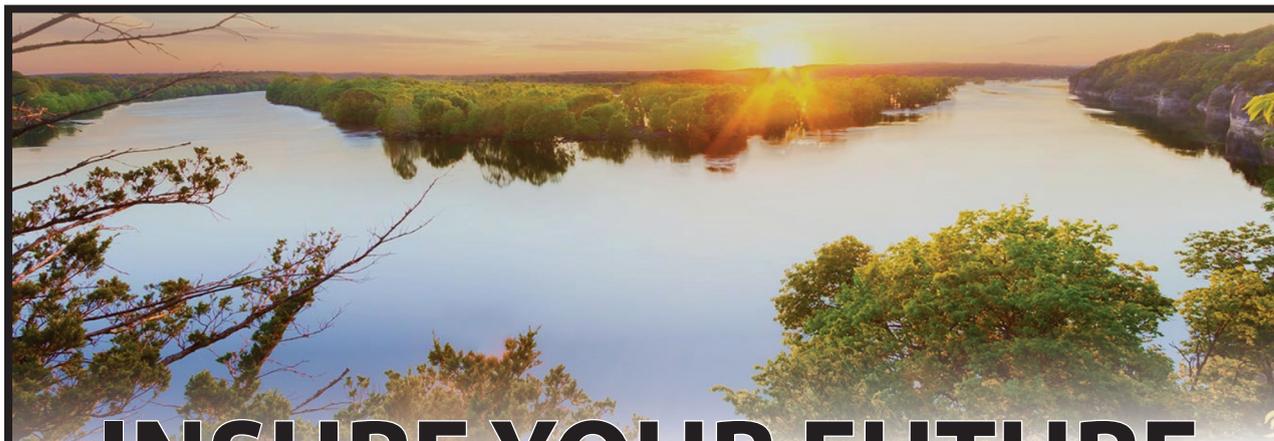


income (50% of your benefit, plus any other income) exceeds \$25,000 per year filing individually or \$32,000 per year filing jointly. The taxes can be withheld from your payment.

Work and Social Security

Your Social Security benefit may be reduced if you earn more than your earnings limit in a year before full retirement age. After full retirement age, you can earn as much as you like without reducing your benefit.

You may also be eligible for Social Security benefits because of a spouse's work. The amount of that benefit is highest at full retirement age and it doesn't increase if you wait to apply. If your spouse is deceased, you may be eligible for survivor benefits at age 60, or 50 if you are disabled.



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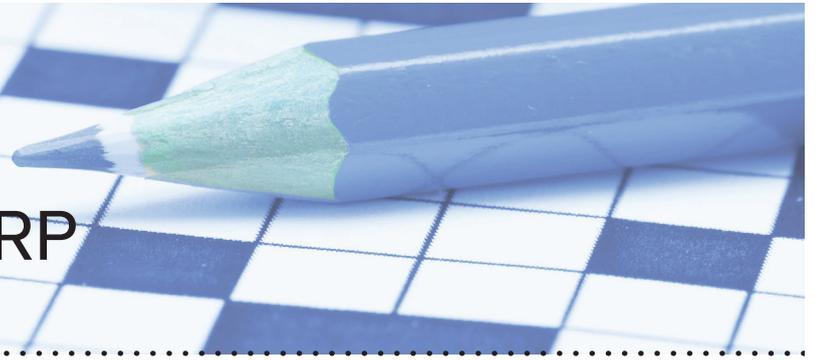
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Word Search N°2 / Places

R M W B R S A L A B A M A I A
O A K L A N D E R O M A N M J
M L Z L O H S W A B K O R E A
E T L I B I A N B O A U R S P
L A O S O C N M I N B C U B A
D K C B M O T H A N U B E R N
A S U D A N O U O S L O U G Q
K S O T H G D N N T E H R A N
A A G M A O O A N E W A R K C
R M A Z A H M N T U N I S D S
K O B U K I I S K I A T H O S
S A O I T R N B I M B I R V E
H A N O I A G E I A I A A E S
C S N W T N O L V L C P E R U
F I C A R I A N S I O T R O Y

WORDS: Abico / Alabama / Arabia / Bahamas / Bern / Boise / Bonn / Burma / Congo / Cuba / Dakar / Dallas / DC / Dover / Gabon / Haiti / Hanoi / Hunan / Icarian / Icaros / Iowa / Iran / Iraq / Japan / Kabul / Korea / Laos / Libian / Lima / Maine / Mali / Malta / Newark / Oakland / Ohio / Omaha / Oslo / Peru / Roman / Rome / Samoa / Sana / Santo Domingo / Skiathos / Sudan / Tehran / Tobago / Troy / Tunis / UK / USA / Utah

Reducing Debt

The Federal Reserve's Survey of Consumer Finances found that debt in households headed by people 65-74 quadrupled from 1992 to 2022. For those over 75, it increased sevenfold.

"Credit card debt is one of the biggest problems seniors have today," said Jason Athas, manager of educational programs at Debt Management Credit Counseling Corp., a nonprofit that provides debt relief and counseling.

High interest rates, often topping 30%, can cause credit card debt to get out of hand, even if seniors pay more than the minimum payment every month.

Consolidating Debt

Consolidating high-interest credit card debt to a lower interest loan is one way to pay off problematic debt. It may be worth a look if there are multiple credit cards with outstanding balances. Debts can be consolidated by using a low- or no-interest balance transfer, a debt consolidation loan, a home equity line of credit or a debt management plan.

Medical Debt

A common debt for older Americans is unpaid medical bills. Older Americans had nearly \$54 billion in unpaid medical bills in 2020, the National Council on Aging says. Among the four million older adults with medical debt, nearly all said they had health insurance. So much of that medical debt are things such as copays, deductibles and out-of-network charges.

The NCOA says to regularly review medical bills for errors and ask for itemized bills. Negotiate to try to lower the amount due or ask about financial assistance. Under the Affordable Care Act, nonprofit hospitals must provide free or discounted health care to people struggling to pay medical bills.

Use Benefits

Millions of older people are missing out on benefits they're owed, NCOA says. Its BenefitsCheckUp program (benefitscheckup.org) connects seniors and people with disabilities with benefits programs that can pay for health care, medicine, food, utilities and more. In some locations, seniors may be able to talk to a benefits enrollment specialist to help them see what they qualify for.

Since 2001, nearly 10 million people have used the program to find more than \$42 billion, NCOA says. It is free, confidential and no registration is required. A helpline is in operation Monday through Friday, 8 a.m. to 7 p.m. Eastern Standard Time. Call 800-794-6559.



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A	I	N	U		A	O	R	T	A		A	P	E	X	
A	N	T	S		S	T	O	A	T		L	O	T	I	
	K	I	T	C	H	E	N	C	A	B	I	N	E	T	
			A	R	Y	L		C	R	O	P				
S	U	A	V	E		S	P	A		O	H	B	O	Y	
E	S	C	U	D	O		A	T	E			H	U	E	
P	E	R	S	O	N	A	N	O	N	G	R	A	T	A	
I	R	E			E	L	D			D	O	I	N	G	S
A	S	S	A	Y		L	A	B		I	N	G	O	T	
			L	E	V	A		R	I	N	G				
B	E	E	F	W	E	L	L	I	N	G	T	O	N		
A	L	A	R			N	O	O	N	E		O	V	A	L
R	U	S	E			U	N	D	E	R		N	I	P	A
F	L	E	D			E	G	E	S	T		E	D	A	M

Sudoku N°1

7	1	6	5	9	3	8	4	2
8	5	4	1	2	6	9	7	3
3	2	9	7	8	4	5	6	1
2	4	5	6	1	9	7	3	8
9	3	7	2	4	8	6	1	5
1	6	8	3	5	7	4	2	9
6	7	2	8	3	5	1	9	4
5	9	1	4	6	2	3	8	7
4	8	3	9	7	1	2	5	6

Word Search N°1 / Food

F	J	E	L	L	Y	K	E	T	T	L	E	N	P	P
P	L	U	M	P	I	E	P	E	E	L	O	C	H	E
O	L	U	G	D	L	B	C	A	T	C	H	A	R	A
T	T	S	T	E	W	A	L	L	A	M	N	F	R	S
M	U	G	W	E	H	B	A	B	A	I	V	E	A	L
G	R	O	G	P	O	S	D	H	S	I	L	G	X	
O	T	I	N	F	T	N	L	T	T	R	R	W	O	K
O	L	X	O	A	O	K	E	R	D	R	A	N	U	C
S	E	C	A	T	E	R	U	R	N	R	A	C	T	H
E	S	G	A	F	M	G	A	A	A	P	T	P	K	E
S	O	B	G	R	O	L	D	G	S	I	U	A	H	D
A	U	E	O	Y	U	W	U	T	E	P	B	C	I	D
B	P	E	A	T	O	S	I	N	K	E	L	R	B	A
L	I	R	T	N	L	L	K	A	C	U	G	C	U	R
E	T	N	S	G	B	A	K	E	Q	H	M	I	N	T

Word Search N°2 / Places

R	M	W	B	R	S	A	L	A	B	A	M	A	I	A
O	A	K	L	A	N	D	E	R	O	M	A	N	M	J
M	L	Z	L	O	H	S	W	A	B	K	O	R	E	A
E	T	L	I	B	I	A	N	B	O	A	U	R	S	P
L	A	O	S	O	C	N	M	I	N	B	C	U	B	A
D	K	C	B	M	O	T	H	A	N	U	B	E	R	N
A	S	U	D	A	N	O	U	O	S	L	O	U	G	Q
K	S	O	T	H	G	D	N	N	T	E	H	R	A	N
A	A	G	M	A	O	O	A	N	E	W	A	R	K	C
R	M	A	Z	A	H	M	N	T	U	N	I	S	D	S
K	O	B	U	K	I	I	S	K	I	A	T	H	O	S
S	A	O	I	T	R	N	B	I	M	B	I	R	V	E
H	A	N	O	I	A	G	E	I	A	I	A	A	E	S
C	S	N	W	T	N	O	L	V	L	C	P	E	R	U
F	I	C	A	R	I	A	N	S	I	O	T	R	O	Y



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- Extreme sensitivity to touch

Motor symptoms

- Muscle weakness, especially in the feet
- Muscle twitching or cramps
- Muscle atrophy or thinning
- Foot drop, or difficulty lifting the front part of the foot
- Inability to move if motor nerves are affected

Other symptoms

- Burning pain, which is often worse at night
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- Loss of balance and coordination
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- Lightheadedness
- Emotional distress
- Trouble sleeping



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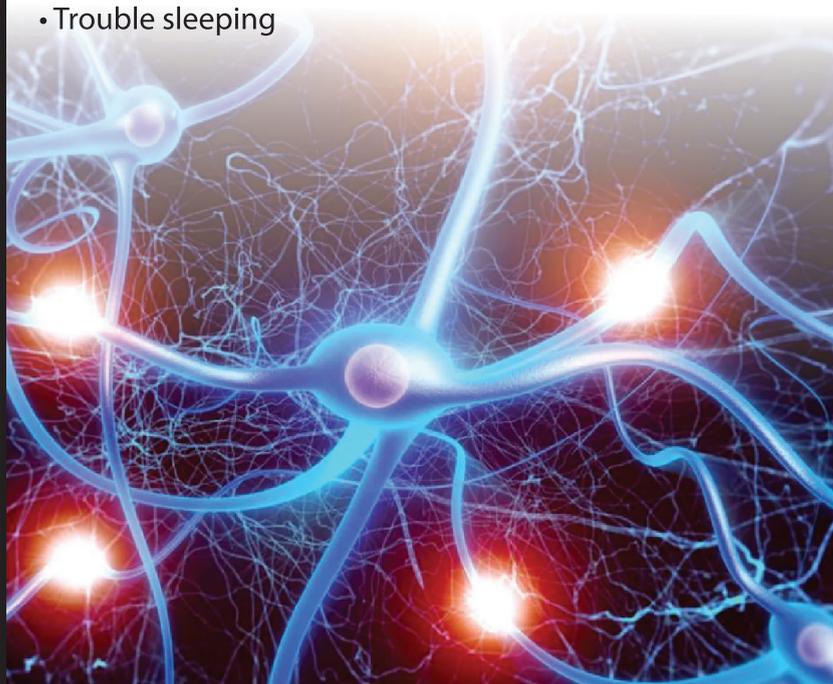
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