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## How To Avoid Falls

A few simple steps can help ensure you don't experience a mishap. As many as one-third of seniors suffer a fall every year, according to the National Institutes of Health. But you don't have to be one of them.

Recommended precautions coupled with a few targeted exercises can lower your risk. Balance is a key element, along with awareness of the hazards that surround your daily life. Living upstairs and certain medications may increase your likelihood. These falls are particularly hazardous if there's an associated hip injury.

Here's how to avoid falls:

#### **CONSULT A PRO**

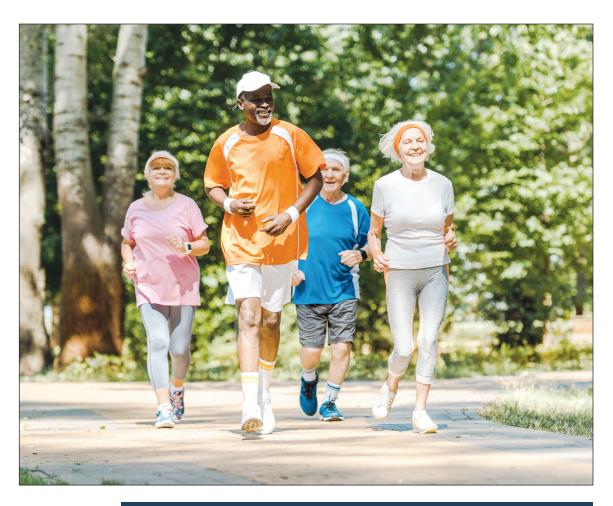
Talk about your fall risks with your doctor, since they'll be intimately familiar with your prescription medications, related health conditions and history of injury. Joint pain, eye or ear disorders and shortness of breath can also be key indicators for potential falls. Medical professionals can offer helpful advice to help limit these risks. They might also adjust your prescriptions, in certain instances. Trainers can also help tailor a regimen just for you. Easier weight-bearing activity like climbing stairs or walking can actually slow down osteoporosis, a disease that weakens your bones.



Many older adults end up taking bigger risks because they're afraid of falling. They may avoid shopping, walking or certain social activities in a misguided effort to keep themselves safe. But being inactive actually increases your chances of a fall. Any form of exercise where you're moving your body can help lower these risks, but pay particular attention to balance routines that will provide a better defense against a fall by strengthening your core. Walking, jogging and swimming are some of the most convenient and easiest exercises, and they help with both coordination and balance. Your confidence will grow by leaps and bounds, while extending the period of time you can live independently.

#### **RECOMMENDED EXERCISES**

Small changes can make a big difference when it comes to falls. Leg raises, done from behind a sturdy chair, strengthen your hips and thighs. The National Institutes of Health also recommend walking heel to toe and standing on one foot, in order to strengthen your balance. As you get stronger through a steady exercise program, begin using only one hand on the chair exercises. Then switch to only a single finger, and continue working until you can complete this routine without any assistance from your hand.



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## Is Renting Right For You?

You may find that you no longer need all of that space. The children have moved away, and your home office is never used anymore.

Downsizing may be the best move. But why get tied into another 30-year mortgage as you head into retirement? Renting a smaller space has its own benefits — both financial and social. Here's a look:

#### WHY NOT DECLUTTER?

Downsizing offers you an opportunity to take stock of the things you've collected over the years — and to get rid of extraneous items you really don't need. It might be the furniture from a spare bedroom you'll no longer have, or collectible items that have grown in worth. Sell them to turn a quick profit, or donate them to someone in need.

#### **GROW YOUR NEST EGG**

Even if there is a security deposit on your new rental, it won't approach the down payment needed for a new home. You also won't have to pay real estate taxes anymore. At the same time, you can use proceeds from the sale of your former home to pay down any lingering debts. Use the extra funds, plus anything you make from selling those unneeded home items, to grow your nest egg. Having a bit of additional cash on hand can be very comforting as we age, whether you choose to direct it to monthly bills or that special indulgence you were waiting to enjoy.

#### **COMMUNITY AND AMENITIES**

Many rental properties come with a host of amenities bundled into the monthly costs, including pools, dog parks and gymnasiums. They also will typically have common areas where people can gather to get to know one another, and may even host special events for you and your fellow renters. They're great opportunities to create an instant sense of community. You may also be able to find age-restricted properties where everyone is a senior, just like you.

#### **LET GO OF MAINTENANCE**

You've spent your whole life dealing with property upkeep and yard work. When you rent, repairs and maintenance become the landlord's responsibility. Give yourself a needed break from worries about loose shingles, mowing the lawn, or problems with the air conditioning. Someone else will pick up the tab, and you won't have to risk injury while climbing ladders or trimming trees.



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## Finding a New Hobby

You've retired after a lifetime of work — now what? Our golden years are certainly an opportunity to relax, but you might find yourself with a little too much extra time.

Going back to the endless bustle of a five-day work week isn't the answer, but neither is being bored silly. That's when finding a new hobby might be smart.

You can keep yourself engaged and entertained, make new friends and maybe help your community through meaningful volunteer hours that simply weren't possible before.

#### **TRY NEW THINGS**

As busy parents raising a family, building a career and trying to find time for one another, there probably wasn't much calendar space left for things like becoming artsy or trying a new recipe. Things are different into retirement, as time now allows you an opportunity to express yourself through painting, woodworking projects or sewing. You'll be sparking your imagination and keeping your mind sharp while creating one-of-a-kind objects to enjoy or gift to others. Beer or wine making are growing trends, or consider old standbys like gardening or crochet.

#### **JOIN A CLUB**

Seek out local chapters of nationwide clubs, or ask around. You can create fast new friends among people with common goals. If established clubs like those aren't nearby, or don't exactly dovetail with your interests, consider starting one yourself. People in your friend and family group may have suggestions about unaddressed needs in your community. Aim toward those goals then, once you've begun building a foundation base of members, begin work on a new project together.

#### **BECOME A VOLUNTEER**

If you've always believed in certain causes but weren't able to schedule time to get involved, now's the time to volunteer. These efforts are also a great way to meet new friends, while also creating a sense of civic pride and enriching your community through services provided to schools, rights groups, health care or other nonprofits.

#### **SAVING MEMORIES**

As we get older, we naturally become more interested in documenting and saving memories for future generations. Consider writing projects or scrapbooking as a way to turn your stories into lasting creative ideas. These hand-crafted stories and inventively collected images will become a treasure trove of family history, fun vacations, personal milestones and favorite moments. If you find yourself particularly interested in writing, let your imagination run wild through novels, poetry or short stories.





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### Changing Your Nutritional Needs

Eating right becomes even more important as we age. Diets should conform to our changing needs, with a specific focus on reducing inflammation, strengthening bones and lowering blood pressure.

The recommended daily balance of vegetables, fruits, proteins and whole grains builds a foundation for health. But even those who are trying hard can find hidden dangers, as with sodium. That's just one of the issues that we need to address when dealing with specific issues associated with getting older.

Here are three habits to incorporate into your regular diet in order to promote better senior health.

#### **FOCUS ON OMEGA 3**

Seniors are more prone to heart disease, arthritis and cancer, and the risks can be lowered by focusing on regular intake of Omega 3 fatty acids. They're usually associated with specific kinds of fish, but you can also find these inflammation-reducing nutrients in walnuts, flaxseed and canola oil. Physicians recommend that seniors eat foods rich in Omega 3 fatty acids at least twice each week. If you're struggling to meet that standard, consider purchasing a supplement — but check with your doctor first.

#### **BOOST YOUR CALCIUM**

Calcium becomes a critical need as we get older, as it helps with bone health and can lower blood pressure. Both are particularly important for seniors, but calcium is critical for those who are prone to falls. Women over the age of 50 and men over 70 should get at least 1,200 milligrams of calcium a day, according to the World Health Organization. That's about four cups of dairy milk, fortified nondairy products made from soy or almonds, and calcium- enriched orange juice. If those aren't palatable, you can also get the calcium you need from certain foods – including cheese, kale, yogurt, winter squash, sardines, almonds, tofu, collard and mustard greens.

#### **WATCH SODIUM INTAKE**

One of the most important things to do in the fight against hypertension is lower your intake of sodium. Begin by sharply cutting back or preferably eliminating usage of table salt or salty seasonings. Many foods are already very high in sodium, including soups, processed foods and meals at many restaurants. Limit your intake of those items, and watch how you're doing by consulting product labels. Many canned vegetables, nuts, luncheon meat and even breads have a surprisingly high amount of sodium.

## The Role of Diet in Fitness

Working out isn't enough if you're still making poor food choices. Combine your physical fitness goals with a commitment to eating right in order to achieve a healthier lifestyle.

Even small tweaks to your diet can have a huge impact when combined with a smart workout plan, providing the energy you need while controlling your weight.

As with any exercise regimen, consult your doctor before making wholesale changes in your daily menu, in particular if you're on a special diet or unfamiliar with healthier choices.

#### **WHAT YOUR BODY NEEDS**

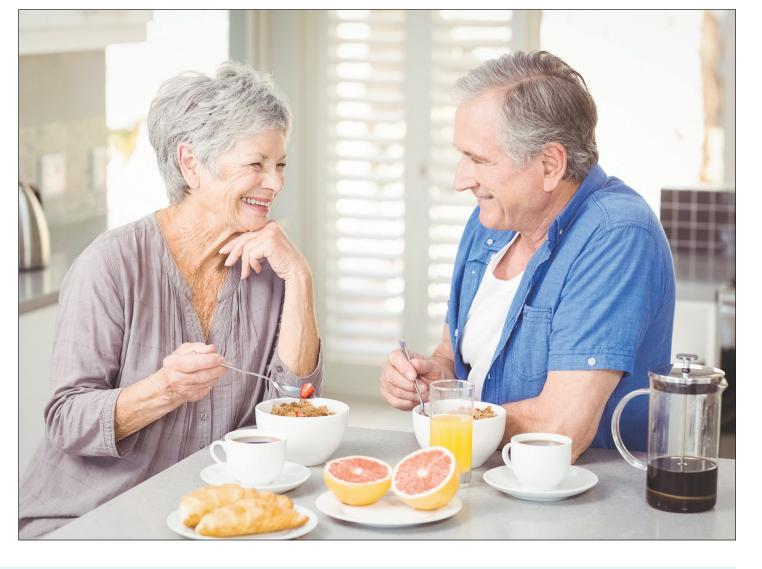
Pay attention to things like protein, which remains vitally important as we age. Higher consumption levels can reduce the symptoms of sarcopenia, the natural loss of muscle mass, function and strength among seniors. Proteins help us recover from exercise regimens, maintain mobility and balance, and build and retain strength. Some 30% to 35% of your total caloric intake should include protein, according to medical professions. Protein also helps with absorption of vitamins, energy levels and concentration. As you ramp up your physical activity, it becomes even more crucial.

#### **MIXING THINGS UP**

Eating right doesn't mean limiting your intake to salad or starving yourself. Keep yourself from boredom and hunger by mixing up your protein sources with healthier alternatives like fish, peas, chicken and beans. They're packed with nutrients, and can be prepared in a seemingly endless number of ways. Incorporating more vitamin-rich vegetables in your life not only helps ensure wellness, they can also be surprisingly filling. Promote your bone health by enjoying fat free or low-fat dairy items that are fortified with vitamin D.

#### **REWARD YOUR EFFORT**

You've probably heard the old saying about all work and no play. The same caution should be taken with your healthier diet. As you eat and exercise your way to wellness, don't forget to acknowledge the small victories that propel this journey. Indulge in a small dessert or favorite snack to avoid becoming discouraged. They can be a great reward for when you reach that all-important next goal. Worried you might back slide too far? There are also a huge number of non-food rewards that may inspire you. Consider treating yourself to a massage, facial, manicure and pedicure, or spa day. Purchase a small gift for yourself, even if it's only a trip to the stylist. Then get back out there!



# How Fit Are You?

Take a baseline exam before getting started on a healthier lifestyle Exercise is even more important as we age, but there are risks with overdoing it.

In particular if you have been less active for a while, diving into a new exercise regimen with too much gusto can lead to frustration, painful soreness and even injury. Yet it's still important to maintain a regular schedule of exercise into order to keep yourself in good shape.

You should always consult your doctor before making any big changes in your level of physical activity or your diet. Here are some other key factors in determining your fitness.

#### **CURRENT HABITS**

Muscles can shrink and bones become more brittle into our senior years, but exercise and proper nutrition can slow or even halt that process. Before you join that

new gym, or set off on an ambitious run, take a good look at your current habits. Avoid exercising beyond your limits by determining how much time you spend sitting every day, how often you've been active in the last months and the exercise activities that you're taking part in. If you've been leading a more sedentary life, ease into your new plans. Start small and work your way up to larger goals.

#### FITNESS TESTS

You can monitor your own initial progress by conducting personal endurance testing. Time yourself walking over a prescribed distance and see how your body reacts. Is your heart rate too high, or are you breathing very fast? Shorten the length to begin with, and then begin extending your walk as you get stronger.

Keep track of your time as you walk for the most up-to-the-minute gauge on how you're improving. Start with only a few reps when doing arm curls, sit ups or other strength-building routines. Be on the look out for pain, weakness or soreness. Finally, pay close attention to your balance. Track how long you can stand on one foot. Just make sure you're near something sturdy to grab onto, if needed.

#### **FOCUSING ON HEALTH**

As you gather more information, areas of improvement will become clear. You'll be building strength and endurance every day, as you push yourself a little bit more. Add an extra block, and then a few more and then a mile. Do an extra set with the weights, and watch as the benefits grow.

## Friendships Are Important

Seniors may lose touch after downsizing or retirement. Studies show that there's never a more important time to keep up with these old connections. But even the strongest relationships may have been somewhat reliant on proximity. Then you move away or stop regularly going to the office, and it may suddenly be hard to maintain the easy camaraderie that existed before.

The good news is that it's easier now to stay in touch with faraway friends through the modern technology of a cell phone. You'll be able to keep up with one another again through texting, sharing pictures, and on social media — so you'll always feel connected. Then you can use your phone to set up lunches, dinner parties and trips out in the real world.

#### **BENEFITS OF FRIENDS**

Research has repeatedly confirmed that healthy, close friendships are a major contributing factor in our overall health. That's especially true for seniors, who are more active when they are part of a circle of friends. Reaching out may be uncomfortable, in particular if it's been awhile. But try to remember how close you once were,

when life brought you together on a more regular basis — and trust that you can be again, with a little help from technology. As you rebuild your friend-filled life, you'll find new energy and support. That's good for your emotional health, too.

#### **TEXT AND SOCIAL MEDIA**

Our phones allow us to share the little moments that make up an intimate friendship, either through texts or social media. If you don't have your old friend's phone number, try searching for them through the apps that are most popular with your social group. Connect there with a re-introductory message, then share your direct contact details. If both of you are active in posting thoughts, memories and photos, you'll be part of one another's daily lives again.

#### **WIDENING YOUR CIRCLE**

Social media also allows you to confirm new friendships by connecting with those who you meet along the way at social events, club meetings, church or the library. If you're new to an area after relocating, look for online groups based in your new neighborhood or town. Senior citizens centers will also sponsor events where a foundation for your new support group can be found. Keep an eye out for notices about sponsored parties, golf outings or share boat trips, dances or volunteer opportunities.



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### How to Avoid Phone Scams

Seniors are a prime target in this fast-growing crime wave. Today's thieves can snatch your wallet without ever leaving the comfort of their own home. All they need is a telephone.

Once seniors answer, scam artists try to steal money from their unsuspecting targets by using telemarketing schemes or investment swindles. Others may lie about huge windfalls from the lottery or the will of a long-lost loved one.

Protect yourself by learning how to recognize these scams, and to react before they get their hands on valuable information that can turn your financial world upside down.

#### **COMMON SCAMS**

Fake telemarketing phone calls are the most common, and unfortunately the easiest to pull off. Seniors are more home bound than others, so they inevitably make more phone purchases than younger age groups. In fact, the rate is reportedly twice the national average. Eventually, seniors become comfort-



able with giving out sensitive details over the phone — and then they let their guard down.

Lottery or will-related scams are often associated with so-called "pigeon drops." In this scam, the con artist says a large sum of money is waiting to be claimed, but a goodfaith contribution has to be made in order to complete the transaction. Typically, they offer some split of the fake proceeds, but only if you will assist them. That's not how estates or lottery winnings are distributed. Beware of anyone offering an investment proposition

that sounds too good to be true. It usually is.

#### **RECOGNIZING AND REACTING**

Being aware of how you'll typically be contacted in these situations is also critical. Bill collectors, the federal government, law enforcement and estate attorneys will not make initial contact with you by phone. There is always a verifiable paper trail involved, either by regular U.S. mail or a signed, certified document. You should hang up immediately, even if someone identifies themselves as an agent from the Internal Revenue Service or a sheriff's deputy. Fines are never required to be immediately paid over the phone.

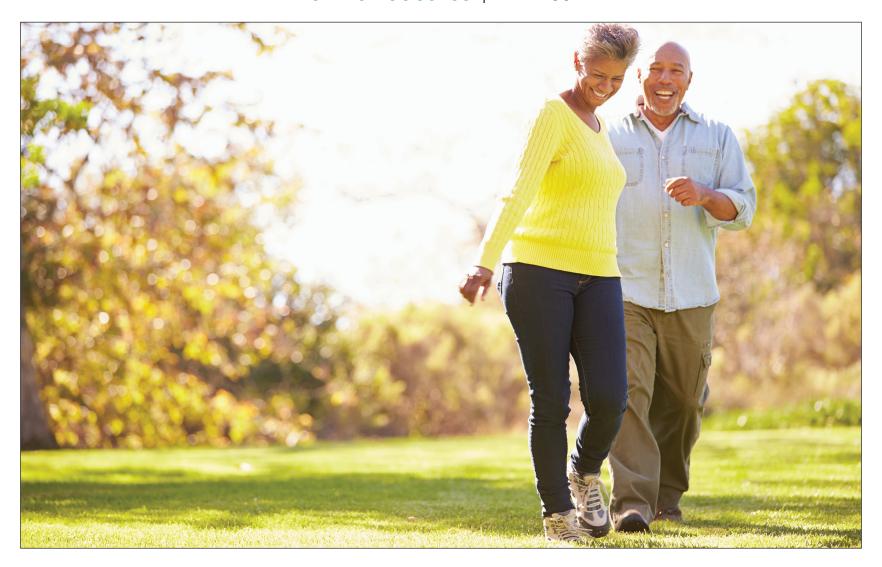
Do not engage in a conversation, since you could be risking persuasion. Report suspicious calls to the Federal Trade Commission, either at (877) FTC-HELP or through their website at ftc.gov. They'll share this information with law-enforcement agencies everywhere. Discuss these calls with your friends and family as well, so that they will be on guard against scammers.

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## Why You Should Walk More

One of the easiest things you can do provides big dividends. You don't need any specialized equipment or gear, just a pair of good shoes and some wide-open spaces.

Researchers have confirmed that walking helps lower stress, regulate blood sugar and lower blood pressure. It can also help you control your weight.

Even just a few minutes of walking every day can lead to a noticeable boost in overall health. Do more, and you'll build the needed endurance to go further still.

Just remember to consult your doctor before starting. They will have specific recommendations that will help you tailor an exercise regimen to your specific needs and abilities.

#### **START SLOWLY**

The temptation may be to lace up and criss-

cross every sidewalk in your neighborhood. It's important to pace yourself, in particular early on, so that you don't overdo it.

Beginning senior walkers should try five- or 10-minute intervals. You'll see better health and fitness without risking soreness or undue pain. Make sure you have sturdy but comfortable shoes, since they can be a ready cause of stumbles, falling, strains and stiffness.

#### **INCREASING INTENSITY**

Once you've gotten into a regular routine, and can walk longer distances without tiring out or breathing too heavily, begin revving up. Varying your speed and intensity will have a greater impact on heart health and blood pressure problems. Inclines and interval settings on treadmills are a great way to accomplish this goal, but you can also adapt your personal approach out in the real world. Find

a slightly sloping hill in your neighborhood or park and circle back around to it often.

#### **KEEP TRACK**

Add a step-tracking app to your mobile phone, if it's not already pre-installed. They can be a powerful tool in keeping up with how far you've come — while also serving as an aid in setting reasonable goals for where you'll go next. You might be surprised by how many steps you're taking while participating in everyday activities around the home and office, like dog walking or lawn mowing. Set goals for how far you'll walk taking those organic steps in mind, and they might be more easily achieved than you ever imagined. Wearable technology like smart watches can also track your heart rate and other health data that will help as you continue reaching new heights.

## Adopting A New Pet

Furry friends can provide needed physical, emotional and mental health benefits. Seniors are at higher risk for isolation and depression, the National Institutes of Health confirm. Pets can help fill the void.

They provide companionship for those whose children have moved far away, or comfort for others who may have lost a spouse or close friends. Their loyalty, compassion and joy can also lift our spirits on even the worst days.

Seniors with pets also get one more very important health benefit from pets: They often help us remain more active.

#### **GETTING OUT THERE**

People who are 65 and older should get at least 150 minutes of moderate activity on a weekly basis, according to the Centers for Disease Control and Prevention. Pets will often help encourage a more active lifestyle. Dogs like to walk, for instance, and any kind of pet will require regular trips out to the pet store or local veterinarian's office. Even playing with your cat inside is its own kind of exercise.

#### **ENJOYING THEIR COMPANIONSHIP**

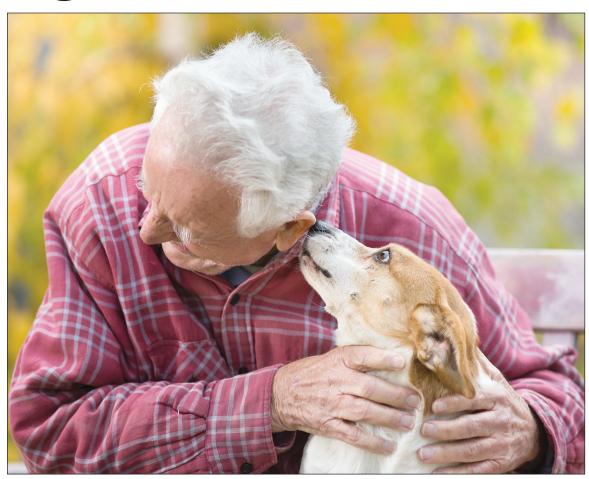
Animals are the very best kind of roommates, because they love us unconditionally. Studies have consistently shown that having a pet will significantly reduce loneliness and symptoms of depression. This form of unwavering companionship has even been shown to reduce stress and lower blood pressure for some pet parents.

#### LIVING IN THE PRESENT

Many of us spend a lot of time thinking about the past or worrying about the future, while pets tend to live in the here and now. Their needs, wants and happiness are occurring in real time, and this encourages those around them to live in the present. Similarly, becoming such a central figure in another living creature's life automatically leads to a shared existence. As you feed, pet or walk them, a sense of being valued and useful inevitably follows. In time, many find that these regular routines aid in reducing anxiety and lead to better sleep patterns.

#### **BEING MORE CONNECTED**

Do your research before committing to any pet, since they all have unique needs that you may not be able to address. Those who are less active, for instance, may not want a large breed dog. Younger pets of any variety require more attention, too. But whichever you choose, you'll likely see an increase in socialization. Animals are ice-breakers, whether you're out and about on a walk or when friends come over to visit.





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