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Age essential summer 2019

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Benefits of growing older

Eat healthy at age 50
and beyond

Add dating to your to do list

Travel is key after retirement

Popular sports for seniors

Seniors are becoming more tech savvy



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# Ageless SUMMER 2019

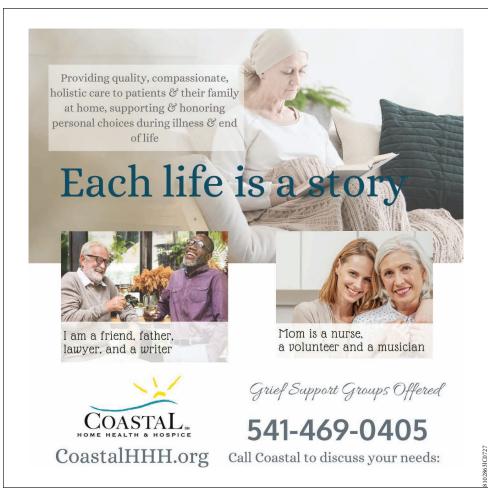


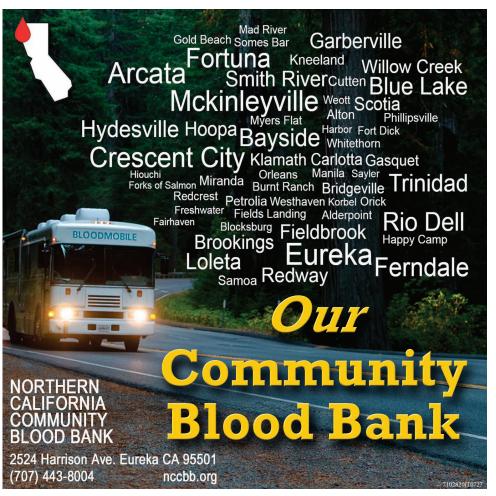
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# Benefits of growing older outweigh the negatives

Many people are quick to think of growing older in a negative light. Although there certainly are some side effects of aging that one may wish to avoid, people may find that the benefits of growing older outweigh the

Seniors are a rapidly growing segment of the population. In the United States, the Administration on Aging states that the older population persons 65 years or older — numbered over 46.2 million.

With so many people living longer, it's time to celebrate the perks of getting older rather than the drawbacks. Here are some great benefits to grow-

• Higher self-esteem: The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher self-esteem climbs. Qualities like self-control and altruism can contribute to happiness.

• Financial perks: Seniors are entitled to discounts on meals, museum entry fees, movies, and other entertainment if they're willing to disclose their ages. Discounts are available through

an array of venues if one speaks up. Seniors also can enjoy travel perks, with slashed prices on resorts, plane tickets and more.

• Reasoning and problem-solving skills: Brain scans reveal that older adults are more likely to use both hemispheres of their brans simultaneously — something called bilateralization. This can sharpen reasoning skills. For example, in a University of Illinois study, older air traffic controllers excelled at their cognitively taxing jobs, despite some losses in short-term memory and visual spatial processing. Older controllers proved to be experts at navigating, juggling multiple aircrafts simultaneously and avoiding collisions.

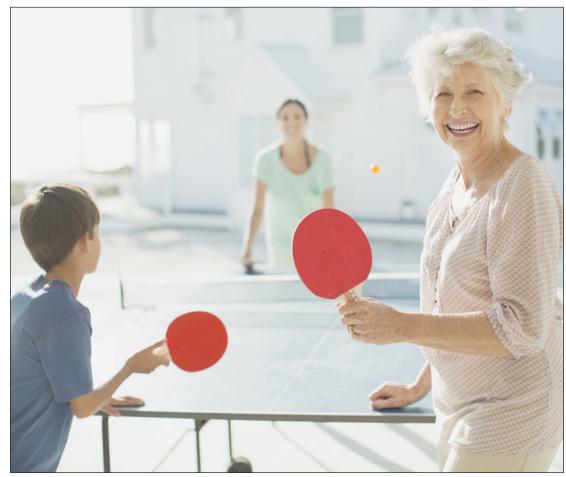
• Less stress: As people grow older, they are able to differentiate their needs from wants and focus on more important goals. This can alleviate worry over things that are beyond one's control. Seniors may realize how little the opinions of others truly mean in the larger picture, thereby feeling less stress about what others think of them.

Growing older may involve gray hair or wrinkling skin, but there are many positive things associated with

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# Eat healthy at age 50 and beyond

A balanced diet is an integral element of a healthy lifestyle for men, women and children alike. But while kids and young adults might be able to get away with an extra cheeseburger here or there, men and women approaching 50 have less leeway.

According to the National Institute on Aging, simply counting calories without regard for the foods being consumed is not enough for men and women 50 and older to maintain their long-term health. Rather, the NIA emphasizes the importance of choosing low-calorie foods that have a lot of the nutrients the body needs.

But counting calories can be an effective and simple way to maintain a healthy weight, provided those calories are coming from nutrient-rich foods. The NIA advises men and women over 50 adhere to the following daily calorie intake recommendations as they attempt to stay healthy into their golden years.

#### Women

- Not physically active: 1,600 calories
- Somewhat active: 1,800 calories
- Active lifestyle: between 2,000 and 2,200 calories

#### Men

- Not physically active: 2,000 calories
- Somewhat active: between 2,200 and 2,400 calories
- Active lifestyle: between 2,400 and 2,800 calories

When choosing foods to eat, the NIA recommends eating many different colors and types of vegetables and fruits. Phytochemicals are substances that occur naturally in plants, and there are thousands of these substances offering various benefits. The Produce for Better Health Foundation notes that a varied, colorful diet incorporates lots of different types of phytochemicals, which the PBH says



have disease-preventing properties.

The NIA also advises that men and women over 50 make sure at least half the grains in their diets are whole grains. Numerous studies have discovered the

various benefits of whole grains, which are loaded with protein, fiber, antioxidants and other nutrients. Whole grains have been shown to reduce the risk for diseases such as type 2 diabetes, heart disease and

some types of cancer.

Another potential hurdle men and women over 50 may encounter is a change in their sense of smell and taste. A person's sense of smell may fade with age, and because smell and taste

are so closely related, foods enjoyed for years may no longer tantalize the taste buds. That can be problematic, as many people instinctually add more salt to foods they find bland. According to the U.S. Office of Disease Prevention and Health Promotion, older adults should consume no more than 1,500 milligrams of sodium per day. That equates to roughly 3/4 teaspoon of salt. Older men and women should resist the temptation to use salt to add flavor to foods, instead opting for healthy foods that they can still smell and taste. In addition, men and women should mention any loss of their sense of smell to their physicians, as such a loss may indicate the presence of Parkinson's disease or Alzheimer's disease.

Maintaining a healthy diet after 50 may require some hard work and discipline. But the long-term benefits of a healthy diet make the extra effort well worth it.

# Add dating to your retirement to do list

By Craig W. Armstrong

When people retire, they usually have a list of things they want to accomplish. Things that they never had time for when they were working. For some people, dating is something they didn't focus on for many years. They focused on their career, their children, or their hobbies. Let's face it, relationships take a lot of work and sacrifice and many people don't want the hassle. But now that they are in their "golden years," it might be nice to have a companion. Dating as a senior, in many ways, is easier than dating as

Many people feel pressure in dating because they are afraid that they won't find anyone to share their life. You've already got that one knocked. You have proven your self-sufficiency and your ability to take care of yourself. Let this calm any anxiety, you are looking for someone to spend time with, nothing more at this point.

Where do you begin? People your age are everywhere and it's likely many of them are looking for companionship too. Hopefully you have decided to be active in your retirement. The activities you choose will have people your age. Reach out, make friends and don't be shy.

Of course one of the best ways to meet new people is through friends and family. Let them know you are ready to "get back out there," and you would like their help. Do you go to church? This is another great place to meet



people

One way to meet people that may be new to you is online. There are dating sites that cater specifically to

people your age. Normally, the process requires that you complete a profile with personal information and that you answer questions about your likes and dislikes. Any quality dating site will charge for their service. Be sure to read the fine print, before giving them your credit card information. It may be a good idea to have someone who is cyber-savvy to look at the site before you commit.

Online dating is not something to take lightly. There are a lot of people out there who will take advantage of it and others who have intentions that are less than admirable. Be very cautious when going on a date with someone who you met online. Always make sure someone knows who you are meeting and when and where. Take a friend or family member along on your first date, if that makes you feel better.

Dating may be something you haven't considered for many years, but this is a new chapter in your life. Give it a try, see if it feels right. You may find a friend, a companion or something more.

## Make vacations and travel a key component of retirement

When the time comes to bid farewell to conference calls, meetings and daily commutes, retirees have open schedules to fill with whichever activities they choose. Travel is one exciting way to pass the time.

Traveling can be a rewarding prospect for active seniors, particularly those who successfully preplanned for retirement and have the income to fund various excursions. Many seniors, both in the United States and Canada, find that travel tops their to-do lists once they retire. According to Senior Travel magazine, new travel options are emerging for newly minted retirees looking for something a little different from the status quo.

The list of destinations retirees have at their disposal is limitless. The following ideas are some of the more popular ways retirees choose to travel.

• Road trips rule. Taking to the highways and byways is an excellent way to see the country. Seniors can customize their routes depending on which places they want to visit. RV travel can be as comfortable or as rustic as travelers prefer.



Many seniors spend months traveling in their campers, which offer many of the same amenities of home. Campsites and special RV hook-up sites offer the other necessities of traveling the open road.

• Genealogical tourism is popular. People hoping to trace their ancestry and visit their ancestral homelands are one of the fastest-growing travel segments. Visiting an old church in Europe where ancestors were married or buying food from a market in which a great aunt or uncle once worked leads retirees on many international adventures. Such trips provide travelers with a unique opportunity to understand their roots up close and personal while enjoying some interna-

tional travel along the way.

• Exotic tours can be exciting destinations. History buffs or adventure-seeking couples may be particularly attracted to exotic travel destinations that are slightly off of the beaten path. Travel tours may take vacationers to destinations such as excavation sites or backpacking through the rainforest. With

passport in hand, seniors can go just about anywhere their desires take them.

• Enjoy a relaxing seaside trip. A seaside vacation can be the perfect trip for seniors who want to put their feet up and sip some cocktails while watching the waves lap the shores. Many beach resorts offer all-inclusive packages for different age groups. Meals, excursions and hotel rooms can be bundled into one affordable, confusion-free price.

• Go cruising. Speaking of allinclusive vacationing, cruising seems tailor-made for those ages 50 and older because it offers the convenience of accommodations, food, entertainment, and transportation all in one. The various activities offered on the ship mean travelers can find ways to spend their time how they see fit. Cruising couples can opt to spend all of their time on the ship enjoying carefully prepared meals and entertainment or disembark and explore the various ports of call along the way.

Now that they have more free time, retirees can gear up for travel adventures to remember.

## Making new friends after a move or other life event

Downsizing and other life changes often find seniors leaving their comfort zones to move to new neighborhoods or regions of the country. It can be difficult to leave those comfort zones behind, especially when it means saying goodbye to close friends or family members. Establishing new social circles as a senior can be challenging. But with a little effort and the right attitude, seniors can meet new people and enjoy the excitement that comes with new friendships.

• Join a club. If you have a particular hobby or interest, rekindle it in your new location. Find a local gardening club, church-sponsored organization or fitness center where you can meet like-minded men and women. Ask the real estate agent who helped you relocate to make suggestions on where to find community information and read community notices in the local newspaper.

• Get a dog. Dogs make great companions inside of the house and also serve as an ice breaker when you are outdoors. Take plenty of walks and take advantage of opportunities for conversation when people come up to you to inquire about your dog. Explain your situation and you may make some new friends along the way.

• Volunteer your time. Many people make new friends through volunteering. Volunteer and you're

likely to meet people who share the same interests as you. Sign up with a favorite charity or volunteer at nonprofit events and look for familiar faces. Start talking to those people you meet again and again.

• Participate in church events. Places of religious worship are often cornerstones of a community, and they frequently host different events to get parishioners or members together. Read the bulletin and get involved in pot lucks, retreats, movie nights, and other church-sponsored events.

• Work at a school. Schools also serve as hubs of community activity. Volunteer or work for a local school and you will soon find yourself immersed in your community's weekday hustle and bustle. This is a great way to meet people and learn more about your new neighborhood in the process.

• Host your own party. Go out on a limb and plan a "new to the neighborhood" party. Put invitations in neighbors' mailboxes and invite everyone over for snacks and cocktails. Remember, neighbors may be just as nervous about new faces as you are, and a party is a great way to break the ice.

Change can be hard for people seniors starting out in new communities. With some gumption and a few strategies to get started, anyone can expand their circle of friends.



# Popular sports for seniors

A ge doesn't have to stop older men and women from enjoying their favorite sports. In fact, remaining active can improve physical and mental health.

If a doctor has confirmed that it is okay to participate in sports, these activities can help men and women 50 and older enjoy friendly competition and physical activity.

### Fishing

Fishing is more than just a leisurely day at the lake. Casting and reeling in your catch provides a good workout for the arms, legs and core muscles of the body. If you fish on the water, rowing out to your lucky spot provides additional cardiovascular exercise.

#### Golf

Golf is enjoyed by people of all ages. Requiring a combination of strategy and skill, golf also pays several physical dividends. Play at your own pace, taking your time walking from hole to hole so you can enjoy the sunshine and soak in the beauty of the course.

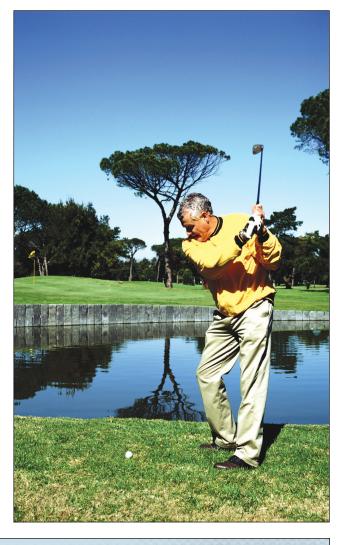
### Swimming

A few laps around a pool works your whole body. Swimming is attractive to seniors because it works the muscles and provides a cardiovascular jolt without putting any strain on the joints.

### Cycling

Many seniors are avid cyclists. You can ride a bicycle in competition or for pleasure. You can even vary your route depending on how physically intense you want the ride to be.

Seniors need not abandon their love of sport just because Father Time is catching up with them. Many sports can be enjoyed by athletes of all ages.



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# Discover the joys of dancing at any age



Do you believe dancing is something that only younger, in-shape, highly coordinated people can do? Not so! Classic or country, modern or folk, in pairs or in a group, dancing can be enjoyed at any age.

A wide variety of dance classes exist, including ones specifically tailored to seniors. If you think that you have two left feet, this could be the perfect chance

for you to work on your balance and co-ordination. And like all physical activities, dancing is great for your health and well-being. In addition to helping improve cardiovascular endurance, muscle strength and

flexibility, it also stimulates memory and provokes a positive emotional response.

Taking dance lessons also provides the perfect opportunity for socializing and letting loose. Plus, there's nothing quite like taking on the challenge of learning something new — and the feeling of accomplishment that comes when you master a particular move or skill.

Finally, not only is danc-

ing excellent exercise, but it's also a form of artistic expression that can have therapeutic effects, such as alleviating the isolation caused by illness. It may be especially beneficial for people with various neurological, psychological and musculoskeletal ailments and could help delay certain age-related health problems.

So what do you say: care to dance?





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# Seniors becoming more tech-savvy

Technology is the future, and digital communication has opened many doors for people around the world. Although younger generations have grown up with technology at their fingers, Baby Boomers and older adults did not. But in spite of that, studies show that growing numbers of seniors are open to the idea of technology and even seeking ways to further their use and knowledge.

According to a study by Pew Research Center, 59 percent of seniors regularly use the internet — a 6 percent increase from the previous study conducted two years prior. Today, 67 percent of adults age 65 and older say they go online.

Pew also says that, although seniors consistently have lower rates of technology adoption than the general public, four in 10 seniors now own smartphones. Seniors in Australia are especially tech savvy, as Deloitte's mobile consumer survey found 78 percent of Australian seniors aged 65 to 75 own a smartphone, up from 69 percent in 2016.

While stereotypes have long painted

seniors as technologically inept, seniors are actually more socially and digitally engaged than ever before. Seniors use technology in many different ways. Some use mobile apps to manage medications and doctor's appointments and monitor their fitness regimens.

Some families employ 24/7 alert systems or smarthome technology to keep seniors comfortable and safe at home for as long as possible. Noninvasive, "smart" technology can analyze factors such as whether or not doors are left open, if there has been movement in a home, or whether appliances/lights are on or off. This represents a great way for families to stay informed and provide assistance even if they are not nearby.

SilverSurfers, a senior-based information website, says other tech that seniors are embracing includes online dating; audio and digital books; online shopping, which is especially valuable to seniors who have mobility issues; and social media, which can keep seniors connected to others and feeling less lonely.

A study conducted by researchers from the University of California, San Francisco found 18 percent of American seniors live alone, and 43 percent report feeling lonely on a regular basis. Loneliness can increase death risk. Social media and internet connectivity can be an important tool in helping seniors feel like active members of society.

Technology is no longer just for teenagers or active workers. Seniors are increasingly embracing technology and becoming a fast-growing demographic for tech usage.







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Left to Right: Breezi, Albert, Austin, & Stormi

# A career change at 50? Yes, it's possible



There are many reasons that may prompt you to make a career change, regardless of your age or occupation. If you're no longer happy in your current job, or if you simply feel the need to try something new, just know that it's never too late to take that first step in a new direction. Here are a few tips to help you take the plunge. First off, it's crucial

that you take some time to think about your personal and professional values. Make sure to define short-, medium- and long-term goals as well: this will help you clarify your expectations and define exactly what you hope to get out of your future career. After you've put things into perspective, you'll be able to determine whether you'd prefer to stay in the

same line of work or make a more radical change, by going back to school, for example. Finally, if you're even the slightest bit worried about the prospect of job hunting, remember: in addition to having a leg up on both maturity and experience, you're also well aware of your strengths and weaknesses. And by now you know what truly motivates you.





### How to create secure passwords

Between email accounts, social media profiles and online shopping, it seems like having multiple online accounts is unavoidable. It's tempting to make your password something easy to remember your date of birth, your dog's name or the numbers 12345 — but doing so is far from safe. So how can you come up with passwords that are both easy to remember and hard to guess? Here are some smart tips.

Ideally, passwords should contain more than eight characters and include both capital and lowercase letters as well as numbers and special characters. There are various techniques you can use to generate unique passwords. For example, you could take the first letter of each word in a made-up sentence (so "George gets up late every day of his life" becomes Gguledohl) and replace a few of them with a similar number or special character (e.g. Ggu!3doh!).

Never, ever use the same password for multiple accounts. Should one of them become compromised by a data breach, all of the others would be made vulnerable as well. If you don't feel like remembering dozens of unique combinations, simply create a variation of a base password for each site (e.g. Ggu!3doh!FB for Facebook and Ggu!3doh!GM for Gmail).

If you're afraid your memory might



play tricks on you, don't let your browser or phone remember your passwords for you. Instead, use a password manager. This type of software program stores all of your passwords securely and lets you use a single master password to access all your accounts. Finally, for extra security, you should change your passwords once or twice a year.





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# Take a cruise: A different port every night

By Ronda Addy

When people reach a certain age, they often have regrets about things they wanted to do but never did. If the one thing you wanted to do was take a cruise, what's stopping you? Can't come up with a logical reason? The stop trying and get on board that ship.

There are a variety of cruise destinations to choose from. Do you want to cruise to Alaska, Mexico or Europe? Check out the websites of some of the major cruise lines to see what port destinations are offered. Once you have an idea of where to go and which cruise line to use, you can start looking at cruise terminal locations, amenities and ticket prices. Check out cruise review sites and speak to your travel agent.

When booking a cruise, you will have a number of

accommodations to choose from. Inside cabins are cheaper but offer no views. Outside cabins have portholes or windows. Outside balcony cabins have a small, private balcony. Suites are the largest, most expensive cabins on the ship. They sometimes have a balcony and junior suites. If you don't plan on spending much time in your cabin, go with an interior room.

After you have booked your cruise, you should get all your travel documents in order and make extra copies of your passport, driver's license, travel documents and credit cards. Leave a copy with someone at home and pack a copy separately from the originals, preferably in your carryon. Invest in an under-the-clothing moneybag to store your cash in and keep it out of sight.

If you need to buy luggage before your cruise, invest in something plain.

Thieves often associate expensive luggage with expensive things. Make a list of everything in your luggage and take a picture of its contents. Don't put your full home address or home phone number on your luggage tag. If you want to make your luggage extra secure, use a self-locking plastic tag or duct tape. Mark your luggage in a way that allows you quickly identify it when it's on the conveyor belt. When you get to the ship, make sure you know how many pieces of luggage you have and stay with it until the porter

Once you get on the ship, you will be issued a cruise ship ID card. This will allow you to purchase items not included in your cruise package, such as drinks and gifts. It will also allow you to get on and off the ship. Every time you leave and return to the ship, you will

has it and it's on the ship.

have to insert the card into a kiosk. The card will also verify dining times and table assignments and can be used for casino credit if the ship has one.

Safety is essential, even on a cruise ship. Upon arriving to your room, you should check your closets and bathroom with the cabin door open. Don't leave valuables lying around; put them in either the cabin or purser's safe. Lock your door at night and don't open the door to strangers. Don't give out your cabin number and keep your cabin key in a safe place. Stay in the public areas of the ship. Travel with a group and only use shore transportation and tour companies approved by the cruise ship.

You want to relax on your vacation, so don't try to do all the things offered. Pick and choose, be safe, and have a good time.







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## These dog breeds are especially compatible with seniors

Pets often make ideal companions. They are around when a person needs support, they can provide protection for those living alone, they're always willing to lend an ear to problems, and many tend to offer unconditional love. Seniors facing an empty nest or the loss of a spouse may find pets can buoy their spirits. Studies have shown that seniors can benefit both mentally and physically from having a pet around. Pets can alleviate anxiety, depression and boredom.

While pets can provide comfort and companionship, they remain a significant responsibility. Seniors should find an animal that will fit in with their lifestyles. This is an important consideration for those seniors who travel frequently or have mobility issues. In addition, men and women living in senior communities or assisted living facilities should determine if there are any pet restrictions in place.

Those seniors who have decided that a dog will be the best fit can choose among several breeds that may be a good match for their needs. When selecting a dog, consider both size and temperament. Smaller dogs tend to be easier to handle and will need less maintenance. They are easily carried and won't take as long to bathe and groom. Smaller dogs also consume less food than larger breeds, reducing the expense of dog



food and the hassle of wrangling large, heavy bags of chow. Temperament is also important, as some breeds tend to be more easygoing than others. Larger breeds may be preferable to a smaller breeds, which tend to be hyperactive. However, always remember there are pros and cons to each breed, and each dog

will demonstrate his own personality traits. The following are some dogs that can be especially compatible with seniors.

• Pug: Equally playful and willing to be a lap dog, the pug requires little exercise and grooming. The breed is typically nonaggressive and submissive. Pugs are good-natured and playful; they don't often bark and are easy to train.

• Shih Tzu: The Shih Tzu lives for attention, but this breed can be dominant and difficult to train. The Shih Tzu will be alert to its surroundings and, despite its small stature, can be a good watchdog.

• Pomeranian: Pomeranians look

like big balls of fur and can bring a smile to an owner's face. The breed tends to be perky, can display dominance and can be difficult to train. Because Pomeranians can be dog-aggressive, they may be best as the only pet in the house.

• Yorkshire Terrier: The Yorkie is a diminutive breed in size only, as they tend to have exuberant personalities that dwarf their stature. The ideal lap dog, Yorkies want to lie around and lounge, though some do like to bark. If the fur is kept short in a "puppy cut," the dog can be easy to maintain.

• Pembroke Welsh Corgi: This medium-sized dog hails from Wales and typically requires only moderate exercise and little grooming. They are easy to train and moderately dominant. They don't bark excessively, and they often get along with other dogs.

• Schnauzer: Available in three sizes, Schnauzers are good companions and protectors. This is an intelligent and loyal breed and will need to be kept amused to stave off boredom.

• Brussels Griffon: These dogs do not shed, but they will require professional grooming at least once every 3 months. If socialized early, the Griffon can be a good companion but will likely remain wary of strangers. They are good watchdogs and devoted to their owners.

## Bond between grandparents and grandkids benefits both

What used to be the "golden years" of life for seniors is now turning into any opportunity to spend even more time with their youngest family members. Nowadays, a growing number of grandparents are called on to provide child care for their grandkids, many of whom are growing up in two-income households. Others are helping to raise grandkids while providing financial assistance for adult children who may not be able to live on their own.

Grandparents often cite helping their own children financially as well as staying in touch with grandchildren as motivating factors behind providing care. According to Generations United, staying in touch with grandkids can give seniors a feeling of self-worth and improve their overall health.

When spending so much time

together, grandparents may develop special relationships with their grandchildren, who may benefit from the knowledge and wisdom offered by their elders. The following are some lessons grandparents can share with youngsters.

• Empathy: By sharing stories of how things were when they were younger, when opportunities may have been more scarce, grandparents can help teach grandchildren empathy. Grandchildren may learn to be grateful for the things they have and the people around them, rather than taking what they have for granted.

• Family history: Grandparents can tell grandchildren about family members, including youngsters' own parents, and shed light on the generations that came before them. Looking through photos or watching old movies can provide

the avenue by which to start conversations about family history and give children opportunities to ask questions.

• Interests: Children may be excited about learning new skills or hobbies taught to them by their grandparents. Anything from gardening to woodworking can be shared.

• Respect: Children who grow up respecting their grandparents may have an increased tendency to respect authority figures outside their homes, which may help kids grow up to be more courteous and kind.

Grandchildren also offer benefits to their grandparents. Companionship, new experiences and conversation can help keep grandparents' minds sharp and bodies active well into their golden years.



# Enjoyable hobbies for the golden years

Whether retirement is on the horizon or has already begun, more free time equates to an increased opportunity to fill your days with enjoyable activities.

Individuals facing busy schedules are often forced to push hobbies to the sidelines, as more pressing things, such as a job, household responsibilities, and parenting tasks, are accomplished. Once retirement arrives, a newfound freedom in your schedule may occur, and there can be plenty of hours to devote to the hobbies and pastimes you find enjoyable.

According to research, hobbies can have many benefits. They may serve as an emotional outlet or a way to relax. Hobbies can keep the mind and hands active. They also allow for quiet time and mind wandering -- which can free up creative thinking. Hobbies can also serve as a means to connecting with people and opening up new

groups of friends.

There are many hobbies you can consider, depending on physical health and abilities. These may be hobbies you once enjoyed in the past or new activities to expand your horizons. And hobbies need not be crafty in the traditional sense, just about any activity -- even being a mentor -- can be a form of a hobby.

## Starting a hobby

When deciding on a hobby, you can first take an inventory of your skills and interests. If you have always been handy around wood and construction, perhaps a woodworking hobby will be enjoyable and also may work as a source of income revenue.

Other activities that require the use of the hands and mind include building model airplanes, knitting, needlepoint, painting, puzzles, quilting, scrapbooking, and crocheting. These can keep the mind active and improve dexterity and fine motor skills.

Next, you may want to consider the costs surrounding a hobby. While something like taking photos may have relatively low costs, collectibles, exotic sports, sports cars, and travel could become expensive. It's important to weight the costs against your finances to ensure that you will be financially comfortable while engaging in this particular hobby.

Explore what your friends are doing. If you want to get into a new hobby, ask neighbors and friends what they do to keep busy -- and try it out. You just may find that you're naturally inclined to do this type of activity and enjoy it.

Visit a hobby shop or craft store and browse through the aisles. See

where your attention is drawn and give that activity a try. From building model trains to cultivating an herb garden, there are dozens of ideas to try.

## Other pastimes

A hobby can take the form of volunteer work, teaching, mentoring, joining a martial arts class, taking classes at a college, and even caring for a pet. If you are the type who likes to interact with other people instead of engaging in a solitary hobby, consider one of these types of activities instead.

Once a hobby is started, it is not set in stone. If you find you do not feel motivated to do this hobby, try something else. Remember, the days are now yours to fill, so maximize time spent with activities you can enjoy.



# Keeping your brain healthy after retirement

Physical activity and proper diet and nutrition can help people age 50 and older maintain their physical health. But there are also ways aging men and women can preserve brain health in an effort to prevent or delay the cognitive decline that affects millions of seniors across the globe.

It's easy to overlook the importance of keeping the brain healthy. However, a decline in brain function can result in poor concentration, memory loss and a host of other issues. Sometimes, by the time symptoms present themselves, it may be too late to reverse any damage.

Research suggests that a combination of nutrition and mental, social and physical

activities may have a greater impact with regard to maintaining and improving brain health than any single activity. Harvard Medical School also states that volunteering, caring for others and pursuing hobbies may benefit the brains of older adults.

A study published in the Archives of General Psychiatry found participants who reported higher levels of purpose in life exhibited superior cognitive function despite the accumulation of abnormal protein depositions (amyloid plaques and neurofibrillary tangles) in the brain, a hallmark of Alzheimer's disease. Having a purpose also may help those who do not have Alzheimer's disease.

In addition to the suggestions mentioned above, those who want to boost brain health can consider these strategies.

• Start exercising the brain early on. A study published in the British Medical Journal examined cognitive function in people ages 45 to 70. Researchers found evidence of cognitive decline in the 45-year-old participants as well as the older participants. It's never too early to put a brain health plan into motion.

• Read more books. Reading can open individuals up to new vocabulary and scenarios that promote a stronger brain and recall ability. Enrolling in an education course at a local college,

community center or online also may be beneficial.

• Hit the gym. Several studies suggest an association between physical activity and reduced risk of cognitive decline. This could be because exercise elevates heart rate, which pumps more blood to the brain and body.

• Supplement with DHA. DHA is an omega-3 fatty acid that is dominant in the brain. Adhere to a Mediterranean diet, which is generally high in natural sources of omega-3, including fish and mono-unsaturated fats from olives, olive oil, nuts and seeds. Supplements also may help, but individuals should consult with their doctors about which

products to take.

• Challenge the mind. Men and women can engage in challenging activities that strav from their routines. Puzzles, strategic games, jigsaw puzzles,

or difficult hobbies can benefit the

• Keep a close-knit group of friends. Regular conversation and social interaction



is a key component of any brain health wellness plan.

Slowing cognitive decline and promoting greater brain health should be a priority for adults of all ages.

# Three money-saving travel tips for retirees

Though a transient lifestyle is something few people aspire to during much of their lives, come retirement, the idea of staying in a place for only a short time has more appeal.

According to a 2014 study from the Transamerica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling. Many are succeeding in doing just that, as a study from the luxury travel network Virtuoso found that today's seniors spent an average of just over \$11,000 per year on travel. That was more than any other generation, highlighting just how much older adults like to get out and explore the world.

Retirees who fear they cannot afford to travel can explore the various ways for seniors to cut costs and still satisfy their wanderlust during retirement.

### **Take** advantage of age-related discounts

Some adults prefer to hide their ages, but when it comes time to travel during retirement, honesty is the best policy. Many businesses that cater to travelers offer discounts to seniors. Car rental agencies, hotels, travel agencies, and cruise lines may offer direct discounts to customers 65 and older, while membership in organizations such as AAA and AARP may make seniors eligible for additional discounts. Discounts on lodging and airfare might net the biggest savings, but even discounts on various smaller expenses can add up to big savings.

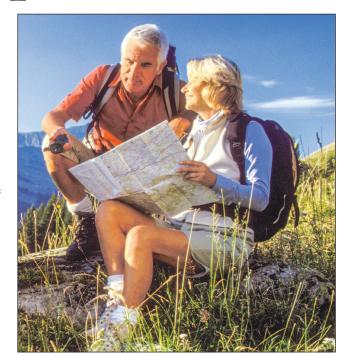
### Travel agencies

While many prospective travelers' first instincts are now to visit various travel websites in an effort to find the most affordable trips, it's important that travelers not overlook travel agencies when planning trips. Travel websites, though a valuable resource, only list the hotels and airlines that agree to be included on their sites. While many participate, some do not, and those that do not may instead work independent of travel websites or partner with travel agencies. Travel agencies have access to the latest information, and many specialize in certain countries, knowing all the attractions visitors to their countries want to see. Travel agencies may offer packages that include admissions to popular attractions,

which can be more affordable than planning a trip a la

### Travel as part of a group

Group travel may not appeal to everyone, but it should appeal to older, budget-conscious travelers. Retirees who are uncomfortable driving at home will likely be even less comfortable driving in foreign countries where the rules of the road are not the same. Traveling in groups, whether it's with a retirement community, religious organization or another program, can save travelers substantial amounts of money. Many hotels and tourist attractions offer steep discounts for group tours, which can even be arranged through travel agencies. A hidden benefit of signing up for a group tour is the chance



to meet new people and develop new relationships with fellow globetrotters.

Many working professionals hope to spend the bulk of their retirement traveling the globe. While such a goal is potentially costly, there are various ways to save and still see the world.



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## Little touches that make you look and feel great

We all want to feel beautiful and glamorous, no matter how old we happen to be. The good news is that it's entirely possible to achieve this goal at 50, 70 or even older. All you need to do is make a few changes to your makeup routine and talk to your stylist about rethinking your hair cut and color.

### Makeup: a real must

If you're not in the habit of putting on makeup every day, it's time to start. It's amazing what a little blush, some mascara and a dash of lipstick can do for your spirits. Ask a beautician or professional makeup artist to draw the perfect eyebrow line for your face, after which you can maintain it yourself at home. This will lessen the effect of drooping eyelids, show your eyes off to advantage and give you a more youthful look. As for eyeshadow, go for shades of light, luminous pinks, which will mitigate the effect of wrinkles.



### New hairstyle, new color

Rather than complaining about your hair, turn it into an ally. In fact, rethinking the cut and color of your hair can make you look a lot younger. After 50, it's best to opt for a cut that gives more volume. For example, a cut just above the shoulders is flattering and feminine because it softens facial features and gives the impression of lots of hair. Very short cuts should be avoided. And the color? As we age, very dark or very bright tones should be avoided. And feel free to add a few streaks. It'll give you a youthful look, guaranteed.

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