



senior

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A Special Supplement To April 2021

The Malone Telegram

6 tips for seniors to travel safely

Metro

One of the perks of getting older is having more time to devote to recreation and traveling.

According to the U.S. Census Bureau, there are roughly 52 million people who are age 65 or older in the United States. With a \$1.6 trillion total net worth, seniors spend more on groceries, pharmaceutical items and travel and leisure than any other demographic.

Age does not have to restrict one's ability to travel, and with age comes experience and more opportunities to enjoy travel. Before taking off for parts unknown, men and women over 50 can take steps to ensure their excursions are as safe as they are memorable.

1. Consider risk. The coronavirus pandemic of 2020 taught the world that situations can change rapidly. Before booking any travel, weigh the risks and the benefits of a trip. Determine if COVID-19 is spreading where you live or at your destination. Older adults have a higher risk for severe illness caused by the virus. Until you are vaccinated,

it may be best to wait to travel.

2. Use senior-friendly services. Seek out travel services that offer the best perks for older adults. Many travel providers no longer offer senior discounts, but they may offer other benefits, such as early boarding or assistance with traveling from gates to baggage areas.

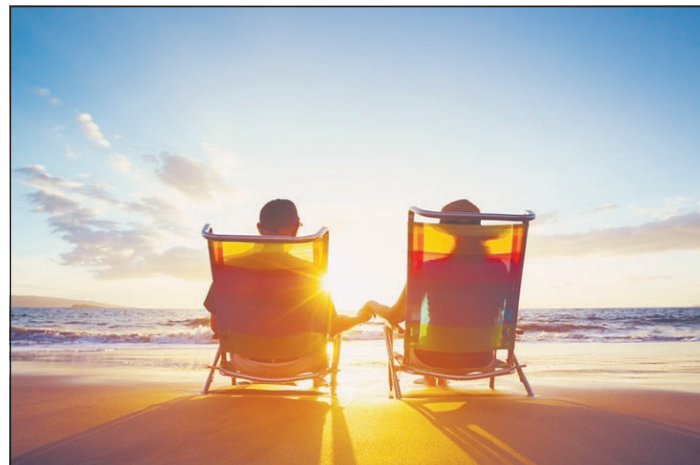
3. Get travel insurance. According to Liz Dahl, cofounder of Boomer Travel Patrol, a website featuring expert advice geared toward the Baby Boomer demographic, travel insurance can be essential for older travelers. Older travelers may be more at risk of falling or getting sick and some may need extra medication if travel is interrupted or delayed. Travel insurance can provide extra coverage for a relatively low price if something goes wrong.

4. Don't advertise your absence. It may be tempting to upload photos of your beachside vacation to social media as you are immersed in paradise. Unfortunately, seniors tend to be targets for thieves because they are seen as vulnerable. Don't

make the job easier by advertising you are away from home. In addition, have a neighbor periodically pick up your mail and set lights on timers to give the impression you are home even when you're not.

5. Share your itinerary. Keep loved ones apprised of your general travel itinerary, especially if you are traveling solo, recommends AARP. Keep a mobile phone on you at all times.

6. Pack copies of important



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documents. In the event paperwork is lost while traveling, request copies of prescriptions and/or statements of medical conditions from each physician and medical treatment center so you have a second set. Keep copies of your passport, driver's

license, insurance cards, travel tickets, and other documents as well.

Seniors have the ability to travel much more than other age groups. Make the experience enjoyable by focusing on safety.

Did you know?

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Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy. Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals' health histories, so each test should be discussed with a physician during adults' annual checkups.

- Blood pressure check
- Blood test to check cholesterol and triglyceride levels

- Colorectal cancer exam starting at age 50

- Weight screening to check for gains or losses

- Prostate cancer screening for men age 70 and older

- Breast exam and mammogram for women, starting at age 40

- Pap smear and HPV tests at the recommended intervals advised by a doctor

- Hearing test

- Osteoporosis test

- Shingles and pneumococcal vaccines

- Eye exam

- Periodontal exam once per year

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How to build friendships in your golden years

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Making friends as a child or even as a parent to school-aged children is relatively easy. Classrooms and school functions facilitate the building of friendships. Even as one gets older and enters the workforce, it's not uncommon for people to become friends with their coworkers.

As people near retirement age, their situations may have changed considerably. Children have moved out, careers are coming to an end and friendships may be hard to maintain due to people relocating or traveling. Older adults may aspire to make new friends, but they may not know how.

According to Irene S Levine, Ph.D., The Friendship Doctor and contributor to Psychology Today, it is not unique for seniors to want to make new friends. Age can be a barrier because there are stereotypes that pigeonhole people of certain ages. But Levine notes that state of mind and physical ability is not directly tied to chronological age. Making friends is possible at any age. These guidelines can help along the way.

■ Explore online connections. A 2016 study published in the Journal of Gerontology found seniors (even those in their 80s) who stay connected with friends and family using social media report feeling less lonely and better overall. Connected seniors also demonstrated higher executive reasoning skills. There are plenty of ways to meet new people online by joining social media groups that cater to your interests. In person meetings in particular cities or regions of the country also can make for great ways to make new friends. Exercise caution when meeting people in person after contacting them online. Bring another person along, whether it's a spouse or an adult child, to ensure that you are safe.

■ Volunteer your time. One way to meet new people is to get involved with causes or activities you love. This serves the double benefit of getting you outside and active and puts you in touch with people who share your passions and interests.

■ Attend alumni events. If you have an interest getting in touch with someone from your past and reconnecting,

make the time to attend school reunions and other alumni activities. It can be fun to reconnect with friends from high school or college.

■ Join a gym. The local gym isn't just a great place to get physically fit. Group exercise classes also can be ideal places to meet other people who enjoy working out. Strike up a conversation with another class participant you see on a regular basis. Once you develop a rapport, schedule lunch dates so your friendship grows outside of the gym.

Making friends is not just for the young. Men and women over 50 also can find ways to build new friendships.



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Saving strategies as retirement draws near

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Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer in regard to how much mon-

ey people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

■ Take advantage of catch-up contributions. Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of mon-

See SAVING 4

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Nursing home care and the ‘look-back period’

Metro

Health care plans provide access to medical care and other necessities and reduce out-of-pocket health-related expenses. Each plan is different, and depending on where you live, your coverage may vary.

People quickly find that many healthcare plans do not include provisions for long-term health care, such as paying for nursing facilities. Understanding how health plans work and learning about potential financial reviews for nursing home payment qualification is a good idea for anyone concerned about financing their future health care needs.

Health care basics

Canadian citizens or permanent residents of Canada have access to a universal health care system that is paid for through their taxes, according to the Government of Canada. Each province or territory has its own health insurance plan that covers a variety of services.

In the United States, health

care is largely privately managed, with most employers offering access to various health coverage plans. Government subsidized plans include Medicare, which is for retirement-age individuals and younger people with disabilities. Medicaid is a joint state- and federally-run government program that provides health coverage to low-income individuals and families.

Just as in the United States, health insurance in Canada does not pay for nursing home care in most cases. In the United States, unless an individual meets low-income criteria, nursing home care is paid for by the resident; otherwise, people who qualify for Medicaid can have their nursing home expenditures paid for by that program. To receive Medicaid assistance, applicants should expect a financial review, including a look-back period.

What is the look-back period?

The senior health, finance and lifestyle resource Senior

Living advises that Medicaid is a ‘last resort’ method of financing nursing home costs. Individuals are expected to use other means of payment first and ‘spend down’ their assets. When financial resources dwindle, Medicaid will kick in to provide coverage.

To ensure that individuals simply do not transfer money out of their accounts to avoid paying for nursing home care by their own means, Medicaid requires a look-back period into applicants’ finances to determine if there were any violations to rules regarding asset transfers.

Most people engage in some sort of long-term planning to protect a portion of their assets so that they can be used to support spouses or children. According to rules, an applicant is permitted to transfer certain monies to his or her spouse, provided the spouse isn’t also applying for long-term care through Medicaid. Most money and tangible asset transfers (check with your state Medicaid office for the most current



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rules) must have taken place 60 months (5 years) prior to application for Medicaid. Penalties will be instituted when rules are broken, namely gifts or asset transfers that take place within the look-back period. This could delay Medicaid acceptance.

Paying for long-term care can be complicated business with look-back periods and required spend-downs. It is in a person’s best interest to seek the guidance of a financial planner who specializes in elder care to navigate these financial waters.

Saving

From 3

ey people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

■ Consider relocating. A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49 percent of seniors’ spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

■ Continue investing.

Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that’s a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near.

Professionals approaching retirement may be dealing with a mix of excitement and anxiety, particularly if they’re concerned about their retirement savings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.

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Senior communities offering lifestyles

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Living life to the fullest does not need to stop when adults near or reach retirement age. Age-restricted housing communities once bore the stereotype of having limited recreational options and dated surroundings. But modern senior homes and facilities are all about catering to active lifestyles — with some communities offering resort-like amenities and pristine properties. Furthermore, certain communities provide niche offerings for people who are looking for something even a little more different.

Eligibility to live in these communities varies, but generally speaking one resident in the home must be age 55 or older. According to research by TRI Pointe Homes, of the 75 million people who comprise the Baby Boomer generation who are eligible for age-qualified communities, more than 32 million would consider living in such a community. The website 55places.com, which specializes in promoting age-restricted communities, indicates Florida has the most



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age-restricted communities in the country, followed by New Jersey. Arbutus Ridge Seaside Community for Active Adults was the first comprehensive retirement community built in Canada.

Choosing an age-restricted community requires consideration of a host of factors, including the amenities residents most desire and the cost of a facility. The following factors

can help people decide which community is most suitable for them.

■ **Style of home:** Homes built in retirement communities are designed to be comfortable and convenient for aging residents. Many are single-floor units. Certain communities may be comprised of apartments, condos or townhouses, while others may be single, detached residences.

■ **Amenities:** When comparing age-restricted communities, consider the amenities available. Do they include on-site dining, transportation, travel assistance, pools, fitness centers, walking trails, or outdoor sports facilities? Some communities have 'aging in place' amenities, which means residents can move from independent living to assisted living

to skilled nursing care as their needs change. Make a list of interests and then match them to a community that can fit your needs.

■ **Costs:** Costs vary considerably. Investopedia advises seniors to consider the community's location and what is being offered, as these factors will affect costs. In addition to rent or mortgages, most communities also have monthly maintenance or homeowners association fees that need to be compared and considered. Read contracts carefully to see which other costs are included.

■ **Specialized features:** Unique men and women call for unique communities. If standard age-restricted communities do not fit the bill, 55places.com says there are specialized offerings for people who spend retirement in an RV; desire homes that align with their heritage; communities just for postal workers; or communities tied to a local college to continue lifelong learning.

Age-restricted retirement communities are evolving and many specialize in catering to active lifestyles.



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How exercise can help you live longer

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There are many reasons to get in shape. Weight loss is a prime motivator, as is reversing a negative health effect, such as high cholesterol or increased diabetes risk. Routine exercise also can improve life expectancy.

WebMD says exercise keeps the body and brain healthy. That's why exercise should be an important component of daily life no matter one's age.

Research published in the journal *Immune Aging* found that how people age is 75 percent lifestyle and only 25 percent genetics, which underscores the importance of the lifestyle choices people make.

Cardiorespiratory fitness

Many health experts say that cardiorespiratory fitness may be just as valuable a metric to determine overall health as blood pressure and lipid levels. People with a high aerobic capacity can deliver oxygen to tissues and cells efficiently to fuel exercise, according to data published in 2014 in the journal *Aging & Disease*. In a study involving 11,335 women, researchers compared V02 max, also known as aerobic



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capacity, in women with mortality data. Women who were fit from a cardiovascular perspective had a lower death rate from all causes, irrespective of the women's weight.

Manage stress and mood

Exercise has direct stress-busting benefits that can promote longevity. The Mayo Clinic says physical ac-

tivity can increase the production of endorphins, which are the body's feel-good neurotransmitters. In addition, exercise can imitate the effects of stress, helping the body adjust its flight or fight response accordingly, and help them cope with mildly stressful situations. While engaged in exercise, people may forget about

their problems as they are focused on the activity at hand.

Improve bone health

Strength training and physical activity can stave off the effects of frailty and osteoporosis, which affects bone strength. A study published in the *Journal of Internal Medicine* in 2017 found that hip fractures are associated with

diminished quality of life and survival among the elderly. One in three adults aged 50 and over dies within 12 months of suffering a hip fracture, and older adults have a five- to eight-times greater risk of dying within three months following a hip fracture. Building muscle strength, balance and bone density through exercise can reduce falls and frailty, helping to prevent fracture-related health risks.

Addresses sarcopenia

The health and wellness resource Healthline defines sarcopenia as the loss of muscle mass specifically related to aging. Doctors once considered this muscle loss inevitable, and it can affect stamina and lead to weakness. However, new indications suggest that exercise is the main treatment regimen for sarcopenia, particularly resistance training. This is designed to improve muscle strength and help balance hormone levels by turning protein into energy for older adults.

These are just some of the ways exercise can help older adults live longer, healthier lives.

What to know before claiming Social Security benefits

Metro

Hardworking adults spend years striving to achieve their professional goals. Along the way, planning for retirement is a way to ensure all that hard work pays off when the time comes to call it a career.

In the United States, men and women nearing retirement

age may be thinking about when they should begin collecting their Social Security retirement benefits. Social Security is a social insurance program instituted by President Franklin Delano Roosevelt in 1935. The program consists of retirement, disability and survivor benefits, and workers in the United

States contribute to Social Security each week.

The decision about when to claim Social Security retirement benefits is one all those who have contributed to the program must eventually make. In recognition of the difficulty

of that decision, the Consumer Financial Protection Bureau offers the following tips to people wondering when they should begin collecting their Social Security benefits.

■ Confirm your full retirement age. Full retirement age

refers to the age at which people can begin collecting their full benefits. Depending on the year you were born, you can begin collecting your full benefit at age 66 or 67. Claiming your benefit before you reach full retire-

See BENEFITS 7

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Why seniors are at greater risk for COVID-19



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It has been more than a year since the world learned about the novel coronavirus COVID-19. Since December 2019, there have been tens of millions of reported cases and nearly two million deaths worldwide attributed to COVID-19, according to data from the Johns Hopkins University Center for Systems Science and Engineering.

Experts are still unclear how prevalent the virus really is because a large number of cases are not reported due to mild or

asymptomatic infections. But there's no denying COVID-19 can be very risky for one large segment of the population.

The chances for severe illness from COVID-19 increases with age, with older adults at the greatest risk, offers the Centers for Disease Control and Prevention. The CDC further indicates that eight out of 10 COVID-19 deaths reported in the United States have been in adults who are 65 and older. Compared to younger adults, older individuals are more likely to require hospital-

ization if they contract the illness. People between the ages of 75 and 84 are at eight-times more likely to be hospitalized and 220 times more likely to die from COVID-19 than the youngest patients.

There are some key reasons why older adults are at higher risk. Vineet Menachery, an immunologist at the University of Texas Medical Branch who studies coronaviruses and their effects on aging immune systems, older adults are more likely to suffer from underlying conditions that can hinder the body's ability to recover from illness. In addition, a greater propensity for inflammation in the body and changes in the way the immune system responds with age are other mechanisms that increase seniors' risk for COVID-19. Furthermore, COVID-19 affects the part of the lungs that delivers oxygen to the bloodstream and removes carbon dioxide. As a person gets older, the lungs are not as elastic and this can affect gas exchange and other functions. Being older coupled with having car-

diovascular disease, asthma and diabetes also can raise the threat level of COVID-19.

Seniors must be extra diligent to engage in behaviors that reduce their risks. Epidemiologists recommend the following:

- Wash or sanitize hands whenever possible, especially upon entering and leaving public buildings.

- Shop and travel during off-peak hours, such as early in

the morning, to avoid crowds.

- Use contactless payment methods rather than handling money.

- Ask friends and family to do your shopping and run errands for you.

- Wear masks over the nose and mouth and stay at least six feet away from others.

- If the COVID-19 vaccine is available to you, ask your doctor more about it and get vaccinated if it's safe to do so.

Benefits

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ment age will lead to a permanent decrease in your monthly benefits. Conversely, claiming after you reach full retirement age will lead to a permanent increase in your monthly benefits. Since the stakes are so considerable, it's vital for adults to confirm their full retirement age before they claim their benefits.

- Delay claiming if you can. The CFPB notes that you can expect to get an additional 5 to 8 percent in monthly benefits for every year you wait to claim your Social Security benefits after age 62, maxing out at age 70. If you can afford to do so, wait to claim your full benefit until age 70, as doing so can translate to a benefit that's 32 percent higher than it would have been had you claimed your benefit at age 62.

- Budget for retirement. Short- and long-term budgeting for retirement can help you assess how much money you will need to cover your expenses when you stop working. This step can help you understand how much a reduced or increased Social Security benefit will affect your bottom line in

retirement.

- Continue working. Remaining in the workforce full-time or even part-time can have a considerable impact on the size of your Social Security benefit. The CFPB notes that continuing to work for one or

See BENEFITS 8

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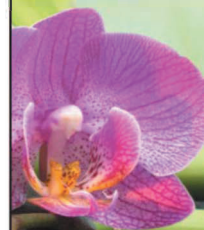
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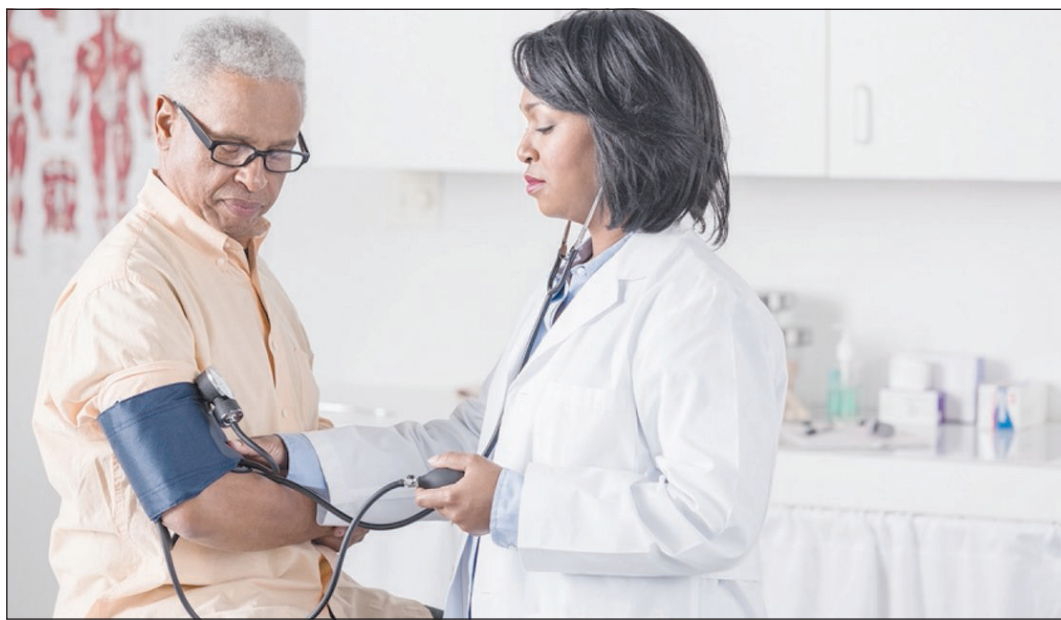
How often to see the doctor

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Routine health check-ups are a key part of staying healthy. Older adults may feel like they're always visiting one doctor or another. But what is an acceptable frequency for doctor appointments?

The answer isn't always so cut and dry, and many health professionals have mixed feelings even among themselves over the magic number. The Centers for Disease Control and Prevention recommends adults over the age of 65 visit the doctor more than twice as often as 18- to 44-year-olds. According to Paul Takahashi, a physician at the Mayo Clinic in Rochester, Minn., adults should see their primary care physicians at least once a year to make sure diseases are being properly managed and to stay current on preventative screenings.

Visiting the doctor more frequently does not necessarily add up to better health, and it actually can do the opposite. Dr. Peter Abadir, an associate professor of medicine at the Johns Hopkins University School of Medicine, says frequent visits to health facilities where sick people congregate puts one at a higher risk of ill-



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ness or infection. Visiting the doctor only when necessary is one way to avoid risky exposure.

Doctor visit frequency is not a one-size-fits-all answer. A yearly physical or checkup is a given, even for people who are healthy. People with a family history of certain conditions, like sleep disorders, cancer, high blood pressure, and other conditions, may need to see a doctor more frequently than those with no such histories. In addition, patients may need

referrals to certain specialists who work together to provide an overall health plan. That can increase the number of appointments and shorten the intervals between them. Johnson Memorial Health offers some statistics.

- People visit the doctor four times a year on average.

- Studies show that poor or uninsured people prolong the time between doctor's visits.

- Individuals with high blood pressure may need to see the doctor four times a

year to ensure medications are working properly.

- Patients on dialysis see the

doctor several times a week.

Dr. Jennifer Caudle, a family physician and assistant professor at Rowan University School of Osteopathic Medicine in Stratford, NJ, says too often people visit the doctor only when they are really sick. That works to their disadvantage because the appointment will focus only on treating the illness instead of addressing other preventative care and screenings. Balance is necessary in regard to health care.

Patients can work together with their doctors to develop screening schedules that are customized to their particular profiles. These schedules can be modified as health history information changes or as patients age. Doctors can dial back or increase health visits as needed.

Benefits

From 7

two additional years can replace low- or no-income earnings from your earnings record, thereby increasing your benefit.

- Consider the long-term needs of your spouse. Surviving spouses receive the higher of the two spouses' benefits. So it makes sense for the higher earning spouse to wait to collect his or her benefit until he or she reaches full retirement age.

The decision about when to collect your Social Security benefit is complex. Discussing your options with your spouse and financial advisor can help you make the most informed decision.



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Signs and symptoms of dementia

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Dementia is a global issue that affects people's daily lives in myriad ways. According to the World Health Organization, dementia is a syndrome marked by deterioration in memory, thinking and behavior. That deterioration affects dementia patients' ability to perform everyday activities, potentially robbing them of their independence.

The WHO reports that approximately 50 million people across the globe have dementia and there are nearly 10 million new cases diagnosed each year. Though the hallmarks of dementia, such as memory loss, might be the same, the WHO notes that dementia affects each person differently. That's due to certain factors, including a patient's personality prior to becoming ill. Though people will experience dementia differently, the signs and symptoms of the disease are typically categorized as being in one of three stages: early stage, middle stage and late stage.

Early stage

Signs and symptoms that mark the early stage of dementia are often chalked up as side effects of aging. But the WHO notes that dementia is not a normal part of aging, so its signs and symptoms, even if they are not yet severe or significant, should not be written off as a byproduct of growing old. Common symptoms in the early stage of dementia include forgetfulness, losing track of the time and becoming lost in familiar places.

Middle stage

Life becomes more difficult during the middle stage of dementia, when signs and symptoms become more apparent. The forgetfulness present in the early stage now becomes forgetfulness of recent events and people's names. People in the middle stage also may become lost in their own homes



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and experience a growing difficulty with communication. People in this stage may need help caring for themselves, and some experience behavioral changes such as wandering and repeated questioning.

Late stage

Memory disturbances are significant in the late stage of dementia, when people are almost entirely dependent on others. People in late stage dementia may have difficulty recognizing relatives and

friends and be unaware of the time and place. Many people in this stage need assistance with self-care and they may have difficulty walking. Behavioral changes may escalate, and some people in this stage become aggressive, even toward their loved ones.

Dementia affects tens of millions of people across the globe. Though there currently is no cure for dementia, the

See SIGNS 11

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How seniors can approach exercise

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Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis. Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important

things seniors can do for their health and can potentially prevent many health problems associated with aging.

Frequency of exercise

Seniors, particularly those who have not exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity. Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week. Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

Is strength training safe for seniors?

The CDC advises seniors to

See EXERCISE 10

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Evaluating seniors' biggest expenses

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New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.

According to a 2020 survey from the financial services firm Edward Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future ex-

penses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62.

Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

■ **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refi-

nancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

■ **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

■ **Healthcare:** Experts warn that while many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed

roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many peo-

ple find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.

Excercise

From 9

incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights, working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

When to stop a workout

It's imperative that seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

■ Dizziness or shortness of breath

- Chest pain or pressure
- Swollen joints
- Nausea
- Tightness in muscles or joints
- Pain anywhere in the body
- Throbbing or burning sensations

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, seniors should discuss physical activity with their physicians.

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Healthy eating options for seniors

Metro

'Let food be thy medicine' is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the foods ones eat. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of



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the nutrients people need to stay healthy as they get older. Certain foods may be particularly helpful.

■ **Brain-friendly foods:** Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like Alzheimer's disease, advises Sonas Home Health Care.

■ **Anti-inflammatory foods:** Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

■ **Fruits and vegetables:** Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vita-

mins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

■ **Energy-boosters:** Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

■ **Bone-friendly foods:** Calcium-rich foods, such as

milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

■ **Digestive system-friendly foods:** The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract more easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

■ **High-iron foods:** Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

Smart food choices can help seniors live long and healthy lives.

Signs

From 9

WHO emphasizes the importance of early diagnosis, which starts with learning the stages of dementia and the hallmarks of each stage.

Are Alzheimer's disease and dementia the same thing?

There are many different forms of dementia, and Alzheimer's disease is one of them. In fact, the WHO notes that Alzheimer's is the most common form of dementia, potentially contributing to as many as 70 percent of dementia cases. But people diagnosed with dementia do not necessarily have Alzheimer's.

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