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Some benefits of growing older

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 negatives.

Seniors are a rapidly growing segment of the population. 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 growing old.

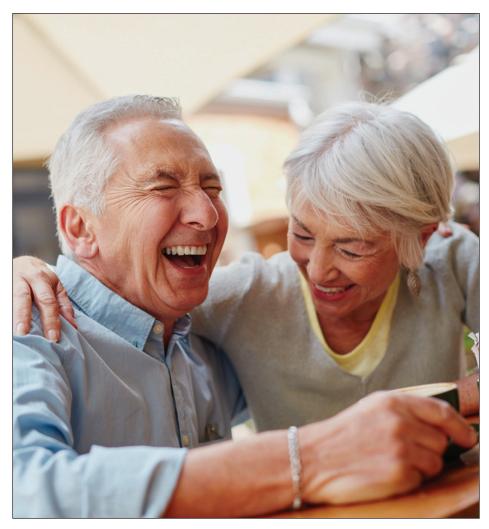
• Higher self-esteem: The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher selfesteem climbs.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



It's never too late to start dating again

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 a teenager.

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 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

complete a profile with

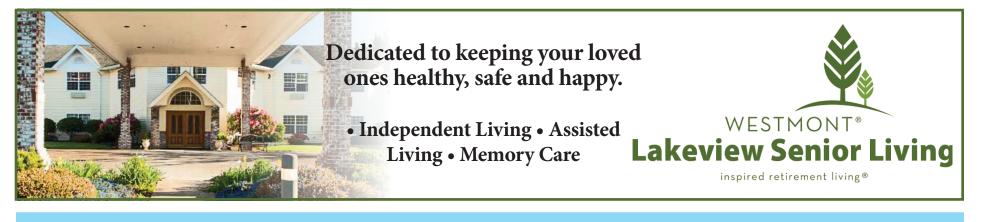
personal

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.



Our Time

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Tips for keeping your skin looking young and healthy

Getting older brings about many physical and emotional changes. Wrinkles are one such physical change that is widely associated with aging.

Some people begin fighting wrinkling long before their first wrinkle even appears. A poll of 2,000 women conducted by DermStore found that around 30 percent of women under 35 regularly use anti-wrinkle products. The average millennial user starts at age 26 compared to the average currently 55-year-old woman, who began using wrinkle-reduction products at around age 47.

As skin ages, its natural tendency is to become less elastic. However, other factors also contribute to the formation of wrinkles. Understanding the main culprits behind wrinkles can help people combat them more effectively.

• Exposure to UV light: The Mayo Clinic says that ultraviolet radiation speeds up the natural aging process and is the primary cause of early wrinkling. UV from the sun can break down the supportive connective tissue in the skin, which includes collagen and elastin fibers. Using sunscreen and staying out of the sun as much as possible can help.

• Exposure to pollution: Pollution can cause free radical damage that contributes to wrinkling, advises Maral Skelsey, M.D., director of the Dermatologic Surgery Center of Washington. Other data indicates those who live in urban settings have more wrinkles and age spots than those who live in rural areas. Washing off skin contaminants from the air each day may be beneficial.

• Smoking: The contaminants in cigarette smoke can damage the skin, promoting wrinkles, states the skincare company Nivea. Also, dragging on a cigarette purses the lips and can form deep wrinkles around this area of the face.

• Poor diet and stress: Stress and eating unhealthy foods, such as a diet high in sugar, may contribute to premature aging of the skin. According to Kristina Goldenberg, MD, boardcertified dermatologist of Goldenberg Dermatology, after sugar is ingested it goes through a process called glycation, which involves binding to different proteins in the body. These



proteins include collagen and elastin. By binding to these building blocks of the skin, sugar weakens collagen and elastin and will lead to an appearance

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of fine lines and wrinkles. Stress can increase cortisol levels that affect the skin's ability to stay hydrated and elastic. triggers and following a dermatologist's advice on skincare products and care can help people stave off wrinkles.

Avoiding wrinkle

Improve crossword-solving skills to enjoy puzzles better

Crossword puzzles are an integral component of newspapers. In addition to their entertainment quality, crossword puzzles can help improve cognition and brain health in individuals of all ages.

The first known crossword puzzle to be published was created by a British journalist named Arthur Wynne, who is often credited as the inventor of crosswords. The first puzzle appeared in the New York World on December 21, 1913. The original crossword was diamond-shaped and did not feature the familiar black squares.

Throughout the 1920s, crossword puzzles became a standard offering in many newspapers. During this period, puzzle shapes evolved to the more familiar form, and certain puzzle standards were established. Puzzles now appearing in most North American newspapers and magazines feature solid areas of white squares. Each letter is usually part of both an "across" word and a "down" word, and usually each answer must contain at least three letters. In these puzzles, shaded squares are typically limited to about one-sixth of the total.

It is estimated that around 50 million people in America routinely partake in crossword puzzles. Each year, one best-of-the-best is crowned in the American Crossword Puzzle Tournament.

Everyone wants to improve his or her crossword-

See **PUZZLES**, Page 5



Pros and cons to early retirement

A lifetime of working compels many people to look forward to their retirement. Some people even work to retire early. But what are the advantages of early retirement beyond starting a life of leisure? And are there any detriments to this plan?

A survey found that 37 percent of Americans plan to retire before age 65. However, many of them will not have control over

Puzzles

Continued from Page 4

puzzling skills. These tips

• Practice ... a lot. Prac-

can help.

the matter. Those who do may want to consider the pros and cons of early retirement.

Advantages

Many people seek early retirement so that they can live a life free of the constraints of schedules. In retirement, time becomes, more or less, a retiree's own.

Leaving a job can be a boon to a person's health as well. Relieving

tice makes perfect, even

with crossword puzzles.

Start with simple puzzles

and work up to the more

Divide the puzzle into

• Divide and conquer.

smaller sections and com-

moving on. It's easier than

plete each cluster before

difficult ones.

oneself of the pressures and stresses of professional life can free up the mind and body. Stress can affect mental and physical health, taxing the heart and contributing to conditions such as depression or anxiety. Stress can cause headache, muscle and chest pain and contribute to trouble sleeping.

The earlier the retirement, the more opportunity to travel before health issues begin to limit

completing all of the across

or down clues. • Watch "Jeopardy." Puzzles used to be comprised largely of definitions, but they now incorporate just about every subject. Improving general knowledge and perhaps watching trivia shows can mobility. Early retirement also can be a way to volunteer more or even start a new job opportunity one where workers have greater control over their schedules and careers.

Disadvantages

One of the disadvantages of early retirement is a loss of income. Contributions to retirement accounts also ceases at retirement. This can lead to financial setbacks if

help with puzzle completion.

• Learn repeat offenders. Over time you may recognize certain words appear in puzzle after puzzle. You'll soon be able to match the clues to these repeat words.

• Familiarize yourself

adequate savings were not allocated for retirement. According to the resource Wealth How, some people who retire early fear outliving their savings.

While retiring early may be good for health, it also can have negative consequences. Retirement can lead to declines in mental health and mobility as well as feelings of isolation. Retiring early may jump start these health implications.

with multiple word meanings. Remember to think like a puzzle creator, who is probably trying to stump you. The word "flower" may not imply the blooming plant. It may represent something that "flows."

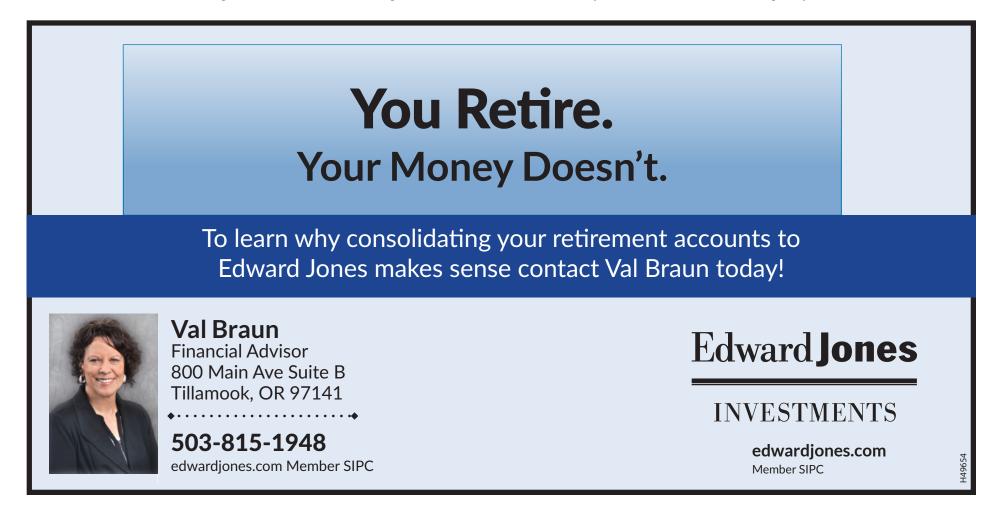
• Take a break. Taking a few moments to step away

Another consideration is that health insurance provided by an employer typically ends at retirement. That means having to pay out of pocket until a person ages into government-subsidized healthcare, such as Medicare in the United States, at age 65.

Retiring early is a complex issue that requires weighing the pros and cons.

from the puzzle before returning to it can clear the mind and make answers more apparent.

Crossword puzzles are a popular component of daily and weekly newspapers. They're fun to fill out and boast a rich history.



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There are a lot of healthy eating options for seniors

"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 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 vitamins 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.

• Energyboosters: 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 mor 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.

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Addressing Social Isolation

Ann Rubino, Executive Director, Prestige Senior Living Five Rivers

Social isolation, a sense of loneliness that comes from a lack of interactions with others, can carry some serious health consequences. Studies have found that isolated individuals have higher rates of heart disease and other chronic illnesses and are often at greater risk for depression and dementia.

Several factors can contribute to isolation among older adults, including the size of one's social network, the quality of interactions within that network, participation in social activities and more.

As individuals age, new stages of life may reduce daily interactions and increase the likelihood of isolation. Seniors may lose contact with co-workers after retiring or may not see their children as frequently once they start families of their own. A reduced interest in friends or social situations or neglecting a previously cherished hobby may be signs that your loved one is experiencing social isolation.

While talking about isolation can be challenging and emotional, it's important to discuss the topic early on before any serious health problems emerge. By having an honest and open conversation with your loved one, you can both address the situation in a positive way. Senior living communities are a great option for those who may be experiencing isolation. These communities provide physically and mentally stimulating opportunities in an active and supportive community-based living environment.

Here are just a few ways a move to a senior living community can help reduce feelings of isolation or loneliness:

• Activities and events – Participating in activities of like interest can help give seniors an easy and accessible way to make meaningful connections with those around them. Most communities also hold regular events throughout the year, which provide seniors an opportunity to engage with their neighbors and spend time with family members.

• Worry-free living – Join friends for a meal while staff take care of the cooking and the dishes! Housekeeping is often included at senior living communities, giving residents the opportunity to relax and enjoy life.

• Strengthen family bonds – Senior living communities also help strengthen relationships between older adults and their families. The sense of relief that comes with knowing your loved one is taken care of can help reduce stressful interactions, and free up more time to enjoy each other's company.

• Furry friends are invited, too! – Studies have shown that pets can have therapeutic physical, mental and emotional benefits. Many senior living communities will welcome your loved one's cherished pets, which can lead to frequent opportunities to socialize.

• Live better – Wellness programming in senior living communities allow freedom for residents to choose a variety of physical, emotional, spiritual and vocational gatherings to promote socialization and boost quality of life.

Having a lot of time on your hands can make for long days. By engaging in different activities in a senior living community, older adults can focus on constructive and positive aspects of life while avoiding feelings of loneliness or isolation. Senior living communities offer a variety of programs and initiatives to help bring people together and remove social barriers that can often lead to isolation.

Ann Rubino is the Executive Director for Prestige Senior Living Five Rivers in Tillamook, OR. This community offers assisted and independent living for the North Coast region of Oregon. Prestige Care aims to help residents enjoy life and receive the personal care they need. For more information, please visit their site at www.prestigecare.com

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Staying fit ...



It is important to stay active and eat healthy foods in an effort to promote fitness and well-being. This is especially true for seniors, many of whom lead increasingly sedentary lifestyles as they age. The American Heart Association says adults should get at least 150 minutes of moderate exercise per week, or 75 minutes of vigorous aerobic activity, and a Harvard University study says that exercise can be an insurance policy for heart health. Today's seniors have more fitness options at their disposal than ever before.

Going gray with style

Gray hair is a natural side effect of aging. The rate at which hair will turn to gray differs based on genetics and other factors. Some people may go gray seemingly overnight, while others may gray at the temples first before the rest of their hair gradually changes color.

Aging women often wonder if they should cover up their gray hair or embrace the silver. Going gray is no longer something that has women running to their stylists at the sight of the first gray strand. Some actually opt for silver even before their own gray sets in. According to a survey of hair trends by L'Oréal Professional, 28 percent of women embraced or considered opting for silver hair. The trend has continued to gain steam. Celebrities



like Jamie Lee Curtis and Helen Mirren were some of the first to embrace their grays. Younger celebrities like Kendall Jenner, Pink and Lady Gaga have opted for silver tresses to make a statement.

But there are still many women who prefer to transition gradually or avoid the harsh chemicals in some hair products. More than 5,000 different chemicals are used in hair dye products, some of which are reported to be carcinogenic in animals. There are many natural ingredients that can add tint to hair to make

gray less visible. Coffee, for example, can cover grays and add dimension to dark tresses. Chamomile tea is recommended for blonds to add natural highlights and perhaps camouflage their grays. Calendula, marigold, rosehips, and hibiscus can deepen red shades or add some subtle red highlights. Henna also is a popular natural method to add a red-orange color to hair. Creating highlights to offset gray hair can work as well. Spraying lemon juice on hair and sitting in the sun can produce lightening effects.

Many women are seeking natural options to look their best. Embracing grays or creating subtle tints with natural ingredients can help women feel confident and beautiful.

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Hydrate and refresh dry skin

Dehydrated skin is among the many causes of facial wrinkling, which also can be caused by smoking, environmental factors and UV exposure. Aging skin doesn't produce as much collagen and elastin, which allows skin to spring back into place, as it once did. Conditions like dry, dehydrated skin may make wrinkles appear worse. Treating dehydration and dryness may reduce wrinkles and refresh dry skin, giving it a more youthful appearance.

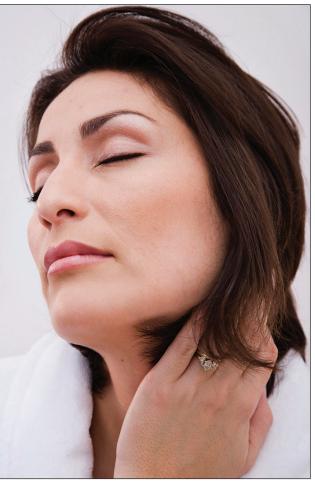
Those who want to treat dry, dehydrated skin must understand the difference between hydration and moisturizing as it applies to skincare. Hydrating skin means increasing its water content by increasing the amount of water contained in skin cells. This can result

in a healthy, plump complexion. Skin that is properly hydrated will keep fine lines and wrinkles from being overly apparent.

Moisturizing skin involves applying a lubricant that mimics naturally produced lipids and oils in the skin that will protect and soothe.

Hydration and moisturizing often work hand-in-hand. In addition to drinking plenty of water to hydrate the skin from the inside out, individuals can use products that contain hyaluronic acid, glycerin and sodium hyaluronate. These are known as humectants. In addition, the National Center of Biotechnology Information says that aloe can improve water content in the skin. Once water is bound to the skin, a moisturizer will prevent the water from leaving it. Look for moisturizers with natural oils and butters to help retain moisture, like cocoa butter.

The following are some additional methods to maximize hydration and moisturize skin.



• Take warm showers, as hot water can strip the natural lipids from skin and cause dryness.

• Avoid too many alcoholic beverages. Alcoholic drinks are diuretics that can cause the body to lose water.

• Use a humidifier indoors to amp up the moisture level in the air.

• Enjoy water-rich foods, like watermelon, cucumber, grapes, and other succulent fruits and vegetables.

• Drink the recommended amount of water per day, and limit your consumption of caffeinated and sugary beverages.

• Work out to improve blood flow and oxygenation in the skin.

• Try a facial essence. Facial essences are a principle of Japanese beauty regimens and contain fermented ingredients that support skin penetration and hydration.

Anyone concerned about dehydrated or dry skin can get further advice about treating the problem by speaking with a qualified dermatologist or aesthetician.



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Fixed provides the provides the

est to them. A legacy is often the story of one's life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning. The following are some guidelines that can help people establish lasting legacies.

• Keep track of your story. Grab a journal and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and childhood to start establishing an autobiography of

often it's the simplest acts that make the most impact. Think about the way you treat others each and every day. Smile at people, compliment others and offer positive advice when it is sought.

 Research investments that are profitable. If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRetirement.com and Stepping Stone Financial, Inc., vacation homes mean a lot to families and they also can be a source of future revenue should they be rented

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 Name children or other relatives as beneficiaries on Individual Retirement Accounts (IRAs). With Roth IRAs, distributions are taxfree as long as the person who set up the IRA met the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

• Write a legacy letter. A legacy letter is a way to speak directly to loved ones



and say all those things that you had wished you told them earlier but maybe didn't find the words or perhaps never had the time, according to Forbes. The

letter ensures others know just how much joy they brought to your life and the pride you had in knowing them.

something people start to think about as they grow older, but it's easy to start planning a legacy regardless of your age.

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Three money-saving travel tips

hough a transient lifestyle is something I 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 study from the Transamer-

ica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling. Many are succeeding in doing

See MONEY, Page 11



Amazing benefits to seniors having pets

Pets bring much joy to the lives they touch. So it should come as no surprise that the 2019-2020 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog.

Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring for pets and being around them can produce a chemical chain reaction in the brain that may help to lower stress hormones while also increasing production of the feel-good hormone serotonin.

This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and



companionship that can help seniors — including those who may be divorced or widowed — feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88 percent said their pets helped them enjoy life, and 86 percent said their pets made them feel loved. Seniors considering getting a pet can explore the mean benefits to doing an

many benefits to doing so.Reduce pain: A 2012

study published in Pain Magazine found therapy dogs provided "significant reduction in pain and emotional distress for chronic pain patients."

• Feeling of purpose: Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go, which equates to a feeling of purpose.

• Altered focus: Having a pet can help seniors focus on something other than physical or mental health issues and preoccupations about loss or aging, according to New York-based psychologist Penny B. Donnenfeld.

• Increased physical activity: Pets require care, and that interaction can get

seniors moving more than if they didn't have a pet.

• Improved health: Ongoing research from Harvard Medical School has found dog owners have lower blood pressure, healthier cholesterol levels and lower risk of heart disease than those who don't own a dog.

• Stick to routine: Caring for pets helps seniors maintain a routine. Having structure after retirement can be important to ward off risk of depression. Staying on top of feeding, grooming and other pet needs also can help prevent cognitive decline.

Pets bring many benefits to their owners' lives, and they may be the perfect remedy for seniors looking for a friend and purpose.

Money

Continued from Page 10

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.

1. Take advantage of agerelated 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.

2. Don't overlook 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 carte.

3. 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.

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Five ways to protect hearing every day

The saying "you don't know what you've got 'til it's gone" is never more true than in regard to hearing. It's easy to take hearing for granted, but even momentary hearing loss can highlight how vital it is to protect hearing.

People rely on headphones or ear buds to listen to music, stream movies or participate in work-related meetings more than ever before. Having the volume too loud can contribute to hearing loss over time.

The Centers for Disease Control and Prevention says five in 10 young people listen to their music or other audio too loudly. Overall, 48 million people in the United States have trouble hearing in one or both of their ears. Johns Hopkins Medical Center reports approximately 15 percent of adults 18 years of age or older report some trouble hearing, and the risk of hearing problems increases with age.

Once it's gone, hearing cannot be restored in many cases. To protect hearing and guard against future hearing loss, consider these recommendations.

1. Ask for a baseline hearing test. It's easier to measure hearing loss if there is a baseline by which it can be measured. During your annual physical, ask for a hearing test or a referal to an audiologist. This can set the course for monitoring progression of any future hearing loss.

2. Wear hearing protection. There are various types of hearing protection that can filter out certain levels of sound. Many earplugs, like the ones musicians wear or those worn when attending rock concerts, can reduce the sound by approximately 25 dB. Custom fit ear plugs provide more noise reduction, in upwards of 35 to 40 dB. They are optimal for highnoise environments, such as when mowing lawns or operating machinery, according to the hearing loss resource Hearts for Hearing.

3. Turn down the volume. Experts recommend adhering to the 60/60 rule when enjoying audio through headphones. This suggestion is to listen with the headphones at no more than 60 percent volume for no more than 60 minutes a day. Earbuds fit directly next to the eardrum and can be harmful to your hearing. If possible, choose over-the-ear headphones instead. 4. Have custom molds made. Rather than turning up the volume, people can have custom ear molds

made for use with earphones, suggests Johns Hopkins. The custom ear molds will block outside noise, allowing for higher quality listening.

5. Keep your ears dry. Moisture in the ear can cause bacteria to grow and potentially lead to infections. Towel-dry ears gently after showering or swimming. Avoid the temptation to use cotton swabs to dry the ears. For the most part, ears are self-cleaning, and using a cotton swab can push wax and cause it to become compacted in the ear canal.

In addition to these tips, discussing hearing health with a doctor is a wise idea.

We are here when you need us



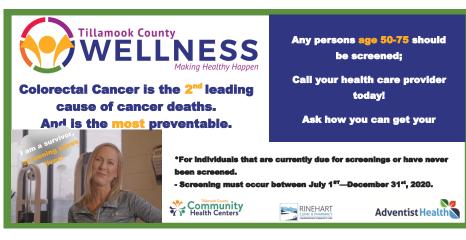
Why routine checkups are vital

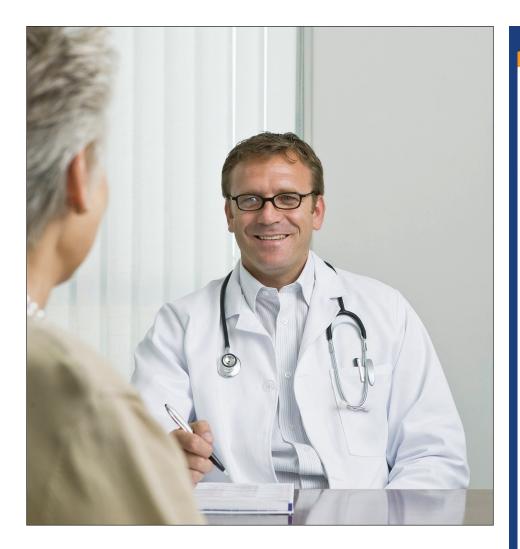
Regular visits with a medical professional are an important part of a healthy lifestyle. Too often people visit the doctor only when they are ill, as they may not realize just how essential well visits and physical exams are.

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older. Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly. This can make the difference in slowing down the progression of a disease that has already developed or prevent something from becoming a full-fledged issue.

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At

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Vital

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this point vital signs will be checked, medications reviewed and lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

General care and geriatric doctors also are adept at asking questions to get a sense of how patients are faring in the world. This may include topics that seemingly have no relevance to health but can be quite important. A provider may ask about topics such as bathing or dressing. Questions about social interaction or typical routines can paint a better picture of both physical and mental health.

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according to the caregiver company Home Care Assistance. Some seniors may have to visit a provider once a week or once a month. Doctors, nurses and therapists will design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider visits.

• Frequently health issues can be silent and

not noticed early on by a patient, according to Mercy Medical Center in Baltimore.

• Patients will be less likely to forget about important screenings, like mammography, prostate tests, cholesterol tests, and more.

• Vaccines can be administered, as even adults need certain immunizations to stay healthy.

• Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.





Make time for good health

Many people ignore recommendations for preventive health screenings and vaccines. For a longer and healthier life, be sure to talk to your primary care provider about screenings for colorectal and other cancers, and vaccines, including flu, shingles and pneumonia. Routine screenings, vaccines and wellness visits are covered benefits for many health plans, including Medicare and the Oregon Health Plan.

It's your time - be safe, be happy, but most of all, be healthy.

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Take advantage of senior perks and discounts

≺ rowing older may Gcome with some added laugh lines or a few extra aches and pains, but many will attest to the benefits and wisdom earned from a life welllived. And if that's not enough, the discounts and other perks afforded seniors can make reaching one's golden years a bit easier to embrace.

Every day the list of companies offering special deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money. Keep in mind that the starting points for age-based discounts vary,

with some offering deals to those age 50 and up, and others kicking in at 55 or 60-plus.

The following is a list of some of the discounts that may be available. Confirm eligibility as companies change their policies from time to time. Also, the editors of Consumer World say that the senior discount might not always be the lowest price, so comparison shopping is a must to find out which discount or coupon is the best deal.

• Amtrak: Travelers age 65 and older can enjoy a 10 percent discount on rail fares on most Amtrak trains. For those who prefer ground travel but want to leave the car at home, this can be a great way to get around.

• Fast-food/sitdown restaurants: Establishments like Wendy's, Arby's, Burker King, Denny's, Applebees, Carrabba's Italian Grill, and Friendly's offer various senior discounts. Most are 10 to 15 percent off the meal. Others offer free beverages or an extra perk with purchase.

• Kohl's: This popular department store provides a 15 percent discount every Wednesday to shoppers ages 60-plus. Other stores like Modell's, Belk, Bon-Ton, and



SteinMart offer similar discounts.

• Marriott: Travelers age 62 and older are privy to a 15-percent discount on room rates at Marriott brand hotels, subject to availability.

• Roto-Rooter: Plumbing problems can get expensive, but online sources cite a 10 to 15 percent discount depending on location for this drain cleaning service provider in North America.

• National Parks: The U.S. National Parks Service offers steep discounts on the annual pass,

which provides entry to more than 2,000 federal recreation sites.

• Grocery store: Food shopping gets a little easier with discounts at Bi-Lo, Fred Meyer, Gristedes, Harris Teeter, Piggly-Wiggly, and Publix. Be sure to check with local supermarkets about senior discounts, as they vary, particularly as to what day of the week and for what age they kick in.

• AARP membership: It is important to note that many companies require enrollment in AARP for people to get senior discounts. AARP also has its own AARP Prescription Discount Card so that members and families can save around 61 percent on FDA-approved drugs that prescription insurance or Medicare Part D plans fail to cover.

• T-Mobile: This carrier offers two lines with unlimited talk, text and LTE data for \$35 with AutoPay for seniors age 55-plus. Only the primary account holder has to be 55.

With a little digging, seniors can find scores of discounts to help them save money while enjoying their golden years.



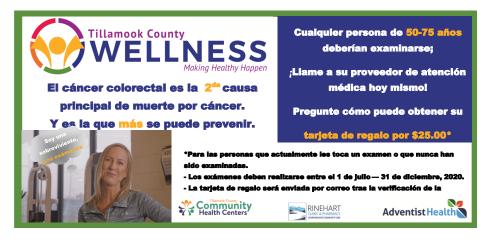
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Few demographics Soft a little more to book Soft a li

retirement papers have been filed, the world is many seniors' oyster.

According to a 2017 survey from AARP, travel is a top goal for more than 80 percent of Baby Boomers. Children may find that encouraging their aging parents to travel can promote more independence and help them live fulfilling lives in retirement.

These tips can make travel easier for any senior ready to see the world.

1. Seek the most direct route. Traveling may be a bit easier to endure when the route is as short and direct as possible. It may

with a trusted travel advisor is often easier than booking your travel yourself. Travel agents often have inside information and may be privy to perks and discounts. Plus they can streamline the process, ensuring all you need to do is go along for the fun.

3. Senior discounts are waning. Most airlines have done away with senior discounts. In 2013, the price comparison resource Fare Compare looked at senior discounts of various airlines and found most of them were unreliable.

4. Inquire about accessibility. If mobility is an issue access or ground-level accommodations.

5. Pack light. Don't get bogged down by excess luggage. Pack only what you need, including medications, in a carry-on bag.

6. Consider a cruise. Cruises combine food, entertainment and comfortable rooms in one convenient package.

7. Manage medications. If prescription medications are needed, be sure to consult with the doctor and pharmacy about getting a supply that will last the course of the trip.

8. Bring along a companion. You may feel more



comfortable bringing along one of your children, another young relative or a close friend, especially if you are

traveling internationally. This extra person can help navigate and ensure all your needs are met.

Seniors have the opportunity to travel more and can make such travel easier in various ways.



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