

# SENIOR *Living*

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**Wednesday, August 28, 2024**



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# How the body changes with age

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again. Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of healthy aging that go beyond graying hair and wrinkling skin.

## Bones, joints and muscles

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength, endurance and flexibility. These changes may be



accompanied by a loss of stability that can result in

balance issues or falls. It's common for the body frame

to shrink, and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

## Body fat

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

## Heart

Organs in the body also age, and cells begin to die

off, making those organs work less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats during one's lifetime. As a person gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

## Urinary tract and kidneys

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading

to an urge to urinate more frequently.

## Memory and thinking

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging. Generally speaking, exercising, using the brain and adhering to a balanced, healthy diet can help keep the body functioning well into one's golden years.



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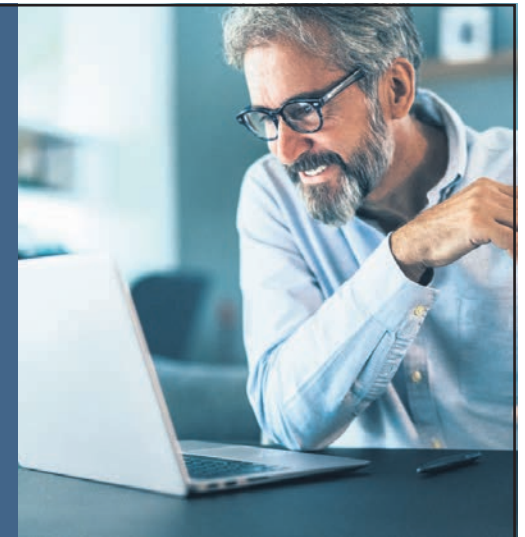
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# For healthy aging, avoid these common obstacles to good nutrition

(StatePoint) — Proper nutrition is critical to older adults' overall vitality, providing energy, helping to control weight, and even preventing and managing some diseases.

Unfortunately, 10% of older people don't eat enough, while one-third eat too much, according to HealthinAging.org, which is the Health in Aging Foundation's online public education resource. Such nutritional imbalances may be due to the range of common obstacles some people face as they age, including changing tastes, dental problems and difficulty accessing healthy foods.

"Charles," a Cigna Healthcare Medicare Advantage (MA) customer, had several health issues when he was introduced to a nutrition program available through his MA plan. Through the program, he worked with a registered dietitian, started working out, and lost nearly 50 pounds. These changes fueled him to tackle additional health goals, including getting mental health support and assistance improving his sleep.

MA plans, like those offered by Cigna Healthcare, include "extra benefits" not available through Original Medicare. The Cigna Healthcare MA nutrition program is one of those extras, and it primarily supports older adults with a body mass index below 22 or above 40, those with chronic diseases like diabetes and kidney disease, and those with low fruit and



PHOTO SOURCE: © ALESSANDRO BIASCIOLI / iStock via Getty Images Plus

vegetable intake. Through the program, registered dietitians provide customers with dietary advice that can help them improve their health.

"We offer information, education and resources that are different for everybody and not restrictive," explained Robin Neal, RD, one of the program's dietitians. "The goal is to provide skills and tools so individuals can self-manage their diet after the program ends."

Neal said results often include weight loss and improved blood sugar readings, such as those Charles experienced.

Of course, program advice

varies by individual and their unique nutritional needs, but some tips everyone can benefit from include the following:

**Get your nutrients.** According to the National Council on Aging, older adults should eat a variety of foods to get all the nutrients they need, including lean protein for muscle mass, as well as fruits and vegetables, whole grains and low-fat dairy. Choose foods with little to no added sugar, saturated fats and sodium. For an example of what a healthy plate looks like, visit [myplate.gov](https://myplate.gov).

**Stay hydrated.** Drink water often to aid digestion. Limit beverages with lots of added sugars or salt.

**Visit the dentist.** If you're having trouble chewing, visit your dentist. They may be able to help. For instance, if you have ill-fitting dentures, chewing can be improved and more comfortable with a better fit. Additionally, choosing softer foods, such as canned fruit, soups or tuna, may help. Dental visits are a covered benefit in many Medicare Advantage plans.

**Follow food safety guidelines.** Food not prepared properly can make you sick. Because those with weakened immune systems are vulnerable to foodborne illnesses, it's especially important for older adults to follow food safety guidelines. If you have any doubt about

a food's safety, throw it out.

**Limit salt.** Too much sodium can increase the risk of high blood pressure, heart attack and stroke. To stay heart healthy, ask your doctor for guidance on recommended daily sodium limits based on your health status and check food labels for sodium content. Cook more meals at home using lower sodium ingredients and avoid processed foods. Flavor dishes with herbs and spices.

**Seek assistance if needed.** Take advantage of MA plan benefits that can help you secure healthy foods, like transportation or grocery cards. Additionally, there are local and national programs to help those on limited incomes with nutritious food costs, including the Supplemental Nutrition Assistance Program (SNAP). To learn about assistance available in your area, visit [cignacommunity.findhelp.com](https://cignacommunity.findhelp.com).

To find MA plans offered in your area, visit [Medicare.gov](https://Medicare.gov). For information on Cigna Healthcare plans, visit [CignaMedicareInformation.com](https://CignaMedicareInformation.com).

"By devoting your time and attention to eating well, you'll not only be able to maintain a healthy body weight, but you can also reduce your risk of chronic disease and maintain your overall vitality as you age," said Neal. "And, of course, if you have any questions about your health, you should always talk to your doctor."

## Aging individuals' calorie needs affected by their activity levels

Healthy aging is a multifaceted process that involves an array of variables. Diet and exercise are two such variables, and each are intertwined. According to the National Institute on Aging, the amount of calories individuals over 60 need each day depends on their physical activity levels. Though all adults should aspire to be physically active each day, some aging adults may experience mobility issues that make it hard to move around. But activity levels can serve as a measuring stick for daily calorie



intake. The NIA notes that the more active men and women over 60 are, the

more calories they will need to consume.

• **Inactive:** The NIA

recommends that women over 60 who are not physically active consume 1,600 calories per day. Men over 60 who are not physically active are urged to consume between 2,000 and 2,200 calories each day.

• **Moderately active:** What qualifies as moderate physical activity is best defined by an individual's physician, who may recommend various exercises or activities based on each person's condition. Daily walks may qualify as moderate physical activity, but aging adults are urged to keep track of the

length and intensity of such walks so they can work with their physicians to determine how they might affect their daily caloric intake. Women over 60 who engage in moderate physical activity each day are urged to consume 1,800 calories per day, while men in that category should consume between 2,200 and 2,400 calories.

• **Very active:** Aging men and women can probably determine on their own if their lifestyle can be described as very physically active. Women over 60 who qualify as very active should

consume between 2,000 and 2,200 calories per day, while the NIA advises very active men to consume between 2,400 and 2,600 calories per day.

Of course, it's important that men and women over 60 choose the right foods each day as well. The NIA advises against choosing foods that have a lot of sugar, saturated fat and sodium. Fruits, vegetables and whole grains are examples of healthy foods that can help aging individuals reach recommended daily calorie intake without



# Potential dangers of mixing herbal and prescription meds

Medications improve the lives of billions of people across the globe every day. Without access to medication, millions may die while countless others would experience a dramatic decline in their quality of life.

Though there's no denying the positive effects of medication, the efficacy of herbal supplements and prescription drugs does not mean each are risk-free. Risks may even be compounded when individuals take herbal supplements and prescription medications concurrently. According to the Mayo Clinic, herbal supplements do not always interact well with prescription medications. For example, herbal supplements can interact with medicines utilized to treat issues affected the heart and blood vessels. That includes conditions like high blood pressure, which estimates from the

World Health Organization indicate affects nearly 1.3 billion adults between the ages of 30 and 79.

Mixing medications has always been risky, but a growing reliance on herbal medicines has potentially elevated that risk. That's perhaps due to perceptions of herbal supplements as wholly natural, leading some to conclude that a substance that's wholly natural cannot jeopardize the human body. However, an analysis published in the British Journal of Clinical Pharmacology detailed more than a dozen instances of adverse drug reactions affecting individuals who took herbal medicines alongside various prescription medications. The medications taken, some of which were antidepressants, were prescribed to treat various conditions, including HIV, epilepsy and heart disease.

The potential dangers of mixing herbal and prescription medications underscore the need to engage in honest and open discussions with a physician before taking any herbal or prescription medications. Individuals currently taking a prescription medication should consult with their physician before taking any herbal supplements, while those who take herbal medicines and supplements should bring that up with their physicians if they are prescribed a new medication.

## What are some symptoms of herbal and prescription interactions?

The Mayo Clinic notes that a fast heartbeat and changes in blood pressure are two indicators of drug interactions. But many additional side effects can indicate a potentially dangerous or unhealthy interaction is taking place. For



example, the U.S. Food and Drug Administration notes that increased dryness or irritation of skin when taking more than one topical acne drug at

the same time indicates an unhealthy interaction is taking place.

Herbal and prescription medication interactions can be dangerous. Individuals

are urged to contact their physicians before combining medications and to bring up their existing medication regimen whenever they are issued a new prescription.



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# Risk factors for AFib

A healthy heart is vital to a long life. Aging individuals recognize that link, and many take steps to protect their heart health, which may include changing their diets or exercising with greater frequency. Recognizing certain threats to heart health is another important step individuals of all ages can take as they seek to live long, healthy lives. One such threat is atrial fibrillation, which is often referred to as “AFib.” Johns Hopkins medicine notes AFib is a type of abnormal heartbeat caused by extremely fast and irregular beats from the upper chambers of the heart. Johns Hopkins notes a person with AFib may have a heart that beats more than 400 times per minute, which is

caused by faulty electrical signals that make the atria (the two upper chambers of the heart) contract much faster than normal.

The American Heart Association reports that AFib increases the risk of heart-related death and stroke. But individuals may be curious about their risk for AFib. Though some of the risks for AFib, such as family history, may be beyond an individual's control, others can be managed with the goal of reducing the likelihood of developing the condition. The AHA notes that people who have one or more of the following conditions are typically at higher risk for AFib.

• **Age:** Age is a significant risk factor for AFib. Johns Hopkins notes that adults older than 50 are at elevated

risk for AFib. In addition, the AHA reports that medical researchers suspect the number of AFib cases will

rise considerably in the coming years as people are living longer. Recognition of age as a significant risk factor for AFib might compel more individuals to take additional risk factors for the condition more seriously.

• **High blood pressure:** The AHA reports that long-standing, uncontrolled high blood pressure can increase a person's risk for AFib. This link between AFib and high blood pressure underscores the need for annual health examinations, which often uncover the condition known as “the silent killer” due to the fact that it does not necessarily produce noticeable symptoms.

• **Existing heart conditions:** Heart valve problems; hypertrophic cardiomyopathy, which is marked by a thickening of the walls of the heart chamber; acute coronary syndrome, an umbrella term used to refer to conditions in which blood supplies to the heart are suddenly blocked; and a history of heart attack are just some of the heart conditions that increase a person's risk for AFib. Anyone with a personal or family history of these and other heart

## Did you know?

Atrial fibrillation, often referred to as “AFib,” is more common among men than women. Johns Hopkins Medicine notes AFib is caused by extremely fast and irregular beats from the upper chambers of the heart.

Males are more likely than women to develop AFib, though that does not mean the condition is not a threat to women. In fact, age is a significant risk factor for AFib, and a report from Henry Ford Health noted that women tend to live longer than men, which could explain why there were more women living with AFib in 2020 than there were men.

The condition also manifests differently in men than women. HFH notes that high blood pressure and heart valve disease are more likely to lead to AFib in women, while coronary artery disease and a history of heart attack are most common risk factors for AFib in men.

conditions is urged to discuss AFib with their physicians.

• **Alcohol consumption:** Binge drinking increases risk for AFib, according to the AHA. The organization defines binge drinking as five drinks in two hours for men and four drinks in two hours for women. If individuals want to consume alcohol, Johns Hopkins emphasizes the need for moderate consumption, which is defined as one drink or less per day for women or two drinks or fewer per day for men.

• **Activity levels:** Though physical activity is an essential component of a healthy lifestyle, the AHA notes that AFib is common in athletes. The condition can be triggered by a rapid heart rate known as a supraventricular tachycardia, which can be a byproduct of exercise.

AFib can pose a serious threat to individuals from all walks of life. Recognition of that threat and how to reduce AFib risk can be part of anyone's long-term health regimen.



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# Highlights of the latest exercise guidelines

Since 2008, the Physical Activity Guidelines have been a vital resource for health professionals and policy makers, serving as a foundation for physical activity and education programs. These guidelines, established and periodically adjusted by the Office of Disease Prevention and Health Promotion, include recommendations for individuals ages three and over. A full breakdown of the latest guidelines can be found at Health.gov, but the following are some highlights pertaining to various groups.

• **Preschool-aged children:** The ODPHP notes that children between the ages of three and five should be physically active throughout the day to enhance their growth and development. Caregivers are urged to encourage active play that includes activities of various types.

• **Children and adolescents:** Children between the ages of six and 17 should engage in 60 minutes or more per day of moderate-to-vigorous aerobic physical activity. Kids in this age group also should engage in vigorous-intensity physical activity at least three days per week. Regimens also should include muscle-strengthening activities and bone-strengthening activities at least three days per week.

• **Adults:** The ODPHP urges adults to sit less and

move more. The most substantial health benefits can be gained by engaging in at least 150 minutes to 300 minutes a week of moderate-intensity or between 75 minutes and 150 minutes of vigorous-intensity aerobic activity each week. Any equivalent combination of the two can suffice as well. Muscle-strengthening activities also should be part of adults' fitness regimens. These activities should help to strengthen all the major muscle groups, and adults should aspire to engage in them at least two days per week.

• **Older adults:** Older adults who can still follow the

guidelines designed for younger adults can continue to do so. But the ODPHP recommends that older adults also incorporate multicomponent physical activity in their workout regimens. This can include balance training to complement aerobic and muscle-strengthening activities. Older adults also are urged to discuss with their physicians how any chronic conditions they may have can affect their ability to safely engage in physical activity.

The Physical Activity Guidelines can serve as a useful resource for people of all ages as they look to live a healthy lifestyle.



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# 7 facts about golf carts

Golf carts are an asset to many people, particularly those residing in gated enclaves, retirement villages or specialized housing subdivisions that are part of master planned communities. Golf carts are more affordable than cars or trucks, ranging between \$12,000 to \$14,000 for new electric carts, indicates Kandi America. Those looking for a used cart might be able to snag a deal between \$4,000 and \$8,000.

As the use of golf carts away from the golf course increases, those new to these vehicles can familiarize themselves with some golf cart facts.

1. Golf carts primarily come as electric- or gas-powered models. Curiously, the first golf cart was invented by J.K. Wadley of Texarkana, and it was electric. Each variety has its shares of pros and cons, so it's best for drivers to do some research regarding which type will be best for their individual needs.

2. These days many people use golf carts while traversing the course, even when not performing in a tournament. However, Total Golf Cart says golf carts were once used primarily by senior citizens or people with mobility issues.

3. Those using golf carts outside the grounds of a golf course should learn local laws regarding driving these carts on public roads before investing. All areas are different. For example, in Florida, drivers may operate golf carts on residential streets, but it is only legal to drive them on a public road in specific circumstances.

4. Various regulations govern the wearing of seat belts in golf carts. Additional rules may mandate that carts should have efficient brakes, reliable steering, safe tires, a rearview mirror, and red reflectorized warning devices in both the front and rear.

5. J's Golf Carts says that if a

person is unsure about whether they'll use a cart on residential roads or just the beach or other less populated areas, it may be best to buy a street legal cart to keep oneself and passengers protected.

6. Golf carts do not move very quickly. Most average top speeds between 20 and 25 miles per hour, indicates WilDar Golf Carts and Trailers.

7. Golf carts may not be covered by standard homeowners'

insurance policies. A separate policy is a smart investment, particularly for those taking golf carts on roads. Furthermore, check to see if a golf cart, which may be considered a low speed vehicle, must be titled and registered.



**Golf carts are gaining popularity in various communities. Prospective buyers should do some research before investing in such vehicles.**

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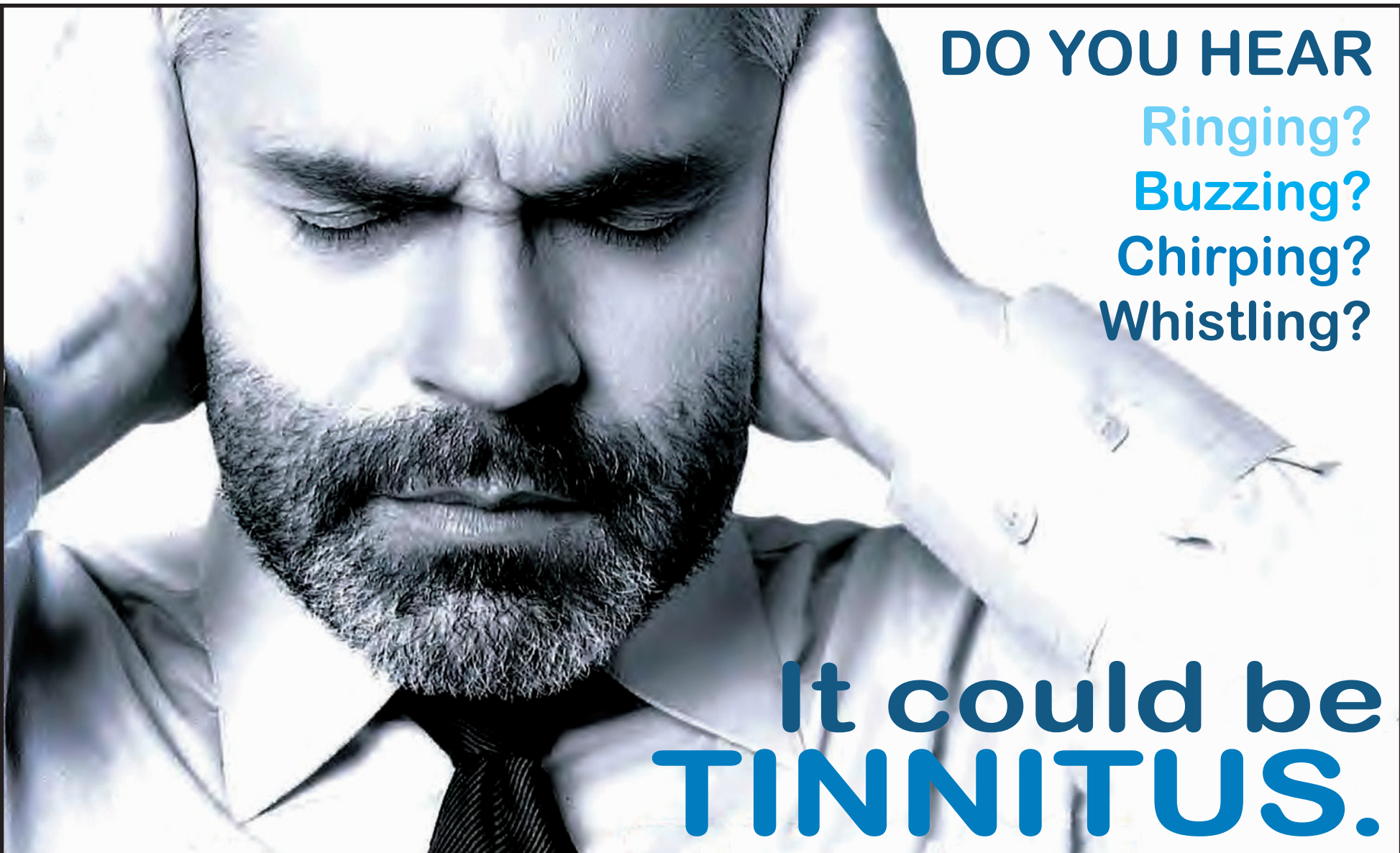
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# Ideas for senior-friendly interior renovations

Home is where the heart is. That sentiment may be especially true for seniors who have spent decades living in their homes. A lot of hard work goes into home ownership, and seniors who have lived in the same space for a while undoubtedly have countless memories within the walls of their homes.

A lifetime of experiences in a home can make it hard to leave, but many seniors experience diminished mobility as they age. Mobility issues can make it hard for seniors to traverse their homes, but aging homeowners can make various renovations to make a home more accessible.

• **Revamp entryways and staircases.** A 2020 study of 1,000 adults in the United Kingdom found that 28 percent of individuals age 65 and older who don't exercise regularly struggle with activities like walking up



**Grab bars in bathrooms can make homes safer for seniors with limited mobility.**

stairs. The study, commissioned by Total Fitness, also found that 14 percent of men and women over 65 who regularly engage in moderate exercise still find it challenging to climb up and down a flight of stairs. Seniors facing similar challenges can install a ramp at their home's entryway so

they can comfortably go in and out. Inside, a chair lift can ensure seniors are not struggling to move from one floor to another.

• **Raise the outlets throughout the home.** They're easily overlooked, but outlets, particularly those outside the kitchen, tend to be close to the floor. AARP notes that's

no accident, as outlets are generally placed at a height equal to the length of a hammer to save time with measuring when buildings are being constructed. Outlets close to the floor can be difficult for seniors with mobility issues to reach. Relocating the outlets a little higher off the floor is not an expensive

renovation, but it can make a home more accessible for seniors who have difficulty bending down or getting down on one knee.

• **Install door knob extensions.** Verywell Health notes that nearly half of all people age 65 and older have arthritis or another rheumatic condition. Arthritis can make it difficult for seniors to grip and turn door knobs. Door knob extensions can make it easier for seniors with arthritis to open the doors in their homes. Such extensions are roughly five-inch levers that can be installed over an existing door knob, making it easier to grab and pull down. Extensions save seniors the hassle of turning the knob, which some may find painful and almost impossible.

• **Renovate the bathroom.** Bathroom renovation projects can be costly, but seniors with mobility issues should

know that bathrooms can pose a particularly dangerous threat. The Centers for Disease Control and Prevention notes that roughly three million older adults are treated for fall injuries in emergency departments each year. A 2019 analysis published in The Journals of Gerontology noted that 22 percent of in-home falls resulted in a change in the person's walking ability. Replacing a step-over shower with a zero-step alternative can make it easier for seniors with mobility issues to get in and out of the shower, thus reducing their risk for falls. Grab bars along shower walls and a chair inside the shower can make it easier to bathe and towel off safely.

Seniors with mobility issues can make their homes more accommodating through an assortment of simple, yet effective renovations.

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# Interesting facts about Alzheimer's disease

Of the roughly 55 million people around the world living with dementia, 60 to 70 percent are estimated to have Alzheimer's disease, reports the Mayo Clinic.

Alzheimer's disease is a progressive brain disorder marked first by mild memory loss that can worsen and lead to problems with communication and an inability to perform the activities of daily life. The condition is named for Dr. Alois Alzheimer. In 1906, Alzheimer noticed changes in the postmortem brain tissue of a woman who had died of unusual mental illness, which included symptoms of language problems, memory loss and unpredictable behavior. Her brain showed many abnormal clumps and tangled bundles of fibers. According to the National Institute on Aging, doctors now know those clumps are amyloid plaques and the tangles are hallmarks of the disease.



The National Institutes of Health says Alzheimer's disease is the seventh leading cause of death in the United States and is the most common dementia among older adults. While most people are familiar with Alzheimer's, there is much more anyone can learn. The

following are some interesting facts about Alzheimer's.

- The most common symptoms of Alzheimer's involve a gradual decline in memory, reasoning, language, coordination, mood, and behavior.

- The Cleveland Clinic says the buildup of plaques

and tangles from an overabundance of amyloid and tau protein production block the communication between nerve cells and cause brain cells to die, thus contributing to Alzheimer's. Nerve cell death starts in the hippocampus, the area of the brain that controls

memory. Doctors are not entirely sure what causes this protein build-up.

- Many times family members are the first to recognize a friend or loved one forgetting newly learned information, especially recent events, places and names.

- Issues with thinking and reasoning may include not wearing the right clothes for the weather or not knowing to use oven mitts when taking hot items out of the oven.

- Changes in the brain can begin years before initial symptoms appear, according to the Centers for Disease Control and Prevention. Age is the biggest risk factor for Alzheimer's. Researchers believe that genetics may play a role, but a genetic predisposition to Alzheimer's does not make it an inevitability.

- A healthy lifestyle, which includes adequate physical activity, a nutritious

diet, limited alcohol consumption, and not smoking, may help people avoid Alzheimer's.

- Alzheimer's can rob a person of his or her personality. As the disease becomes more severe, mood swings, anger, depression, and anxiety may occur. This is combined with the patient forgetting who family members are and potentially lashing out or being disinterested in visitors.

- There is no cure for Alzheimer's, but doctors use medical management to improve quality of life for patients and their caregivers. Treatments may help maintain brain health and manage behavioral symptoms.

Alzheimer's disease was first diagnosed at the start of the 20th century. Now, 117 years later, it remains a major health issue affecting millions of people

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# Funeral pre-planning with a professional eases anxiety

The death of a loved is difficult to confront. Emotions are elevated and grief is prominent, which can make it hard to make important decisions. Quite often several people need to come together to make decisions necessary for a family member's funeral arrangements. There also is a financial component to consider.

According to Lincoln Heritage Life Insurance Company, the average funeral costs between \$7,000 and \$12,000, which may or may not include viewing, burial, transport, casket, and other fees. Surviving family members responsible for planning a funeral may be asked to contribute a portion of these expenses if other arrangements have not already been made, which can exacerbate stressful feelings during an already difficult time.

Funeral pre-planning is a good way for individuals to make a difficult time a little



**Pre-planning a funeral merits consideration. Working with a trusted funeral home removes much of the pressure during such difficult times.**

more manageable for their survivors. Funeral homes frequently work hand-in-hand with individuals and families to customize pre-planning packages and facilitate the process. Here's a rundown of pre-planning as individuals

consider their options.

#### **Explore your options**

Pre-planning a funeral enables people to consider all of the options without the time constraints of making funeral arrangements directly

after the passing of a loved one. A knowledgeable staff member at a funeral home, can explain the offerings and answer any questions.

#### **Straightforward process**

Unless an individual has

planned a funeral in the past, there could be a lot of unknowns. Funeral homes handle these events every day and can guide families through the intricacies of the process with ease. Most have pre-planning kits that include all of the essentials of the process, such as choosing caskets, deciding on prayer cards and designing floral arrangements.

#### **Avoid confrontations**

Working directly with a professional also helps alleviate the burden on family members, who may not agree on arrangements or concur on what they believe would be a loved one's final wishes. When pre-planning a funeral, individuals can spell out in their own words exactly what they desire and even finance the funeral in advance.

#### **Establish a payment plan**

A funeral home staff member can go over the

various ways to fund funeral expenses, and may work out a payment schedule to spread out the expense over a period of time. He or she also may explain how funeral prearrangement can be a way to "spend down" assets in a way that protects those monies from look-back periods when determining eligibility for certain assisted living or nursing facilities should that be required in the future.

#### **Work with religious officials**

Very often a funeral home is a conduit that facilitates all facets of the funeral process. They may reach out to a preferred house of worship to organize a mass or other religious service, and will also contact the cemetery and work with them to secure a plot and deed. This also alleviates pressure down the line on grieving family members who need time to mourn.


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# 6 scams every older American should know about

(StatePoint) — Amid technology advances enabling scammers to commit fraud, elders and their loved ones need to stay informed.

Typically, elder scams involve the transfer of money to a stranger or imposter for a promised benefit or good. In 2023, banks reported more than \$27 billion in suspicious activity related to elder scams, according to the Financial Crimes Enforcement Network, and reports filed by the public to the Federal Bureau of Investigation indicated an average loss of more than \$33,000 per case. And these numbers may be conservative, as elder fraud cases may be underreported.

One technology behind these staggering figures is artificial intelligence (AI). Advanced methods of masking one's identity using AI make it difficult to detect fakes. Voice print – or voice clone – scamming is

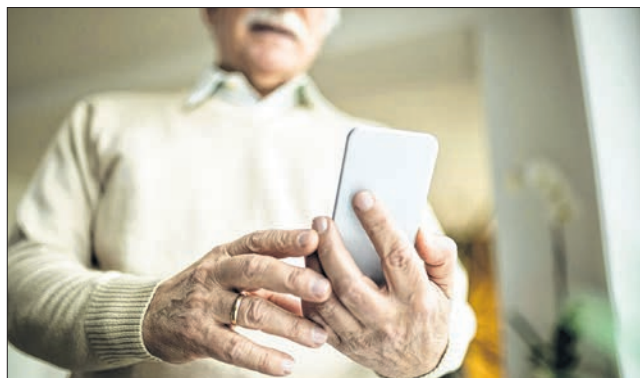


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becoming more of an issue when it comes to impersonation fraud. Using voice clips from social media or by calling and having a brief conversation with someone, criminals can generate an imitation to be used as part of their ruse. “Older adults are often easier prey for these types of fakes, because a recognized voice when applied to certain scam strategies is often enough to elicit action,” says Mark Kwapiszeski, head of Enterprise Fraud at PNC.

## Two Scam Strategies to Watch For

Most scams targeting elders generally follow one or two main strategies: 1) elicit strong feelings and apply a sense of urgency to get someone to act quickly before thinking, and/or 2) entice someone with an offer that seems too good to be true, yet too alluring to pass up. Here are some of the more common types of elder scams:

### Scams That Apply

#### a Sense of Urgency:

- **Tech Support.** Someone will

claim they need to remotely access the victim's computer to fix a software problem, then use that access to steal personal or financial information.

- **Government Imposter.** The fraudster may tell the victim they owe a debt that must be paid immediately or face arrest, asset seizure or termination of benefits.

- **Grandparent.** An elaborate story is given by phone and sometimes involves a voice print of an actual grandchild, claiming a loved one is in trouble and needs money to be protected.

### Scams That Offer Something Too Good to Be True:

- **Investment.** The scammer makes claims of a high-return investment to trick the victim into giving them money, often asking to be paid in an unconventional way, like cryptocurrency, where there's little to no chance of recovering the funds.

- **Romance.** The scammer develops a fake identity and creates the illusion of a romantic relationship to manipulate or steal from the victim.

- **Lottery/Sweepstakes.** Scammers make contact by phone or mail to tell the victim they've won the lottery or a sweepstakes but claim the elder has to remit a processing fee before they can get their prize.

## Take Protective Measures and Stay Alert

The most effective way of preventing fraud is to pause when being rushed and take time to verify the legitimacy of both the person making contact and their claims. To reduce the odds of your voice being cloned, experts suggest exercising caution when speaking on the phone with strangers. If someone unfamiliar contacts you, disconnect from the original communication channel, verify their identity, then attempt to

make contact through a different channel. For instance, hang up the phone, get a number for the company, government agency or family member from a trusted source (such as a company's official website) and use that to call back and verify.

When it comes to scammers that establish a relationship over time, verify legitimacy using third-party resources before investing. Be leery of anyone asking for nontraditional payment forms, and when logic may be clouded by romantic feelings, confide in someone you trust for an objective opinion.

To learn more about cyber fraud, visit PNC Bank's Security & Privacy Center for educational resources.

If you believe you or someone you love has been a victim of fraud, contact the Department of Justice Office for Victims of Crime's National Elder Fraud Hotline website or call 1-833-FRAUD11.

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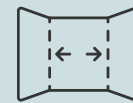
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# Tips for daily living with arthritis

Arthritis isn't a single disease, but a term that refers to more than 100 conditions characterized by joint pain or joint disease, says the Arthritis Foundation. Arthritis is the leading cause of disability in the United States, and affects women at a proportionally higher rate than men.

Arthritis looks and feels different to the various people who experience it, and symptoms can vary from day to day depending on variables such as the weather and individuals' level of physical activity. When arthritis flares up, it can make performance of daily activities challenging. Therefore, people experiencing arthritis can take steps to make living with the condition somewhat easier.

## Work with an occupational therapist

An occupational therapist can assess work and



home situations and make recommendations on potential modifications to these spaces that might be right for your situation. The bathroom and kitchen typically are two spaces where people spend a lot of time and can be areas of focus. Having

items at counter height; purchasing smaller sizes of products that are easier to hold; avoiding bending down by using a grabber tool; and having a chair or stool nearby so that you can sit while doing an activity can help.

## Use smart devices

The bevy of smart devices now available can work to your advantage. With the push of a button on a phone app or through voice control, you can turn on lights, switch the thermostat or perform any

other tasks programmed around the house. This can help when mobility is compromised.

## Focus on kitchen tasks

Meal preparation can be a chore when arthritis makes it painful. Rather than eating out all of the time, some tips can help. Utilize frozen fruit or vegetables that already are chopped and prepared to cut down on these tasks. Invest in lightweight cookware and dishes to simplify moving items around. Electric jar openers, kitchen scissors and even vegetable steamers that require less water are additional kitchen tools that can make life with arthritis a little easier.

## Move your bedroom

If climbing stairs repeatedly is problematic, move clothing or even your bedroom downstairs to reduce trips up and down.

Additional relocation techniques can include putting a mini fridge in your bedroom or relocating the washer and dryer upstairs to make laundry easier.

## Get a rollator

A rollator is a wheeled walker that doubles as a seat. It provides support when walking, but also can be a comfortable place to stop and take a seated break.

## Get the right pain relief

Pain relief can make it easier to cope. Strategies include anti-inflammatory medications, physical therapy and massages, stretching and exercising, and even prescription therapies that target the immune system in people with autoimmune arthritis. Work with health professionals to get the right combination of what is needed to alleviate pain and stiffness.

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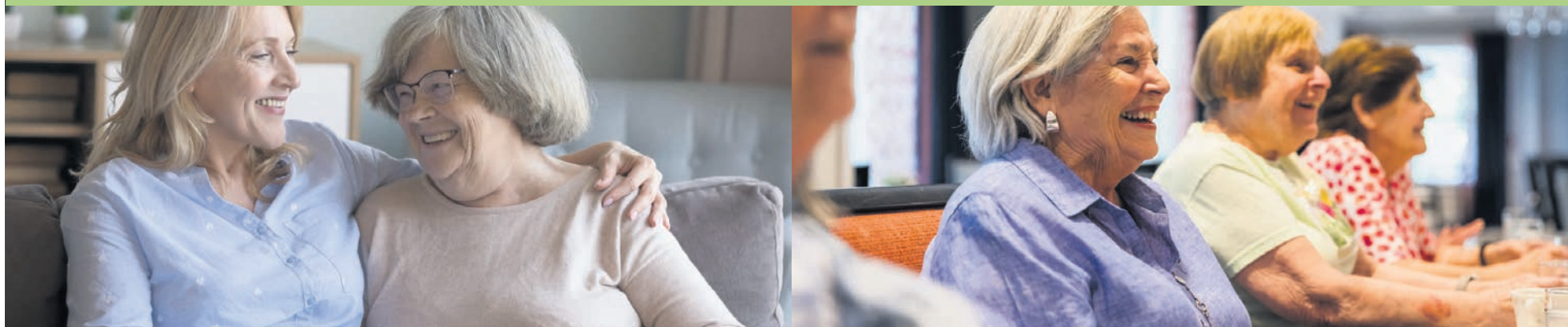
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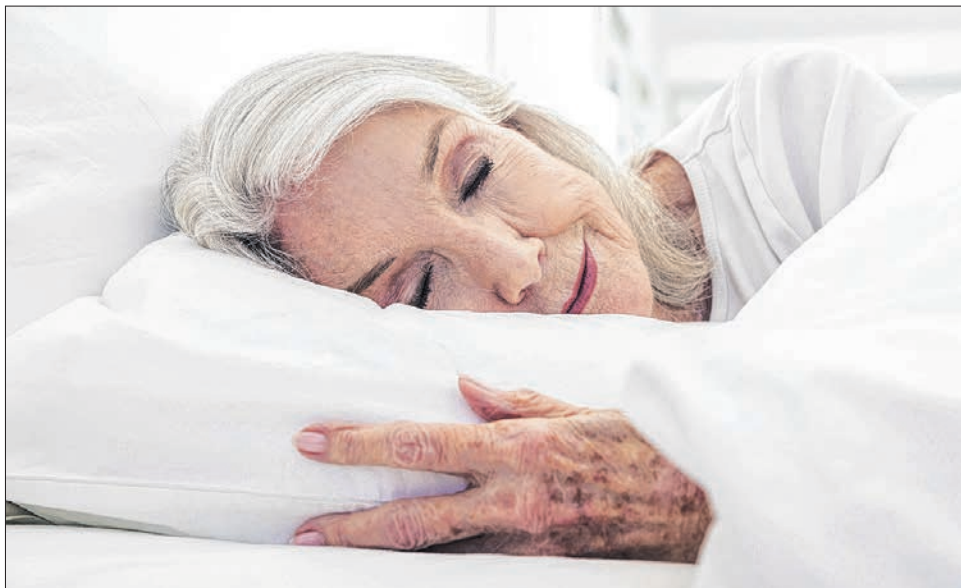
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# The link between sleep and healthy aging

A good night's rest can be just what the body needs to feel revitalized and ready to tackle a new day. Indeed, rest is important for people of all ages, including seniors.

The National Council on Aging notes the brain needs sleep to regulate the body, restore energy and repair damage. Recognition of that is vital for aging men and women, some of whom may be more vulnerable to sleeping problems than they realize. In addition to being more vulnerable to age-related health problems that can interrupt their sleep, thus affecting its quality, aging men and women may find their sleep routines change over time. For example, a 2019 study published in the journal BMC Geriatrics found that active elderly people reported it took them longer to fall asleep as they got older.



The NCOA says it's a misconception that older adults need more sleep than younger people, noting adults of all ages require the same amount of nightly rest. However, things may change for seniors in regard to how much time they need

to spend in bed. The NCOA notes this is because adults may be more likely to experience poor sleep quality and continuity. When that occurs, adults still need the recommended minimum of seven hours of nightly sleep, but they may need to spend

more time in bed since it's taking them longer to fall asleep.

It's important that aging adults recognize that they can spend too much time sleeping as well. A 2019 study published in the Journal of the American

Geriatrics Society found that too much sleep is linked to the same health problems as too little sleep, issues that include an elevated risk for heart disease and falls.

Sleep issues affecting older adults also may be a byproduct of various contributing factors. The NCOA notes that frequent contributors to sleep concerns include:

- Pain that affects the back, neck, or joints
- Mental health issues, including anxiety and depression
- Neurodegenerative disorders that are more frequent among aging populations, such as dementia and Alzheimer's
- Sleep apnea or disordered breathing at night
- Restless leg syndrome, a condition that tends to worsen with age and is characterized by an urge to move limbs often

▸ Nocturia, a condition marked by a need to urinate at night

▸ Stimulating medications or medication interactions

▸ Decreased exposure to sunlight

▸ Sedentary lifestyle

Aging men and women who are experiencing difficulty sleeping should know that such issues are treatable and not something that needs to be accepted as a normal part of growing older. For example, individuals whose sleep is routinely interrupted by a need to urinate can avoid certain beverages, including alcohol and caffeinated drinks.

Sleep and healthy aging go hand in hand. Aging adults experiencing difficulty sleeping can consult their physicians and visit [www.ncoa.org](http://www.ncoa.org) to learn more about overcoming sleep-related issues.

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