

# SENIOR *Living*

Are there ways to  
prevent Alzheimer's  
disease?

Age-based financial  
goals to promote  
long-term security

Tips to find a home  
health aide

More inside



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# Are there ways to prevent Alzheimer's disease?

Researchers around the globe continue to investigate Alzheimer's disease, the most commonly diagnosed form of dementia. The Centers for Disease Control and Prevention says Alzheimer's disease (AD) is a progressive form of dementia that affects around 6.5 million people in the United States. Since AD affects parts of the brain that control thought, memory, and language, notable symptoms include memory loss and difficulties communicating.

AD can be a debilitating condition, so naturally people want to do all they can to avoid it. Right now there are no proven prevention strategies nor a cure. However, the Mayo Clinic says there is strong evidence that healthy lifestyle habits may play a role in reducing AD risk, as well as risk for other types of dementia. The Alzheimer's Association and the Mayo Clinic recommend these strategies to help reduce dementia risk.

## **Reduce risk for heart disease.**

Some autopsy studies show that as many as 80 percent of individuals with AD also have cardiovascular disease. Lowering blood pressure and cholesterol levels may, in turn, help individuals reduce their risk for AD.

**Eat a balanced diet.** Many doctors recommend the Mediterranean diet, which is rich in vegetables, fruits and lean protein coming from sources containing omega-3 fatty acids. This diet also is heart-healthy.

**Embrace physical activity.** Regular physical activity may lower the risk of AD as well as vascular dementia. Exercise can boost blood and oxygen flow in the brain. Cardiovascular exercise is an essential part of any wellness plan.

**Quit smoking.** Quitting smoking can help maintain brain health and reduce the risk for various diseases.

**Avoid head injuries.** Always wear protective safety equipment when participating in sports or while riding motorcycles



Although there is no guaranteed way to avoid a dementia diagnosis, certain lifestyle changes may help people reduce their risk.

or other motorized vehicles. Fall-proof your home and wear seatbelts while riding in cars.

**Maintain social connections and activity.** A number of studies indicate that maintaining strong social

connections and keeping mentally active as people age might lower the risk of cognitive decline as well as AD.

**Keep a healthy weight.** Manage weight through diet and exercise.

# Did you know?

A more active, engaged brain could help delay the onset of Alzheimer's disease in aging individuals by a significant amount of time.

A study published in the journal "Neurology" in 2021 found that high levels of cognitive activity can delay the onset of Alzheimer's disease in individuals 80 or older by five years. Reading was among the cognitive activities researchers associated with that delay.

In addition, a separate study found that more passive cognitive activities could be linked to an increase in dementia risk. That study, published in the journal "PNAS" in 2022, linked activities such as watching television with an increased risk for dementia.

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# Engaging hobbies for seniors

The value of hobbies is undeniable. A 2014 study published in the *Journal of Occupational and Organizational Psychology* found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job, while a separate study published in *Psychosomatic Medicine* in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have

ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the following are some fun and engaging hobbies to fill that free time.

**Cooking:** Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase

a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which can be important for individuals with health-related dietary restrictions.

**Writing:** Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives

of their families. Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.

**Gardening:** Seniors looking for hobbies that get them out in the great outdoors need look no further

than their own backyards. Gardening can benefit the body in myriad ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.

**Swimming:** Swimming is an ideal exercise for seniors, as it's low-impact but still a great way

to utilize the entire body. A 2007 study published in the journal *Quality of Life Research* found that water-based exercise improves older adults' quality of life and decreases disability. A separate study published in 2008 in *The Journal of Sports Medicine and Physical Fitness* found that water-based exercise can improve or help to maintain bone health in post-menopausal women.

These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

## Keep your brain sharp as you age

Cognitive decline is on the minds of many adults as they get older. Memory loss and trouble processing things can sometimes be a side effect of aging, as Everyday Health says the brain changes in size and structure as a person gets older. These changes can affect how well the brain works over time. Furthermore, illnesses affecting the brain, such as Alzheimer's disease, may start showing their symptoms in people when they've reached their mid-60s, says the National Institute on Aging.

Cognitive decline and dementia are not a certainty of aging. But older adults interested in strengthening their brains may want to consider these strategies.

### Address high blood pressure

High blood pressure can increase the risk of heart disease and stroke. Maintaining healthy blood pressure and cholesterol levels is associated

with better cognitive function, according to data published in 2021 in the *Journal of Alzheimer's Disease*.

### Use all your senses

Harvard Health says the more senses used in learning something, the more of the brain that is involved in retaining the memory. Studies have shown that images paired with pleasant aromas leads to better recall later on.

### Exercise regularly

Staying physically active helps maintain blood flow to the brain, which also helps reduce the risk for hypertension.

### Eat brain-healthy foods

According to Cone Health Medical Group, studies show eating fish rich in omega-3 fatty acids, like tuna, salmon and mackerel, decreases risk for cognitive decline. People should avoid saturated fats, trans fats and hydrogenated oils.



Keeping the brain sharp is a multilayered process that involves healthy foods and beverages, exercise and brain-stimulating activities.

### Read and write frequently

According to a study in the journal *Neurology*, regular reading and writing in one's older years reduced the rate of memory decline by 32 percent. Joining a book

club or simply reading more on one's own can improve cognition. Similarly, writing improves memory and communication abilities and can help strengthen the brain as well.

### Drink healthy beverages

Tea and coffee can improve alertness and focus, as they're rich in polyphenols and antioxidants. A Place for Mom says caffeine in these

beverages can help solidify new memories. Avoid drinking sugary beverages and limit consumption of alcohol, as neither boasts brain-boosting properties.





The United States is changing, and observant individuals may notice the nation is skewing a little older than it has in recent years.

# What is the ‘silver tsunami’?

The United States is changing, and observant individuals may notice the nation is skewing a little older than it has in recent years. Estimates from the U.S. Census Bureau indicate roughly 56 million Americans had reached age 65 by 2020, which marked a nearly 39 percent increase since 2010.

The increase in the population that has reached traditional retirement age has been dubbed a “silver tsunami,” and that increase could stretch government resources thin in the decades to come. In fact, a 2018 report from the Hutchins Center on Fiscal and Monetary Policy noted that

the federal government could face considerable challenges as more of its budget is allocated to age entitlement programs such as Social Security and Medicare.

That problem may not prove unique to the United States, as the United Nations estimates that the elderly population in Europe is expected to account for around 30 percent of all residents by 2050.

Though entitlement programs differ from country to country, finding ways to successfully manage the silver tsunami could be imperative to various nations’ financial stability in the decades to come.



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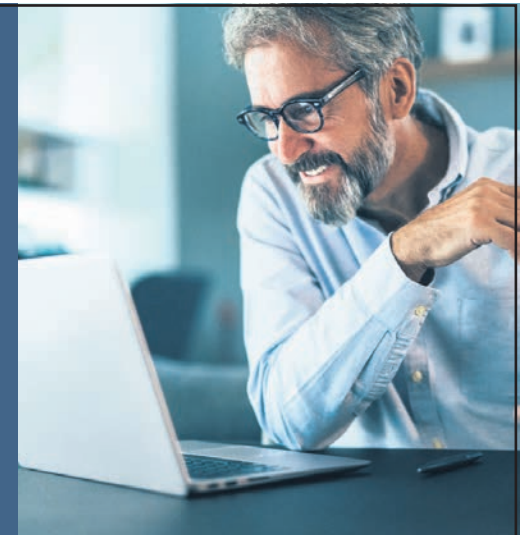
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# Seniors can backstroke their way to improved health

Exercise provides a number of measureable benefits for people of all ages, including older adults. Swimming is one exercise that may be especially beneficial for seniors.

Many people learn to swim in childhood and sharpen that skill as they get older. Though swimming devotees may get in the water for fun rather than fitness, this popular, joyful and relaxing pastime may be the ideal exercise for seniors looking to improve their overall health, particularly because it is very low-impact.

Because the water provides buoyancy while swimming, there is little risk of injury and minimal strain on the body. Water exercises, including swimming, work all the muscle groups, so it can be a complete exercise, says American Senior Communities. Swimming also is a great cardiovascular exercise that can strengthen the heart muscle and improve lung function and endurance. Because it lowers blood pressure and improves circulation, swimming



is a great way to get the heart pumping.

A gentle, 30-minute swim can

burn up to 200 calories, which is more than walking. A faster swim can burn calories more quickly

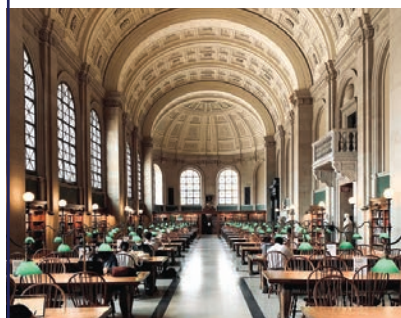
than running or cycling. However, since water supports up to 90 percent of the body's weight,

this activity will put less stress on muscles and joints while one is exercising.

Individuals with mobility issues or arthritis pain may find that swimming helps relieve discomfort and improves range of motion. Again, because the water is doing much of the work holding up the body, it will take the stress off of joints, helping a person to feel better while stretching and moving gently in the water.

Even seniors who don't know how to swim can still reap the benefits of water exercise. Walking in shallow water, or using a kick-board to stay above the water can be effective. Using foam dumbbells or even pushing and pulling one's arms through the water can serve as a great resistance exercise that builds strength.

Swimming and additional water activities are great ways for seniors to stay in shape. As always, individuals should speak with their doctors before beginning any exercise regimen to ensure that it is safe.



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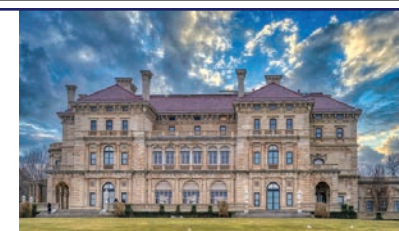
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# Age-based financial goals to promote long-term security

The importance of saving for retirement is emphasized from the moment young adults enter the professional arena. Whether it's parents urging their grown children to save or financial firms advertising their retirement planning services or employers sponsoring retirement investment vehicles, professionals need not look far to be reminded of the significance of saving for the day when they call it a career.

Despite the ubiquity of the message emphasizing the importance of saving for retirement, millions of people are behind in their retirement savings. A 2023 survey by the Healthcare of Ontario Pension Plan found that 44 percent of the 2,000 Canadian employees surveyed have not set aside any money for retirement in the past year, while 32 percent

acknowledged they had not set aside any money for retirement. The situation is similar in the United States, where a 2023 CNBC Your Money survey found that 56 percent of Americans feel they are not on track to retire comfortably.

Such figures can serve as a lesson for all professionals, but especially young adults who recently entered or are about to enter the professional arena. Each individual is different, and those who aspire to retire early will need to save more at a younger age than those who plan to retire at age 70 or later. In an effort to help individuals ensure they save enough to enjoy their golden years, the financial experts at Fidelity® have designed an age-based system that can serve as a guideline for professionals who want to stay on track



as they save for retirement. These figures are based on retiring at age 67 and are intended to ensure such individuals can maintain their preretirement lifestyles. Individuals who want to retire before or

after that age are urged to work with a financial advisor to meet their goals.

**Age 30:** Fidelity® recommends individuals have at least 1x their salary saved by age 30.

**Age 35:** This approach

calls for individuals to have 2x their salary saved by age 35.

**Age 40:** If retiring at 67 is the goal, having 3x your salary saved by age 40 can help make that a reality.

**Age 45:** 4x your salary

should be saved by age 45 to retire comfortably at age 67.

**Age 50:** Fidelity® recommends individuals have 6x their salary saved by age 50.

**Age 55:** 7x your salary is the suggested savings benchmark to reach by age 55.

**Age 60:** Individuals who aspire to retire at 67 are urged to save 8x their salary by the time they reach age 60.

**Age 67:** When the day comes to retire at 67, Fidelity recommends individuals have 10x their salary saved.

These figures are just a benchmark and are not intended to take the place of professional financial advice. Though these goals can serve as motivation to save, individuals should know that savings goals can exceed these recommendations as well.

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# Tips to find a home health aide

A desire to live independently seems to be part of human nature. Though that desire may continue to burn as individuals approach retirement age, unforeseen circumstances like medical issues or the death of a partner may result in a need to work with a professional caregiver.

Home health aides (HHAs) can help aging individuals or those with certain physical or cognitive limitations live full lives without requiring them to move into assisted living facilities or seek alternative housing arrangements. HHAs provide a host of services, and individuals living in well-populated areas may have no shortage of options as they seek to hire a professional to help themselves or a loved one with the tasks of daily life. Individuals or families beginning their search for a home health aide can keep these tips in mind.

**Identify the services required.** The Family Caregiver Alliance® notes there are several main areas

to assess when identifying which services individuals may need help with. Personal care consists of bathing, eating, dressing, toileting, and grooming. Household care involves cooking, cleaning, laundry, and shopping. HHAs who provide medical care may help clients manage medications, provide physical therapy and help clients get to their doctor's appointments. Companionship is a component of emotional care, which also may entail engaging clients in meaningful activities and conversation. Identifying the services required can help individuals and their families zero in on the professionals who can help them.

**Seek recommendations from trusted doctors and confidantes.** An individual who needs daily assistance at home can ask his or her physician for recommendations (family members can ask as well). Physicians undoubtedly have had previous patients who have benefited



from the services of HHAs, so they can likely recommend local professionals. Trusted confidantes, such as neighbors, relatives and friends, who have been in similar situations, or have family members who have required HHAs, also can be an invaluable resource.

**Contact a local agency.** The FCA notes that contacting a local

Home Care Agency is a formal way to find an HHA for yourself or a loved one. Various agencies are likely in operation within a reasonable distance of a person's home, though the FCA notes far fewer agencies serve rural areas. Contacting a local Home Care Agency can put individuals and their families in contact with professionals who can help match

people with particular needs with HHAs who specialize in such care or have extensive experience providing a range of home care services.

**Look into a direct-hire group.** AARP® notes that direct-hire agencies maintain networks of independent caregivers and facilitate connections between those professionals and individuals and families seeking help. When working with a direct-hire group, inquire about their fees and ask if they can share any information regarding how to pay independent contactors who can be found through their agencies. It's also important to ask if direct-hire groups formally vet professionals that can be found through them or if individuals and families must conduct their own background checks.

Individuals who need some assistance with daily living can employ various strategies to find home health aides who can provide such services.

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## Did you know?

Exercise is just as beneficial for older adults as it is for children and young adults.

According to the Centers for Disease Control and Prevention, engaging in regular physical activity is among the most important steps older adults can take as they seek to safeguard their overall health. Such activity can prevent or delay many age-related health problems and strengthen muscles while improving balance, which can reduce risk for falls and injuries such as broken bones.

The CDC notes that certain physical activities can be characterized as multi-component activities, which means they combine aerobic activity, muscle strengthening and balance training. Examples of such activities include dancing, yoga, tai chi, gardening, and even sports participation.

# How seniors can overcome a lack of motivation to exercise

Exercise has its fair share of devotees and millions of others who recognize its value but still struggle to include workouts in their daily routines. Motivation can be a significant hurdle when it comes to exercise, and recent studies are a testament to that difficulty.

In a 2021 survey from the global fitness brand Orangetheory® Fitness and Kelton Global, 43 percent of respondents indicated they suffered from a lack of motivation to exercise. Lack of motivation can affect people of all ages, including seniors. However, seniors may be uniquely positioned to overcome their lack of motivation to exercise, particularly if they're retired

and have time on their hands. Seniors who aspire to exercise more frequently can consider these strategies if motivation becomes an issue.

### Exercise away from home.

During the early days of the COVID-19 pandemic, a phenomenon that has been characterized as "base-ment burnout" developed. That referred to the lack of enthusiasm to exercise at home when gyms and other fitness facilities were forced to close as a public safety measure. Home workouts can become monotonous since most people do not have enough room at home to house the same array of equipment that's available at their local gym. Seniors



Many people find it hard to stay motivated to exercise. Seniors can try a few strategies to ensure they stay the course with their fitness routines.

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can overcome monotonous workouts by purchasing a gym membership at a local facility. Many clubs offer discounted rates to seniors and some even offer senior-specific fitness classes like yoga and Pilates.

**Employ the buddy system.** Seniors also can enlist friends and family members to join them when they exercise. Encourage neighbors or friends to come along to the gym for a favored fitness class, or invite friends and family on hiking excursions or daily walks. The National Institute on Aging notes that turning exercise into a social activity is a great way for seniors to maintain their

motivation to exercise.

**Track your progress and celebrate your successes.** The NIA touts the benefits of tracking progress when trying to stay motivated to exercise. As exercise efforts pay increasing dividends, seniors may find it's no longer hard to stay motivated. Success can be measured in various ways. Some might aspire to produce healthier blood test results at the doctor's office, while others may hope to lose a few pounds. However you define success, celebrate when you achieve your fitness goals. Rewards such as a spa day, a night out at the theater or a weekend getaway can provide all the motivation you need to stay

the course.

**Be flexible with your routine.** Mobility issues and other physical limitations may affect seniors. But such issues need not prevent aging men and women from exercising, even if it does mean they won't be able to hit the gym four or five days per week. Mix up your routine so you can still exercise even if physical limitations make traditional workout routines more challenging. Go for nature walks on days when your body needs a break from strength-training, and check the forecast at the start of each week so you can rearrange your routine if Mother Nature makes outdoor exercise impossible on certain days.





# 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.

Arthritis affects millions of individuals around the world. By making some changes, people living with the condition can find life a little bit easier.



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## How nutritional needs change with age

Healthy eating is important at any age and can set the course for a life of vitality and wellness. Sufficient nutrition can help prevent chronic illnesses and make sure that growing bodies develop properly. As one ages, various changes take place in the body, making healthy eating even more essential.

According to Healthline, nutritional deficiencies can effect aging individuals, which can decrease quality of life and lead to poor health outcomes. Individuals should pay attention to their vitamin and mineral intake at various ages so they do not miss out on important nutrients. As a person ages, here are some approaches to consider.

**Consume fewer calories:** According to Connie Bales, PhD, RD, associate director of the Geriatric Research, Education, and Clinical Center at Durham VA Medical Center, people need fewer calories every decade.

That's because individuals are moving around less and have less muscle. This causes a decline in metabolic rate.

**Include more nutrient-dense foods:** Even though caloric needs go down with age, it's important to pack as much nutrition into the calories a person does consume. That means finding nutrient-rich foods like whole grains, fruits, nuts, beans, vegetables, fish, and lean cuts of meat.

**Consume more lean protein:** Muscle loss and loss of strength can develop as a person ages. Healthline says the average adult loses 3 to 8 percent of their muscle mass each decade after age 30. Eating more protein could help aging bodies maintain muscle.

**Eat fortified cereals and grains:** The ability to absorb vitamin B12 can decrease as one gets older and with the use of certain medicines. Many health professionals recommend patients get

more vitamin B12 by consuming foods enriched with this vitamin. Vitamin supplements may be needed in addition to food.

**Drink more fluids:** Health.com says sensation of thirst declines with age. Drinking water and other fluids becomes a priority to stay hydrated. It also helps with digestion.

**Prioritize bone health:** Osteoporosis is a concern for older adults, particularly women who have reached menopause. Osteoporosis occurs when bones become brittle and can break from only the slightest bump or fall, says the Mayo Clinic. Vitamin D and calcium help strengthen bones, and older adults may need more of these nutrients.

Individuals should speak with their health care providers and nutritionists for further insight into their changing nutritional needs. Such professionals can help customize diets to address specific health concerns.





Seniors may have to navigate new waters in modern dating. But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

# Dating later in life

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care. According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone. Seniors ready to re-enter the dating pool may find that things are quite different from what they experienced as naïve teenagers or young adults. Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a

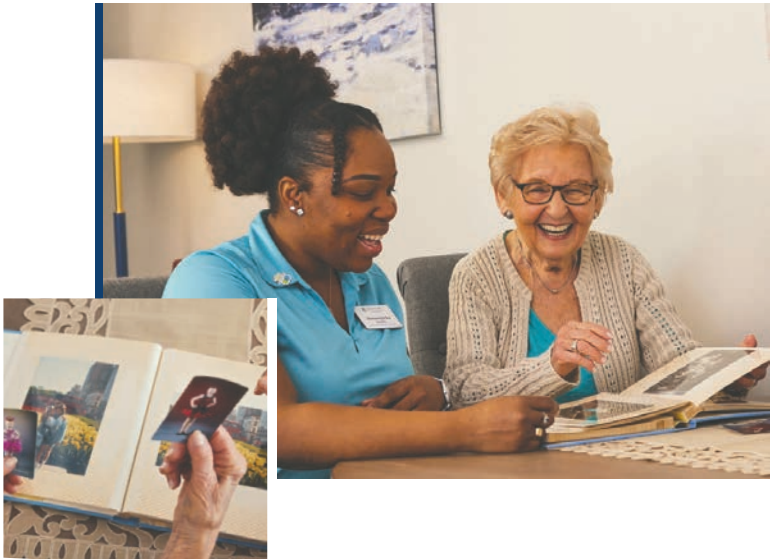
night out with friends. Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in *The Atlantic*, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to new relationships. Here's what they may want to know before navigating twenty-first century dating waters.

**You're not in this alone.** While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online. In fact, many different dating apps are geared toward the senior set, including SeniorMatch, eHarmony, Singles50,

OKCupid, and Silver Singles, among others. **You have more time for fun.** As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

**Online dating has its advantages.** While online dating apps and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful. Online dating can expand social circles beyond local neighborhoods or even states, provinces or countries. You're casting your net over a much larger body of water. Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating moments from years past.



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# Notable senior health concerns

The human body changes as it ages. While certain conditions are commonly associated with aging, some individuals may be surprised to learn of the more common health conditions that can affect seniors. The World Health Organization says one in six people will be 60 or older by 2030. With such a large portion of the population on the cusp of turning 60, it makes sense for individuals to familiarize themselves with the more notable issues affecting seniors.

## Cognitive decline

A certain degree of memory loss is a natural component of aging. Forgetting where you left your keys or experiencing difficulty putting a name to a face can be a random and frustrating occurrence. However, dementias, like Alzheimer's disease, are not a side effect of aging. As many as one in five seniors experiences mental health issues that are not associated with aging, and it helps to

learn the early warning signs of dementia. Such recognition may compel individuals to seek treatment that can slow the progression of the disease.

## Osteoarthritis

Aches and pains may come with aging, and often can be attributed to osteoarthritis, which is the most common form of arthritis, according to the Mayo Clinic. Osteoarthritis occurs when the protective cartilage that cushions the ends of bones wears away over time. It is progressive and cannot be reversed, but maintaining a healthy weight and staying active can help alleviate pain and improve joint function.

## Cataracts and refractive errors

It should come as no surprise to most that the eyes change as the body ages. Refractive errors like nearsightedness, farsightedness, astigmatism, and presbyopia can make objects look blurry when viewed, says the National



Eye Institute. Cataracts, which are a clouding of the eye's natural lenses, affect about 20 percent of people age 65 and older, according to the American Geriatrics Society, while the National Eye Institute says half of all people over age 80 will get them. Cataract removal surgery and prescription eyeglasses can help.

## Type 2 diabetes

American Senior Communities reports that it's estimated 25 percent of adults age 65 and older have type 2 diabetes. Unchecked diabetes can lead to a host of ailments, including vision problems, mobility issues, kidney damage, and increased risk for heart disease or stroke. Many people can

manage type 2 diabetes with diet and exercise.

## Heart disease

The National Institute on Aging says adults age 65 and older are more likely than younger people to suffer from cardiovascular disease that affects the heart, blood vessels or both. Conditions like high blood pressure and high cholesterol need to be properly managed, and diet and exercise is important throughout life to avoid developing heart disease in later years.

## Balance issues

Balance issues that can lead to falls are a major concern for seniors. According to HealthinAging.org, many things can adversely affect balance. These include nerve and brain problems, vision troubles, diabetes, arthritis, inner ear problems, and even dehydration. Dizziness or balance problems should be addressed, as there are serious health risks associated with falls.

## Did you know?

A cataract is a clouding of the naturally transparent lens of the eye that can occur as one ages. Natural proteins in the lens clump together and can cloud the eye.

The National Eye Institute says most cataracts develop with age, as more than half of all Americans age 80 or older either have cataracts or have had surgery to remove them. But cataracts can occur for other reasons, such as after an eye injury or after surgery for another vision problem.

The American Academy of Ophthalmology says cataracts can make it seem like a person is looking through a foggy or dusty car windshield. Everything is hazy, blurry, or less colorful.

Additional vision changes associated with cataracts include extra light sensitivity; seeing bright colors as faded or yellowed; seeing double or a ghosted image; and difficulty seeing at night. Using brighter lights at home or getting a new eyeglasses prescription can help manage cataracts in their early stages.

An eye doctor may suggest surgery if cataracts are getting in the way of daily activities. Surgery removes the clouded lens and replaces it with a new, artificial lens.

## Mini stroke vs. stroke

A stroke occurs when blood supply to a portion of the brain is interrupted, essentially killing brain cells. This damage can change how the brain works, affecting a person's ability to move and speak. It also may change the way the affected person thinks and feels. The United Kingdom-based Stroke Association says the effects of a stroke depend on where it takes place in the brain and how extensive the damage is.

People may be familiar with ischemic stroke, caused by cutting off blood to the brain, as well as a hemorrhagic stroke, which is the result of bleeding in the brain. But a transient ischemic attack, also known as a mini-stroke, may be less understood.

## What is a TIA?

Transient ischemic attacks, or mini-strokes, are caused by the same thing as larger strokes, which occur when blood flow leaks or is blocked in the brain. However, in mini strokes, the blood flow interruption or leakage is temporary, and will return to normal spontaneously.

## Symptoms

MedicineNet says the majority of mini strokes produce symptoms similar to regular strokes, but they linger only temporarily. These can include, weakness or numbness, difficulty speaking (dysphasia), dizziness, vision changes, tingling, abnormal taste or smells, confusion, loss of balance, and altered consciousness.

## Prognosis

Symptoms of TIA tend to last only a few minutes or up to 24 hours, says the Mayo Clinic. Since the symptoms of a mini stroke and stroke are the same, it is important to seek medical attention in every case. Medical imaging can help determine what caused the mini stroke. If blood clots are present, medicine to prevent those clots may be prescribed. Some people need procedures to remove fatty plaque deposits from arteries that supply blood to the brain.

Although a mini stroke is not as severe as a stroke, it often is an early warning sign that the patient is at risk for a stroke. Roughly one in three people

who has a TIA goes on to experience a stroke. Therefore, they should be taken seriously. Fortunately, with treatment, a more dangerous incident often can be avoided.

## Recognizing strokes and mini-strokes

The National Stroke Association and other organizations use the acronym FAST to determine if someone is having a stroke.

F: Ask the person to smile, if one side of the FACE droops, it is a warning sign.

A: Ask the person to lift both ARMS. If one arm drifts down or they have difficulty moving it, it's a warning sign.

S: Ask the person to repeat a simple phrase. If SPEECH is slurred or odd, it could be a stroke.

T: If a person develops any of the warning signs, it is TIME to call emergency services and take action.

Mini strokes are similar to strokes, but they are temporary. But mini strokes still warrant medical attention, as they can be a harbinger of larger strokes.





Seniors looking to grow their money after retirement can consider a host of options that can make them less vulnerable to inflation.

# Financial strategies that can help seniors grow their money

Investing is often portrayed as something people need not worry about after retirement. The theory that people should avoid risk as they approach and reach retirement age makes sense, as the unknown of investing can expose aging individuals to losses that compromise their ability to live comfortably on fixed incomes.

Though conventional wisdom regarding financial risk and aging still makes sense, the effects of inflation over the last year-plus have highlighted how important it can be for seniors to keep growing their money even after they retire. Fortunately, various strategies can help seniors grow their money without exposing them to considerable risk.

**Look into high-yield savings accounts.** Interest on savings accounts was once a great way for individuals to grow their money. But interest rates on standard, no-minimum-balance accounts are now so low that the growth in interest is negligible. However,

individuals with sizable savings, such as seniors, can explore high-yield savings accounts. High-yield savings accounts offer much higher interest rates than standard accounts. The rules governing eligibility to open such accounts differ between financial institutions, but many mandate that account holders have high minimum balances, typically in the neighborhood of \$250,000. So long as account holders maintain that minimum balance, they can accrue penalty-free interest without exposing their money to the risks of the market.

**Consider other exclusive bank accounts.** High-yield savings accounts are not the only way seniors' banks may be able to help grow their money without necessarily taking on market-related risk. Products such as Chase Private Client CheckingSM offer exclusive perks, including a dedicated client advisor who can work with seniors as they navigate life changes, including retirement.

**Consider low-risk**

**investments.** Risk aversion is not the same thing as risk avoidance. It's wise for seniors to be averse to risk, but they can still consider low-risk investments like short-term bonds as a means to growing their money in retirement. Low-risk investments can be vulnerable to inflation, not unlike money sitting in a savings account. However, certain short-term bonds, such as Treasury Inflation-Protected Securities, are designed to mirror inflation, which makes them an option worthy of consideration for seniors who have been concerned by the ways inflation has affected their financial status in recent years. According to the Department of the Treasury, the principal of a TIPS can go up or down over its term. When the bond reaches maturity, if the principal is higher than the original amount, bond holders get the increased amount. If the principal is lower at maturity, bond holders still get the original amount.



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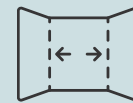
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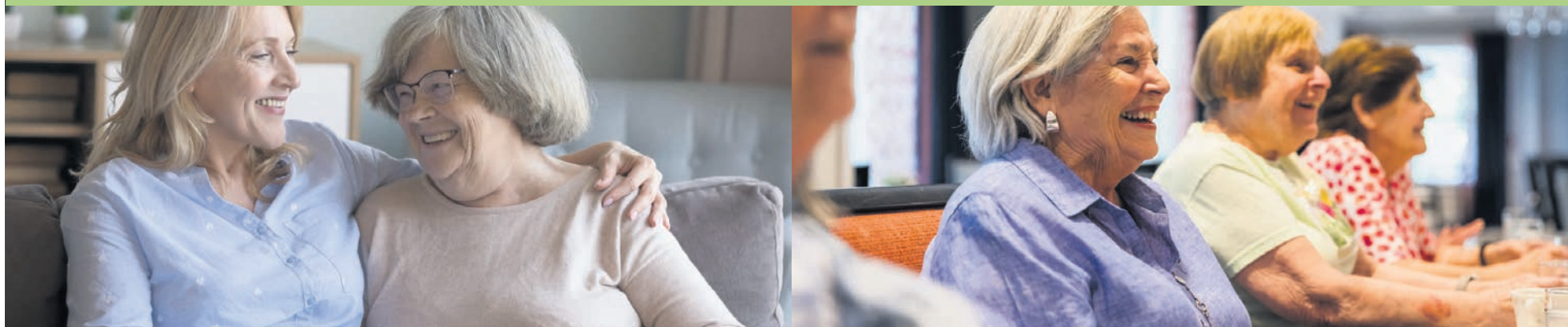
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# Injury recovery tips for seniors

There is no escaping the fact that the human body changes as it ages. Some changes associated with aging are beneficial, such as increased wisdom and knowledge from past experiences. Others, particularly changes to health and wellness, can be disconcerting.

Generally speaking, recovering from any injury can be a time-consuming process. For those over the age of 60, the process of recovering from injury can be especially lengthy.

According to Restorative Strength, a fitness and personal training service for seniors, elderly adults generally heal from injuries slower than young people. Caring Senior Services says there are a few reasons why healing can be delayed:

Having diabetes is one of the most common reasons why seniors have delayed healing. The disease can negatively impact wound healing because elevated glucose levels narrow the blood vessels and harden the arteries.

The inflammatory response in

seniors drastically slows down as people age. This response is the first phase when blood vessels expand to let white blood cells and nutrients reach wounds. When delayed, the wounds heal much more slowly.

Reduced skin elasticity and diminished collagen fibers in seniors can contribute to the body's tissues not being able to return to a normal state after injury.

Sedentary seniors may have lost muscle mass and flexibility, which help physically active individuals regain mobility after an injury. Bones also may be more brittle, particularly if osteoporosis is present.

Although it's impossible to reverse the hands of time, there are steps seniors can take to recover from injuries more quickly, and potentially avoid them as well.

**Slow and steady physical activity:** Exercise, including routine strength-training activities, helps strengthen muscles and bones. According to Pioneer Trace Healthcare & Rehabilitation,

when complete bed rest is not advised after an injury, getting up and moving even just a little each day can jump-start recovery. Regular activity prior to any injury also may make the body stronger and more flexible to help reduce the likelihood of injuries.

**Maintain a positive mindset.** The mind has a role to play in injury recovery. Minimizing stress levels through meditation, and engaging in positive thinking techniques, can make healing and therapies more successful. Reducing stress can boost the immune system, which also will offer healing benefits.

**Improve diet.** The body needs certain vitamins and minerals to function properly. Eating a well-rounded, healthy diet can provide fuel that facilitates healing.

**Work with a qualified professional.** Seniors should not take on exercise or recovery efforts on their own. Exercising the right way and following prescribed guidelines can speed up recovery and potentially prevent future injuries.



**Recovery from injury could take longer for seniors. But with exercise, positive thinking and guidance from health professionals, there are ways to speed up the injury recovery process.**

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# 3 tips to catch up on retirement savings

One need not look long or far to be reminded of the importance of saving for retirement. Indeed, it's hard to go a single day without encountering roadside billboards, television and streaming service advertisements, and/or promotional emails touting the retirement planning services offered by an assortment of investment firms. If those adds seem ubiquitous, it's for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely accepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55 percent of respondents

indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43 percent of nonretirees think they will have enough money to live comfortably in retirement. The good news for individuals who are behind or concerned about their financial wellness in retirement is that three strategies can help them catch up on their savings.

**1. Take advantage of catch-up rules if you qualify.** Laws governing retirement accounts in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Bankrate notes that current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth IRA and an extra \$7,500 annually to



Three simple strategies make it easier to catch up on retirement savings.

a 401(k), 403(b) or 457(b) account. In Canada, individuals can contribute the maximum to a Registered Retirement Savings Plan (RRSP). According to the National Bank of Canada,

individuals can contribute up to 18 percent of their annual income to an RRSP, and those contributions are deducted from taxable income. That means individuals are potentially saving

more for down the road and paying less in taxes today.

**2. Itemize your tax deductions.** The online financial resource Investopedia notes that taking the standard deduction is not for

everyone. Individuals with significant amounts of mortgage interest, business-related expenses that are not reimbursed by an employer, and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.

**3. Cut back on discretionary spending.** Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary expenses like dining out or travel into retirement accounts. One way to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

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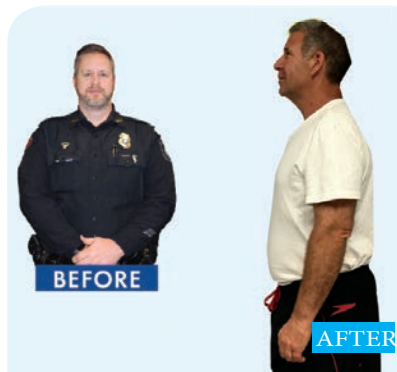
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