

# SENIOR *Living*



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# How to determine if the time is right to downsize

The phrase “bigger is better” has endured for quite some time. Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances people may find that bigger is not better.

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that’s a strategy millions of people have adopted over time, the decision is not always so simple. Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

## • Monthly housing expenses:

Before downsizing their homes, individuals should determine just how much they’re currently spending on housing. Individuals who have fixed rate mortgages likely know the amount of their monthly mortgage payment, but what about maintenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months’ expenditures can give homeowners an idea of just how much they’re spending to maintain their properties. The number may be eye-opening, as Thumbtack’s “Home Care Price Index” released in the third quarter of 2024 revealed that the average annual cost to maintain a single family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their retirement nest eggs, then it might be time to seek alternative housing.



Downsizing is something many homeowners over 50 consider. Any decision regarding downsizing is best made after considering a range of variables.

• **Real estate prices:** Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look

to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners’ association (HOA). Such communities typically charge HOA fees,

which can be minimal or considerable. In addition, the price of condominiums has risen in recent years, with the lender New American Funding reporting in early 2024 that the median

sale price of a condo reached \$341,000. So homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

## • Emotional attachment:

Downsizing may be considered with cost savings in mind, but it’s important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.

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# Five steps to prevent winter wandering:

## Tips for those caring for loved ones with dementia

NEW YORK — To help caregivers protect their loved ones with dementia from the potential dangers of wandering in wintertime where frigid temperatures, snow, and ice create additional safety risks, the Alzheimer's Foundation of America (AFA) is providing five steps caregivers should follow to prevent winter wandering.

Wandering is a common and potentially dangerous behavior in individuals with dementia. Someone who wanders can quickly become lost or disoriented, unable to remember how to get back home, or know how, or who, to call for help. They may also leave the home without dressing appropriately for the weather. Cold winter weather adds to the dangers of wandering with the risks of hypothermia, injuries from slipping on ice or snow, and reduced visibility.

Older adults also face greater challenges with cold weather due to factors such as diminished compensatory mechanisms and medications that can interfere with normal temperature regulation. Additionally, Alzheimer's disease can impair their ability to recognize when they are too cold or at risk of hypothermia.

"Wandering or getting lost can affect anyone living with dementia, and the dangers are magnified right now in cold, winter weather areas. It's essential for family caregivers to know the risk factors and warning signs that can lead to wandering, address them, and create an emergency response plan," said Jennifer Reeder, LCSW, AFA's Director of Educational and Social Services. "Taking action now will help families keep their loved ones living with dementia safe during the winter and throughout the year."

AFA encourages family caregivers to follow these five steps to protect their loved ones:

**Watch for nonverbal cues.** Wandering often stems from an unmet need or desire (i.e., hunger, thirst, a need to use the



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bathroom, a wish to engage in an activity). Looking for a signal that the person may need something (i.e., tugging on pants can be a sign that the person may need to use the bathroom) and quickly addressing it can reduce the chances of wandering. Sometimes, wandering can be a form of communication, especially if the person's verbal skills are impaired. Watch for signs that loved ones may be frightened, anxious, stressed, or overstimulated, and take action to soothe and reassure them.

**Safeguard the home.** Objects such as car keys, jackets, and purses, especially when left near a door, can provide motivation for the person to leave

suddenly. Avoid keeping these items out in the open. Install electronic chimes or doorbells on doors so someone is alerted if the individual tries to exit. Consider utilizing a smart doorbell with an app that can notify you when someone is entering or exiting the home.

Know your loved one's patterns. Know what times of the day may be more triggering than others and provide activities during those periods. Encourage healthy sleep habits to reduce chances the person might leave in the middle of the night. If your loved one does wander, keep a record of their patterns (frequency, duration, time of day, where they were found, etc.) to help guide you in

the future.

**Develop a safety plan.** Compile pertinent information (i.e., recent close-up photo, medical information, a list of places the person may go) so that it can quickly be provided to first responders in an emergency. Maintain a list of people to contact if the person goes missing and ask neighbors to call you if they see the person out alone. When possible, encourage and incorporate input from the person when developing your plan.

**Connect with your local public safety agency.** Many communities have programs, such as Project Lifesaver, that allow you to voluntarily enroll your loved one to receive locating

technology that first responders can activate if the person goes missing. Contact your local public safety agency to see if they offer this service or one that is similar.

AFA's Helpline, staffed entirely by licensed social workers who are specifically trained in dementia care, can provide additional information about wandering prevention tips. The Helpline is available seven days a week by phone (866-232-8484), text message (646-586-5283), and web chat ([www.alzfdn.org](http://www.alzfdn.org)). Individuals can also ask questions 24/7 using AFA's virtual Helpline Assistant—an Avatar named Allison—through AFA's website.



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# Considerations for your second act

Many people see their careers as one of their defining characteristics. Children are often asked what they want to be when they grow up, and as adults they will likely be asked “What do you do for a living?” more times than they can remember. Work is undoubtedly a major component of life for most people from the time they leave school to the day when they retire. And a growing number of adults value work so much that they pivot to second careers.

A phenomenon known as “unretirement” occurs when people who have previously retired return to the workforce. A 2010 paper published in the Journal of Human Resources found nearly 50 percent of

retirees followed a nontraditional retirement path that involved partial retirement or unretirement. According to a recent Retirement Saving & Spending Study from T. Rowe Price, around 20 percent of retirees are working either full- or part-time, while 7 percent of study respondents are looking for employment. Some people return to work for financial reasons while others seek the social and emotional benefits employment can bring. But individuals mulling a return to work or those currently working but trying to determine a second act should not feel beholden to previous career paths. A second trip around the employment block can involve an entirely different

line of work. The following are some things to look for in a second act.

• **Flexibility:** Choose a career path that enables you to set your own schedule or possibly work part-time if that is your preference. This way you can still reap some of the benefits of retirement, including the flexibility to travel.

• **Social interaction:** Adults may lose daily opportunities to be social when they retire, which can compound feelings of isolation common among retirees. Consider a second career that lets you interact with a number of people and continue to build relationships and a good network.

• **Personal passions:** Reflect on what you might do for work if money were no

object. This may help you narrow down new opportunities that are in line with your interests and passions. Find a job that utilizes your skills and experience and meshes with your interests. A former graphic artist, for example, may decide to teach design to young people.

• **Nonprofit opportunities:** Many retirees spent years in high-stress corporate environments where bottom lines may be more important than the bigger picture. Shifting to a career in the nonprofit sector can be a personally fulfilling job that utilizes skills learned in the corporate world.

• **Consulting or contract work:** If you’re a retiree who loved your job, you might want to have a second career as a consultant or contractor in the same field.

A number of retirees ultimately explore second careers. Finding a match may be easier than one could have imagined.



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# FITNESS REGIMENS FOR THOSE 50+

Fitness is an important component of overall wellness. Indeed, staying active has been linked to a number of noteworthy benefits, including decreased disease risk and improved mental health.

Routine exercise helps a person burn calories and maintain a healthy weight. Tufts Medicine says weight gain is common among aging individuals, with both men and women tending to put on weight in their mid-sections. Weight gain is a risk factor for diabetes and cardiovascular disease. Older adults may need to step up their fitness regimens to combat growing waistlines.

Staying active also can help with muscle and bone density, which can decline with age. The American Academy of Orthopaedic Surgeons says exercise is important for maintaining bone strength as the body ages. Strength-training exercises put stress on bones so they can make bones stronger.

Now that it is apparent why fitness is key during senior years, it's time to explore some routines that may be best for people age 50 and older.

## Yoga

Yoga is a low-impact practice that improves muscle strength, balance, mobility, and flexibility. All of these



**Seniors have a host of options to stay active as they navigate their changing fitness needs.**

factors are important for seniors. For those who find that conventional forms of yoga are too taxing on joints and bones, chair yoga is a lower-impact form of the exercise.

## Cycling

Riding a bike is a cardiovascular workout that offers a wide range of benefits. Most people find riding a bike is easy on the joints, and regular cycling can increase muscle strength

and enhance flexibility. The pace and intensity of rides can be customized depending on riders' speed and the routes they ride.

## Pilates

Joseph Pilates developed an exercise routine that now bears his name in the early twentieth century. Pilates emphasizes core strength and stability, but works all the major muscle groups in the body. Since it is another low-impact exercise, it can be suitable for people with joint issues.

## Body weight exercises

As individuals age, they may find that working with dumbbells, barbells or weight equipment at the gym is too taxing. Using body weight to build strength is a low-intensity option. Squats, wall push-ups, chair push-ups, and resistance bands can be used to build strength.

## Walking

Walking is an unsung hero in the fitness realm. According to Better Health Channel, just 30 minutes of walking every day can increase cardiovascular fitness, strengthen bones, reduce excess body fat, and boost muscle power and endurance. Walking is low-impact and less taxing on joints than jogging or running.

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# What to know about estate planning



Managing and planning one's estate sounds like a task reserved for the über-rich. But that's a common, and potentially costly, misconception. Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives. According to a 2021 survey by Caring.com, only 33 percent of Americans have a will in place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to

establish an estate plan.

- **Create a will.** A will is a legal document that specifies how your assets will be distributed after your death. Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions. In the will you can name an executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.

- **Establish trusts.** Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficiaries. Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes. The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent. Trusts also can shield some of your assets so they cannot be counted

as part of your responsibility for paying for skilled nursing home admittance.

- **Determine powers of attorney and health care proxies.** If someone becomes incapacitated, that person will need responsible people who can act on their behalf. A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs. A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures. It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time.

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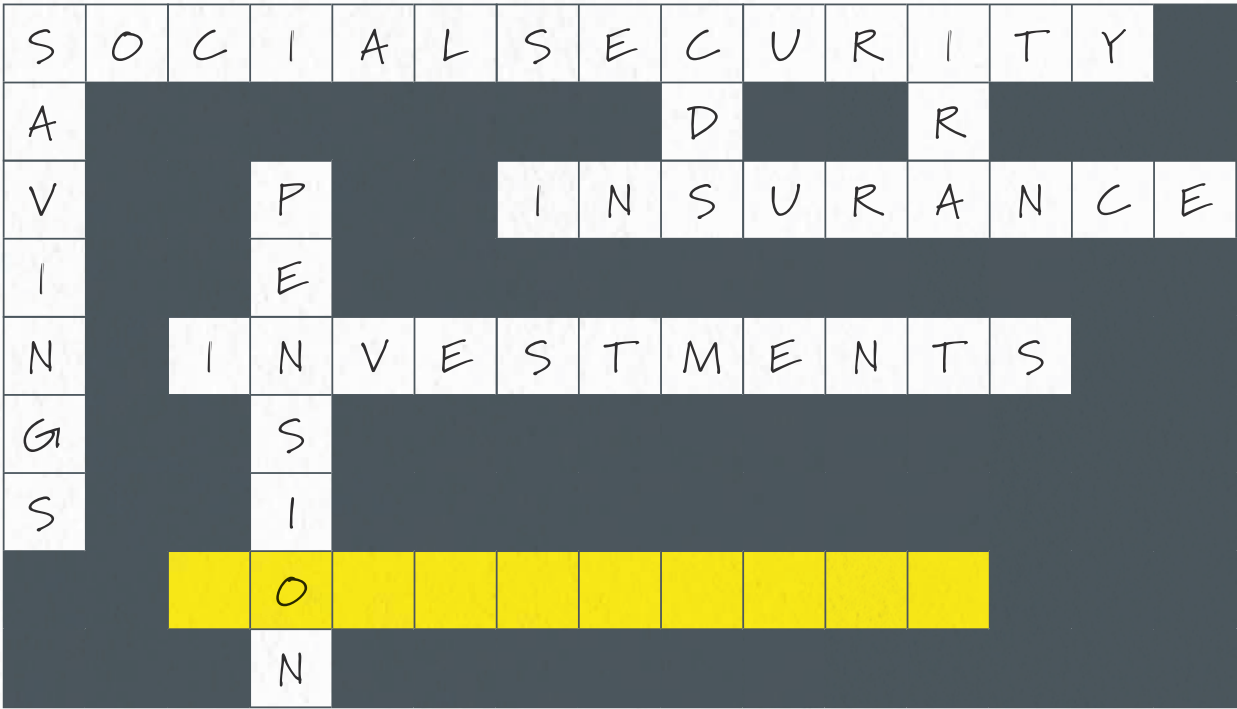
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# Do sleep needs change as adults grow older?

Adults know much about their health changes as they grow older, but health experts note that sleep requirements generally remain the same throughout adulthood. According to the National Institute on Aging, older adults need roughly the same amount of sleep as all adults.

The Centers for Disease Control and Prevention notes that the recommended amount of sleep for adults is at least seven hours each day, and various organizations recommend adults get between seven and nine hours of sleep per night. Those recommendations can promote optimal health into one's golden years, but that advice is not being heeded by a significant portion of the adult

population.

The CDC Behavioral Risk Factor Surveillance System (BRFSS) tracked the sleeping habits of men and women between 2013 and 2022 and ultimately found that 37.5 percent of men and 36 percent of women were not getting enough sleep during that time period.

The percentage of individuals not getting enough sleep was particularly high among adults between the ages of 39 and 64, among whom nearly four in 10 were falling short of the recommended daily amount of sleep.



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## to get a more restful night's sleep

There is no magic formula to ensure long-term health. However, if there were such an equation, sleep would be a critical component. Though adults may be able to function with less sleep than doctors recommend, the National Institutes of Health note that consistent lack of sufficient sleep can interfere with work, social functioning and driving ability.

The National Institute on Aging notes that adults of all ages generally need the same amount of sleep, typically between seven and nine hours of rest per night. That's an important distinction, as busy adults in mid-life might feel as though they can operate on less sleep without adversely affecting their overall health. However, in addition to the problems noted by the NIH, the NIA reports that ongoing lack of sleep, or even consistently poor sleep quality, can increase risk for cardiovascular disease, high blood pressure, diabetes, depression, and obesity.

Adults who feel their sleep quality is poor or those who aspire to sleep more each night can consider these three strategies to ensure a more restful night's sleep.

### 1. Keep devices out of the bedroom.

Screens are everywhere in modern life, and that includes the bedroom. In fact, the

National Sleep Foundation's 2022 Sleep in America® Poll found that 58 percent of survey participants acknowledged looking at screens within an hour before bedtime. The NSF reports that device usage so close to bedtime can adversely affect sleep quality because the blue light emitted from screens has shorter wavelengths than other colors in the visible light spectrum, which results in more alertness than warmer tones. The blue light actually confuses the brain into thinking it's earlier in the day, thus making it harder to fall asleep.

### 2. Skip late afternoon naps.

Short naps can help people reenergize, but the timing of naps could adversely affect how well people sleep at night. The Mayo Clinic notes that napping after 3 p.m. can make it harder to sleep soundly at night. And while short naps can provide a necessary jolt, it's important that naps be no longer than 30 minutes. Naps that exceed a half hour can contribute to feelings of grogginess and even compromise your ability to get restful sleep overnight.

### 3. Avoid alcohol.

Some may consider alcohol a sleep aide, and there's good reason for that perception, even if it's misguided. Hackensack Meridian Health notes

that alcohol acts as a depressant for the central nervous system that can cause brain activity to slow down. As a result, alcohol can increase feelings of relaxation and tiredness. However, that effect is not long-lasting, and

as alcohol levels in the blood drop, individuals are likely to wake up and may even find it hard to fall back asleep. Waking up in the middle of the night cuts down on the time individuals spend in the most restorative stage of sleep,

which is why individuals often feel as if they got little rest after a night of drinking. Sleep is an important component of a healthy lifestyle. Some simple strategies may help adults get a more restful night's sleep.





# Common questions about REVERSE MORTGAGES

Homeownership is a dream for millions of people across the globe. The National Association of Realtors indicates real estate has historically exhibited long-term, stable growth in value. Money spent on rent is money that a person will never see again. However, paying a traditional mortgage every month enables homeowners to build equity and can be a means to securing one's financial future.

Homeowners typically can lean on the value of their homes should they need money for improvement projects or other plans. Reverse mortgages are one way to do just that.

## Who is eligible for a reverse mortgage?

People near retirement age are eligible for a specific type of loan they can borrow against. Known as a "reverse mortgage," this type of loan can be great for people 62 or older who perhaps can no longer make payments on their home, or require a sum of money to use right now, without wanting to sell their home.

In addition to meeting the age requirement, a borrower must live at the property as a primary residence and certify occupancy annually to be eligible for a reverse mortgage. Also, the property must be maintained in the same condition as when the reverse mortgage was obtained, says Fannie Mae.

## How does a reverse mortgage work?

The Consumer Finance Protection Bureau says a reverse mortgage, commonly a Home Equity Conversion Mortgage, which is the most popular



type of reverse mortgage loan, is different from a traditional mortgage. Instead of making monthly payments to bring down the amount owed on the loan, a reverse mortgage features no monthly payments. Rather, interest and fees are added to the loan balance each month and the balance grows. The loan is repaid when the borrower no longer lives in the home.

## What else should I know?

With a reverse mortgage, even though borrowers are

not making monthly mortgage payments, they are still responsible for paying property-related expenses on time, including, real estate and property taxes, insurance premiums, HOA fees, and utilities. Reverse mortgages also come with additional costs, including origination fees and mortgage insurance up to 2.5 percent of the home's appraised value, says Forbes. It's important to note that most interest rates on these loans are variable, meaning they can rise over time and thus increase the cost of borrowing. In addition, unlike traditional mortgage

payments, interest payments on reverse mortgages aren't tax-deductible.

## How is a reverse mortgage paid back?

A reverse mortgage is not free money. The homeowners or their heirs will eventually have to pay back the loan when the borrowers no longer live at the property. This is usually achieved by selling the home.

The CFPB notes if a reverse mortgage loan balance is less than the amount the home is sold for, then the borrower keeps the difference. If the

loan balance is more than the amount the home sells for at the appraised value, one can pay off the loan by selling the home for at least 95 percent of the home's appraised value, known as the 95 percent rule. The money from the sale will go toward the outstanding loan balance and any remaining balance on the loan is paid for by mortgage insurance, which the borrower has been paying for the duration of the loan.

Reverse mortgages can be a consideration for older adults. However, it is essential to get all of the facts to make an informed decision.



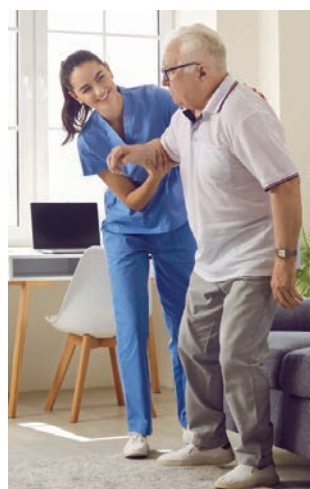


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## The impact of reading on cognitive decline

Aging and change go hand in hand. Although some may bemoan the gray hairs that start to arrive or stiffness in the knees that seems to sneak up on a person in middle age, such concerns are not necessarily enough to lose sleep over. However, many people 50 or older are nervous about the potential for cognitive issues like dementia as they grow older.

The Alzheimer's Association estimates that 6.7 million people have Alzheimer's disease in the United States. The Alzheimer Society of Canada estimates that there were 733,040 people living with dementia in the country as of Jan. 1, 2024. Alzheimer's disease and other dementias can rob people of their memories, personalities and abilities to live satisfying, independent lives. While it may not be impossible to prevent all cognitive issues completely, there is reason to believe that reading could be an ally in cognitive care.

The American Academy of Neurology says that reading stimulates the brain and has been shown to slow down cognitive decline in old age. Reading also may help slow down memory loss.

The powers of reading were noticed more than 10 years ago when a 2013 study from researchers at Emory University measured readers' MRI scans as

The American Academy of Neurology says that reading stimulates the brain and has been shown to slow down cognitive decline in old age.

they read books. They found the deeper readers went into a story, the more areas of their brains were activated. This activity remained elevated for several days after participants finished their books. The more a person reads, the stronger complex networks in the brain become.

Additional evidence that reading can help the brain was noted by researchers at the Texas A&M School of Public Health. A 2024 study suggests that older people with mild cognitive impairment who engage in high levels of activities like reading, hobbies and word games have better memory, working memory, attention, and processing speed than those who do not take part in such endeavors. Furthermore, a 2021 study published in Neurology found that high levels of cognitive activity, like reading and writing letters, can delay the onset of Alzheimer's disease by five years among those age 80 and over.





## TIPS TO MAKE SOUP MORE NUTRITIOUS

Soup is a dish that wears many hats. When the weather becomes chilly, people often turn to soup to warm themselves up from the inside out. Soup, especially when soup is paired with a favorite sandwich, also can be a simple and light meal when one doesn't want to spend too much time in the kitchen. Soup has been heralded as a remedy as well, a reputation that dates back thousands of years. In the twelfth century, Egyptian Jewish physician Moshe ben Maimonides prescribed chicken soup as a treatment for respiratory tract issues. And Penn Medicine suggests eating soup while ill is a good idea because the meal is nourishing, easy to digest and often full of nutritious components.

People may wonder what they can do to tweak their favorite soups to make them even more nutritious, as many modern soups have gained a reputation as being sodium-heavy. These ideas can give soup a powerful boost.

- **Use a higher ratio of vegetables in the soup when compared to meats and grains.** Vegetables are notoriously

high in nutrients that the body needs to stay healthy, including antioxidants and vitamins.

- **Make your own soup stock from fresh ingredients.** Doing so helps retain control over what goes into the soup, helping to reduce potential additives or other ingredients like sugar and sodium.

- **Vary the color of the vegetables.** Aim for vegetables of at least three different colors. The colors of the vegetables often correspond to the nutrients and phytochemicals they contain. For example, carrots are high in beta-carotene. Beta-carotene converts into vitamin A, which is necessary for eye health, healthy skin and a strong immune system.

- **Replace the cream in soups with healthier ingredients.** Soups that are cream-based tend to be loaded with calories and saturated fat. Instead, use Greek yogurt at the end (to prevent curdling) or even low-fat cottage cheese to amp up the protein content and give the soup a creamy consistency without the fat. Silken tofu or even a vegetable purée made from potato and cauliflower can add creaminess as well.

- **Swap meat for lean proteins**

**in the soup.** Lentils, for example, are a plant protein rich in flavor and nutrition. According to UC Davis Health, lentils have about 18 grams of protein per cup and also are high in fiber. Relatively inexpensive, lentils also can help keep meal budgets in check. Alternative legumes also can work in soups, as can seafood or lean poultry.

- **Add texture to the soup.** Pumpkin seeds or flax seeds have taste and texture, and can be a healthier option for topping soups over buttery croutons or crackers.

- **Keep ingredients "whole" in the soup.** Lean on whole grains, fibrous vegetables, fresh herbs, and lean meats to build a well-rounded soup that's bursting with nutrition.

- **Add some turmeric and ginger.** If the flavor profile allows, incorporate some fresh turmeric and ginger to the soup. Health magazine says these ingredients are part of the same plant family and have been used in traditional medicine in India and China for centuries. Both are known for reducing inflammation and alleviating symptoms of digestive disease.



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# A healthy approach to weight loss

Though people attempting to lose weight may love a quick fix or magic pill that could shed excess pounds, successful efforts that produce long-term weight loss generally take considerable time and effort. The Centers for Disease Control and Prevention says people who lose weight at a gradual, steady pace tend to keep the weight off. The CDC advises individuals to aspire to lose one to two pounds each week.

Working in concert with a doctor or a registered dietitian is one of the ways to ensure that the weight loss experience is successful and healthy. In addition to following the advice of a professional, these tips can help.

- **Think of it as a lifestyle change.** Managing weight is a lifelong commitment. That means that following a short-term diet may not prove a successful way to lose weight and keep it off in the long run. It's important to put strategies in place that will help change habits that may be contributing to weight gain.

- **Set short-term goals.** Certainly the overall goal may be to lose a set number of pounds. But having that goal in the distance may make it seem less achievable. Rather, set small goals throughout a weight loss journey. This can be something like a plan to replace sugary drinks with water, or to exercise three days a week instead of being sedentary

most of the time.

- **Be sure the time is right.** Some people jump in at the start of the new year, even if they are not mentally ready to commit or lack the time to make the overhaul necessary to affect change. Begin a weight-loss journey when you have a strong desire to change habits and are not distracted by other pressures.

- **Tame stress as much as possible.** High levels of stress can derail weight-loss plans. Many people turn to foods, beverages and other unhealthy habits as a means to coping with stress. The Cleveland Clinic says stress raises cortisol levels, which increases insulin production. The resulting low blood sugar makes people



Healthy weight loss takes time and requires changing habits over the long haul.

crave sugary, fatty foods. The Mayo Clinic suggests speaking with a health care professional if you need help taking charge of stress.

- **Change your perceptions.** Focus on what you can eat rather than what you can't eat. Healthy weight loss means finding balance and enjoying the foods you love,

but not going overboard. Restricting any one food or food group could lead you on a path to feeling resentful or even bingeing on unhealthy items.

- **Don't skip meals.** Seriously restricting food intake is not healthy at all and could lead to fluctuations in weight. An eating pattern that includes

a cycle of weight loss and weight gain can contribute to an increased risk of coronary heart disease, says Better Health, a resource of the Australian Department of Health. Plan meals to meet your daily calorie count, being sure to avoid skipping any during the day.



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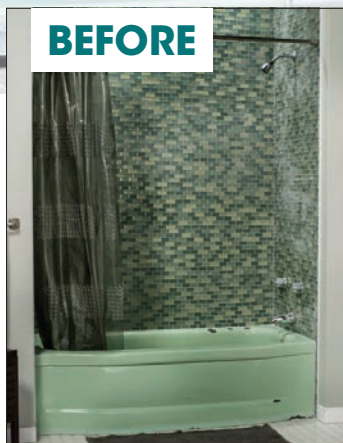
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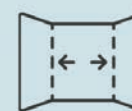
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# Funeral pre-planning with a professional eases anxiety

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



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

make a difficult time a little 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 pre-arrangement 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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# Tips to reduce nutrient loss while cooking



It's not unheard of for people to turn over a healthy leaf at the start of a new year. After a holiday season filled with social engagements and

diet-busting meals, it's no surprise many celebrants view January as a time to right the dietary ship.

Home cooking provides an opportunity for

people to gain greater control over what they eat, and it's well known that certain methods of cooking are healthier than others. But Healthline notes that nutrient content is often altered during cooking. For example, a 2017 study published in the journal Food Science and Biotechnology noted that vitamin C is a water-soluble and temperature-sensitive vitamin, which means it is easily degraded during cooking. As a result, researchers behind the study noted that elevated temperatures and long cooking times have been found to cause substantial losses of vitamin C.

Such knowledge is undoubtedly useful, but individuals may wonder what they can

do to ensure the meals they prepare remain as nutritious as possible, even after they've been cooked. When preparing meals, individuals looking to maximize the nutritional value of each meal can consider these tips.

• **Consume the liquid left after cooking vegetables.** It's commonplace to drain pots and pans of water after using them to cook vegetables. However, when doing so, individuals might literally be pouring nutrients down the drain. In a 2016 interview with CNN, registered dietitian and author Elaine Magee noted that boiling vegetables causes water soluble vitamins like vitamin C, B1 and folate to leach into the water, thus denying people some of the nutritional content of these

healthy foods. Though it might seem unusual, consuming the water that vegetables are cooked in can ensure no nutrients are poured down the drain of a kitchen sink.

• **Consume cooked vegetables within a day or two.** Healthline notes that exposure to air after cooking can decrease the vitamin C content of vegetables. This is something for people to keep in mind, particularly if they like to prepare meals in advance due to hectic schedules that leave little time for daily cooking. Consume cooked vegetables within a day or so of preparing them to avoid losing out on nutrients.

• **Avoid pre-cut fruits and vegetables.** Some grocery store produce aisles feature an array of

pre-cut fruits and vegetables. Though such offerings are undeniably convenient for time-pressed individuals who want to eat healthy, they also might not be as nutritious as shoppers hope. According to Verywell Fit, heat, oxygen and light are the three factors that lead to nutrient loss. When produce is uncut, the interiors are of the food are protected from oxygen and light. Once cuts are made, such as when apples are sliced, then nutrients such as vitamin C, vitamin A and vitamin E might be lost.

Healthy eating is a common New Year's resolution. It's important individuals aspiring to eat healthy recognize that how foods are cooked and cut may affect their nutritional value.

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# OPEN YOUR EYES TO THE THREAT OF GLAUCOMA



It is easy to take sight for granted when eyes are working as they should. When vision begins to diminish, people may seek the advice of an eye professional to determine if there is something they can do to prevent further deterioration.

Glaucoma is the second leading cause of blindness in the world, advises the Cleveland Clinic. Unlike some other vision problems like cataracts that affect the lens or surface of the eye, glaucoma impacts the optic nerve directly. However, blindness from glaucoma often can be prevented with early treatment.

## Under pressure

Glaucoma is brought on by abnormal pressure buildup in the eye. The American Academy of Ophthalmology® says the eye constantly makes a substance known as aqueous humor. When new aqueous humor flows into the eye, existing aqueous humor

should drain out through an area called the drainage angle. But if the drainage angle is not working correctly, the fluid builds up and intraocular pressure in the eye increases. Over time, this pressure damages the optic nerve. The primary function of the optic nerve is to transmit visual information from the retina to the brain.

## Open-angle and closed-angle glaucoma

The most common type of glaucoma is known as open-angle glaucoma, which occurs when the drainage angle becomes blocked or there is resistance to the fluid draining out, says the Cleveland Clinic. This disease may go undetected for years because most people do not experience symptoms early on. The Mayo Clinic says gradual development of blind

spots in peripheral vision and, in later stages, difficulty seeing things in central vision may occur.

In closed-angle glaucoma, also called angle-closure glaucoma, a person's iris is very close to the drainage angle and the iris itself can end up blocking the drainage angle. When the drainage angle becomes completely blocked, pressure in the eye can rapidly increase. The AAO says this is known as an acute attack and is a true emergency that can result in blindness. Signs of an acute attack include:

- Sudden blurry vision
- Severe eye pain
- Headache

- Nausea
- Vomiting
- Rainbow-colored rings or halos appearing around lights

## Glaucoma risk factors

Glaucoma can affect anyone, but the risk increases with age (over 60) and is higher among Black and Hispanic populations. Asian and Inuit populations are more susceptible to closed-angle glaucoma, says the Cleveland Clinic. People with diabetes also have a much higher risk of getting glaucoma. In addition, individuals with a family history of glaucoma; people with high blood pressure; and people with previous eye

injury or surgery are at risk for glaucoma.

## Treatment

The main treatment for glaucoma includes prescription eye drops that will decrease fluids and improve drainage in the eye. Laser therapy also may be recommended to help improve fluid drainage. Surgery also can achieve better eye pressure, but it is more invasive and additional methods may be tried first.

Glaucoma is not something to take lightly. Routine eye exams that measure intraocular pressure can help determine if eyes are healthy.

## DID YOU KNOW?

A high cost of living and advancements in medicine that have contributed to longer life expectancies would seemingly compel individuals to work longer, but data indicates the average professional is retiring shortly after turning 60.

Data from the 2024 Mass-Mutual Retirement Happiness

Study indicates that the average retirement age among American retirees is 62. That's in spite of the fact that pre-retirees and retirees who participated in the study indicated that 63 is the ideal retirement age.

Canadians are staying in the workforce a good deal longer,

as Statistics Canada reports the average retirement age across Canada in 2023 was 65.1. That disparity could be due to the Canada Pension Plan (CPP), which replaces part of retirees' income with a monthly, taxable benefit. The Government of Canada reports the standard age to start the CPP is 65.







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# The importance of wellness exams after 50

Seniors are a growing and increasingly prosperous demographic. As the senior population increases, a greater emphasis must be placed on keeping aging individuals healthy. Wellness checks are important at any age, but they bear even more significance as individuals grow older.

Age brings with it many things, including experience and wisdom. But age also brings an increased risk for health problems. Aging men and women are vulnerable to chronic conditions like heart disease, COPD, cancer, and arthritis. It's noteworthy that many chronic health conditions fail to produce any symptoms until they have progressed to a point where treatment is difficult.

Annual wellness exams can help older adults take charge of their health and stay as healthy as possible. It's possible for a person to preserve his or her health

(and possibly life) through check-ups and easy tests. Here are some common screenings and health recommendations that come up in the prime of one's life.

- **Colorectal cancer screening:** A colon cancer screening is recommended for everyone at age 45. Colon cancer is the second-leading cause of cancer deaths in the United States, and risk increases at age 45. Although people seldom look forward to a colonoscopy and the required prep, putting off this test due to a little discomfort may result in missing colon cancer at its earliest stage when it is most treatable.

- **Cholesterol screening:** This simple blood test can help evaluate the risk for heart disease. High cholesterol can contribute to the buildup of plaque in the arteries, making them narrower and less flexible, according to Sharecare, Inc.

- **Mammogram:** Most health organizations recommend annual mammogram screenings from age 40 until menopause. Then it may



be possible to have a mammogram every other year for those who are at average risk. It is important for women to discuss mammogram frequency with their doctors, particularly if there is a family history of breast cancer.

- **Diabetes:** ChenMed says diabetes may be more common in older

adults, so regular screenings for this illness can enable early diagnosis and management.

- **Testicular cancer screening:** This test generally is not recommended without symptoms. Some organizations suggest men with a family history or other risk factors consider performing

self-examinations.

- **Vaccination needs:** Doctors can alert patients to recommended vaccinations during wellness exams. Seniors should receive an annual flu shot and updated COVID-19 vaccination as available. Pneumococcal vaccine can protect against pneumococcal disease that can lead to pneumonia, meningitis and bloodstream infections. Adults over 50 also should receive a vaccination for shingles, which can occur in older age in those who have previously experienced chickenpox.

There are additional advantages to routine health checkups. Doctors can inquire about fitness routines, stress, sleep, and diet to see if patients are within the guidelines for healthy living.

Older age may make a person wiser, but the risk for various health issues and certain diseases increases with age. Routine health check-ups can keep doctors and patients on the same page.

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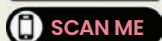
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# Financial strategies you should consider as retirement nears

Freedom is often cited as a benefit of retirement. Many professionals look forward to the day when they retire and have more free time and the freedom to spend that time however they choose. Of course, the opportunity to spend retirement how one sees fit typically requires considerable financial freedom.

Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth. As retirement draws near, professionals

can consider these strategies to ensure they have the financial freedom to make their golden years shine even brighter.

• **Plan to grow your wealth in retirement.** It's widely assumed that retirees need less income after calling it a career because the need to save for retirement is no longer present. However, some expenses, including health care, may rise in retirement, which underscores the need to continue growing your wealth. Cost-of-living also will increase over the course of your retirement years, which highlights the need to keep

growing wealth in retirement. It can be tricky to protect your existing retirement savings as you approach the end of your career while also growing that wealth, so it is best to work with a financial planner to navigate that situation.

• **Maintain a mix with your investments.** A model from the Schwab Center for Financial Research indicated that a hypothetical retiree with a \$2 million portfolio in year one of retirement will have slightly less than \$1 million left 30 years later if her portfolio maintains a mix of 60 percent stocks and 40 percent



bonds and cash. The model found that a second hypothetical investor with the same size portfolio in year one of retirement will run out of funds prior to year 29 if his portfolio is 20 percent stocks and 80 percent bonds and cash. Though conventional wisdom suggests limiting risk as retirement nears and eliminating it entirely upon retiring, modern retirees are living longer and may therefore need

to maintain a mix of investments to ensure they don't outlive their money.

• **Make the maximum allowable contributions.** Many aging professionals may not have saved as much for retirement as they might have hoped to upon starting their careers decades ago. In fact, a 2024 survey from Prudential Financial found that many 55-year-olds have fallen far short of establishing the level of

financial security they will need in retirement. The Prudential survey found that 55-year-olds had a median retirement savings of less than \$50,000, a number that falls considerably short of the recommended goal of having eight times one's annual income saved by this age. If that situation sounds familiar for professionals nearing retirement age, then now is the time to begin catching up. Make the maximum allowable contributions to a 401(k) plan (\$23,000 in 2024) and/or an IRA (\$7,000). In addition, the Internal Revenue Service notes that IRA catch-up contributions remained \$1,000 for individuals age 50 and over in 2024.

Retirement can provide a sense of freedom professionals have worked hard to achieve over the course of their careers. Some simple strategies can help professionals on the cusp of retirement achieve the financial freedom they'll need to enjoy their golden years to the fullest extent.

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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 can put individuals and their families in contact with professionals who can help match people with particular needs.

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 contractors 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.



# Why **MEN** should talk about their health

(StatePoint) — American men may be neglecting their health and wellness, particularly when it comes to their urological health. But an open line of communication between men and their healthcare providers, and among family members, can lead to better care.

A Cleveland Clinic survey found that only 3 out of 5 men get annual physicals and 55% do not get regular health screenings. What's more, many men shy away from the subject of their health, with 77% reporting that they don't know their complete family history when it comes to urological issues.

"There is a clear need to fill care gaps and destigmatize men's health issues," says Shaun Noorian, CEO and founder of Empower Pharmacy, a compounding pharmacy that supports patients with men's health concerns such as testosterone, sexual wellness, prostate health and gynecomastia.

Fortunately, innovations in the health care industry that are expanding access to tailored care are helping fill these gaps and



helping health care providers support their patients' needs more effectively.

Noorian's own story shows how a compounding pharmacy helped him optimize his health. His doctor recommended compounded medications after a health and wellness check of his hormones. The compounded medications provided the exact dosage and strength prescription he needed,

which can't always be found through traditional medicines. But compounding goes beyond hormones. Noorian discovered it could also address various men's health concerns like testosterone, sexual wellness, urology and dermatology.

Noorian says that men can use these tips for a happy, healthier life:

- Don't wait until you have a serious medical condition to see your

doctor. Schedule annual physicals and all recommended health care screenings.

- Destigmatize men's health issues by talking to male family members about prostate cancer. Prostate cancer is the second leading cause of cancer deaths for men in the United States and a man is two to three times more likely to get prostate cancer if his father, brother or son had it. You should also talk to your primary

care doctor or urologist about having a blood test and examination, particularly if you have a family history of the disease.

- Erectile dysfunction affects nearly 30 million men of all ages across the United States, according to the Indiana University School of Medicine, which notes that it could be the sign of another underlying health issue. Your urologist can help rule out causes, like heart disease and high blood

pressure.

- When dealing with men's health issues, talk to your healthcare provider about all available treatment options, including the potential benefits of using a compounding pharmacy. Compounded medicine enables healthcare providers to prescribe treatments that are specifically tailored to individual biomarkers (biological molecules found in body fluids or tissues that are a sign of a condition or disease) by dosage and formulation. By analyzing biomarker data, compounded medications can be formulated with precise dosages and combinations of more than one active pharmaceutical ingredient, optimizing therapeutic outcomes for a wide range of health conditions.

To learn more about how compounding pharmacies can support men's health, visit [empowerpharmacy.com](https://empowerpharmacy.com).

"For the best care possible, men should be proactive about their health, and providers should explore with their patients all available treatment options, including personalized solutions," says Noorian.



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# Understand the menopause transition

The human body is capable of various amazing feats, but many will attest that the ability of women to nurture and grow what will become another person is the body's most impressive characteristic.

Healthline states a woman can get pregnant and bear children from puberty, when they start getting their menstrual periods, to menopause. The average woman's reproductive years are between ages 12 and 51. While puberty and pregnancy are topics widely discussed in a woman's life, the same may not be said for menopause.

## What is menopause?

The World Health Organization characterizes menopause as the end of a woman's reproductive years. After true menopause, a woman cannot become pregnant naturally. Menopause is marked by the end of a monthly menstrual cycle often referred to as a "period." Natural menopause is deemed to

have occurred after 12 consecutive months without menstruation. Menopause can occur for other reasons, such as if the reproductive organs are damaged due to illness or removed for the treatment of a certain condition. This is called induced menopause.

## What happens during menopause?

During menopause, the ovaries stop producing reproductive hormones and stop releasing eggs for fertilization, says the Cleveland Clinic.

## What is perimenopause?

Some people incorrectly describe the years leading up to the last menstrual period as menopause. However, menopause only occurs after the last period has occurred. It is a finite date. The menopausal transition before that takes place is actually called perimenopause. It is a period of time that most often begins between ages 45 and 55. The National Institute on Aging

says perimenopause traditionally lasts seven years, but it can go on for as long as 14 years. The duration may depend on lifestyle factors, race and ethnicity.

During perimenopause, production of estrogen and progesterone made in the ovaries varies greatly. That can mean menstruation can be heavy at times or light. It may occur once a month or even multiple times per month. The menopausal transition affects each woman differently. It is a good idea for women to use a menstruation tracker and remain aware of symptoms to discuss with the gynecologist.

## What is postmenopause?

Postmenopause is the time after menopause has happened. Women will remain in postmenopause for the rest of their lives. While many symptoms ease up in postmenopause, there still may be mild symptoms attributed to the low levels of reproductive hormones.

What are common symptoms of the menopause transition?

As one transitions from child-bearing years into postmenopause, certain symptoms can occur.

- Irregular periods
- Hot flashes/night sweats
- Vaginal dryness
- Urinary urgency
- Difficulty sleeping
- Emotional changes
- Dry skin, eyes or mouth
- Worsening premenstrual syndrome symptoms
- Breast tenderness
- Headaches
- Racing heart
- Joint and muscle aches
- Weight gain
- Trouble concentrating
- Changes in libido

Women are urged to discuss their symptoms and concerns about menopause with a health care professional. Various treatments can alleviate symptoms and make the transition more comfortable.



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