

# SENIOR *Lifestyles*

## Money Matters

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## Minding Your Mind

*What seniors can do  
to safeguard their  
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# 5 ways to support your aging dog's health

While you may look at your dog and see the same little puppy you brought home years ago, the reality is they age the same way people do. And if you count in “dog years,” sometimes they age even faster.

The aging process for dogs can mean graying whiskers and less ball chasing, but it may also mean adjusting to changing health needs.

As dogs approach their late adult and senior years, it's important to adapt the ways they're cared for so they can enjoy happy and healthy lives. To fully support your dog's lives as they age, consider this advice:

## Enjoy Enrichment and Exercise

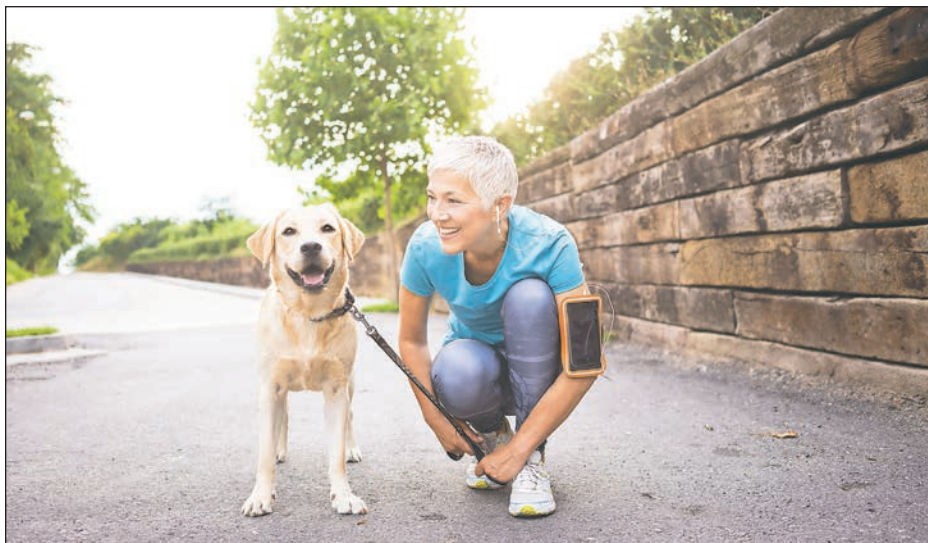
Whether your furry friends prefer a friendly game of fetch or a long walk around the neighborhood, exercise is key for dogs of all ages. As dogs mature, some of the high-energy bursts may fade, but continuing with low-impact exercises can help them stay in shape both physically and mentally.

Stay active by walking to support joint health and mobility and keep regular grooming appointments to support healthy skin and coat.

Don't forget enrichment activities to help stimulate their minds, too. Try hiding food or treats in puzzles or toys, or schedule play dates with other dogs so they can get active and socialize.

## Explore the Benefits of Pet Supplements

Dogs, just like humans, have a molecule in their bodies called nicotinamide



VESNAANDJIC

**Your dog might not be quite as playful as he ages, but keeping him active remains as important as ever.**

adenine dinucleotide (NAD+), which supports cellular function, energy and repair mechanisms. NAD+ levels naturally decline throughout the aging process, but to help negate these effects and support cellular health regeneration in dogs, there are supplements to support healthy aging for dogs.

One option from Zesty Paws, powered by Niagen to help reinvigorate cellular energy, the Healthy Aging NAD+ Precursor system brings a little of their puppyhood back through support of normal cellular, metabolic, brain and heart, skeletal and muscle health. This system of supplementation offers pet parents a fun and unique way to support their dog's golden years.

## Adapt Your Dogs' Diets to Match Life Stages

A healthy and balanced diet is important for dogs of all ages. With that in mind, there are subtle nuances at different life

stages that call for ingredients and food blends to match dietary needs. For example, puppies typically require foods with more protein and fats to help fuel their growth.

Adult dogs may need food that is more focused on addressing issues like gut health, weight control, dental hygiene and other needs. Then, as pets mature into their senior years, you may need to consider foods with added support for their hips and joints or a lower-calorie diet to help alleviate weight concerns due to decreased activity.

## Be Diligent About Vet Appointments

While pet parents already know the importance of keeping up with routine veterinarian visits, these check-ins with a health professional can take on increased significance for aging pets.

It's recommended to schedule regular appointments with your vet so he or she can conduct physical examinations to

monitor your pet's well-being, and this time also provides an opportunity for you to discuss any changes you've noticed in your pet's routines. Just like you, your adult dog should have a complete examination at least once a year.

## Stick to Routines

Just as you have certain things you do each day, like brushing your teeth and making your morning coffee, dogs can also benefit from having their own routines. Whether it's a morning walk or weekly bathing, having a routine can reinforce previous training for adult dogs and help them continue to learn new behaviors.

Routines based on exercise, enrichment, training and grooming can help ease the tension of other life changes such as travel, moving or new house guests and allow dogs to feel more confident and comfortable. For these aging pets, having and maintaining a routine can also be helpful for consistency and reducing nervousness.

# Impact of COVID-19 on cardiovascular disease comes into focus

Now, more than three years from the onset of the COVID-19 pandemic, the impacts can be seen more clearly.

For example, the rise in the number of cardiovascular disease deaths in 2020, the first year of the COVID-19 pandemic, represents the largest single-year increase in such deaths since 2015 and topped the previous high recorded in 2003, according to the latest available data from the “Heart Disease and Stroke Statistics — 2023 Update from the American Heart Association.”

The biggest increases in cardiovascular disease-related deaths were seen among Asian, Black and Hispanic people, populations most impacted in the early days of the pandemic and brought into focus by increasing structural and societal disparities.

“We know COVID-19 took a tremendous toll and preliminary data from the U.S. Centers for Disease Control and Prevention show there was a substantial increase in the loss of lives from all causes since the start of the pandemic,” said Michelle A. Albert, MD, MPH, FAHA, American Heart Association volunteer president, who is also the Walter A. Haas-Lucie Stern Endowed Chair in Cardiology, a professor of medicine at the University of California at San Francisco and admissions dean for UCSF Medical School.

“That this likely translated to an increase in overall cardiovascular deaths, while disheartening, is not surprising. In fact, the Association predicted this trend, which is now official,” he said. “COVID-19 has both direct and indirect impacts on cardiovascular health. As we learned, the virus is associated with new clotting and inflammation. We also know many people who had



BYMURATDENIZ

**The rise in the number of cardiovascular disease deaths in 2020, the first year of the COVID-19 pandemic, represents the largest single-year increase in such deaths since 2015.**

new or existing heart disease and stroke symptoms were reluctant to seek medical care, particularly in the early days of the pandemic,” he continued. “This resulted in people presenting with more advanced stages of cardiovascular conditions and needing more acute or urgent treatment for what may have been manageable chronic conditions. Sadly, this appears to have cost many their lives.”

According to Albert, who also is the director of the CeNter for the StUdy of AdveRsiTy and CardiovascUlaR Disease (NURTURE Center) at UCSF and a leader in health equity and adversity research, the larger increases in the number of coronary heart disease deaths among Asian, Black and Hispanic adults appear to correlate with the people most often infected with COVID-19.

“People from communities of color were among those more highly impacted, especially early on, often due to a disproportionate burden of cardiovascular risk factors such as hypertension and obesity,” Albert said. “Additionally, there are socioeconomic considerations, as well as the ongoing impact of structural racism on multiple factors, including limiting the ability to access quality health care.”



# The ancient ways of natural wine are finding new fans

» Natural wine is gaining a following in the U.S. even as overall wine sales drop

SONOMA, Calif. (AP) — Wine made in ancient ways is gaining new fans. Natural wine — which emphasizes sustainability and minimal processing — is seeing growing interest in the U.S. even though overall wine consumption has been declining since 2015, according to IWSR Drinks Market Analysis, a research firm. While natural and other sustainable wines made up less than 1% of sales in 2021, demand was rising faster than the wine category as a whole, according to alcohol delivery site Drizly.

Generally, natural wine is made with hand-picked organic grapes that haven't been sprayed with herbicides or pesticides. Once they're crushed — sometimes by foot, the way they were crushed by ancient Romans — they are naturally fermented with no added water, yeast or other ingredients. Some natural winemakers add sulfites, a chemical found naturally in grapes, as a preservative; others don't. Some filter their wines; others leave them cloudy and full of sediment.

The result is wines that are earthy, savory and less predictable than many of the wines churned out by big producers.

"The first time you taste it, you can tell it's alive," said John Keller, the owner and winemaker at Neu Cellars in Northern Michigan.

But natural wine needs

to overcome some hurdles that may be hampering its growth. Unlike organic wine — which must be government certified — natural wine has no set definition in the U.S. It's not easy to find, since most natural wines don't have the word "natural" on their labels.

"Natural just sounds good, but conventional wine is pretty natural too," said Anita Oberholster, a professor in the Department of Viticulture and Enology at the University of California, Davis. "If the idea of natural wine is going to grow, we should do research on it and define it."

Keller, who has a degree in biochemistry, started out working for a big wine-maker in California. But he was disillusioned by all the chemical manipulation that went into making each bottle consistent. There are dozens of additives regularly used in the wine industry, including gelatin, oak dust and egg whites.

In 2019, Keller and his father opened Neu Cellars to focus on making natural wines. Last year, they produced 3,000 bottles.

Natural winemaking is "100% scary," Keller said. He only gets to practice once a year and he can't fall back on additives if things go wrong.

"It's how life happens. You can't really control it. You just have to give it the best conditions for the best outcome you can get," he said.

Natural wine is not so



Megan Glaab, winemaker at Ryme Cellars in Forestville, Calif., pours white grapes into an amphora, a ceramic container dating back to ancient Greece, to ferment wine naturally.

HAVEN DALEY — STAFF, ASSOCIATED PRESS



Interns at Pax Wines in Sebastopol, Calif., stomp organic grapes with their bare feet in large vats, pulling out the juice to start the fermentation process.

much a fad as a return to tradition, said Erin Coburn, the owner of Minimo, a natural wine bar in Oakland, California. In some countries, like Georgia, winemakers never stopped making natural wine; they still ferment grapes in the egg-shaped clay pots they've used for thousands of years.

But others say the line between natural and conventional wines is a very thin one, especially for higher-end wines made with good grapes.

Many additives like yeast — which aids fermentation — are natural substances that are found in vineyards

already, Oberholster said. And many conventional wines are made without additives.

Some in the industry would like to see standards adopted for natural wine. That's what happened in France, where the wine industry approved the "vin method nature" label and certification process in 2020. More than 430 vintages have used the label since then, according to the Union for the Defense of Natural Wines.

Brian Gelb, the vice president of wine for Total Wine, a retail chain with 257 U.S. stores, has been adding natural wines to store shelves in the last two years to meet growing demand. But he isn't sure how much of Total Wine's inventory was already considered "natural."

"I would just like to have a consistent set of terms and phrases that can be universally understood," Gelb said.

Anthony Zhang, the co-founder and CEO of Vinovest, a wine investment company, said some wine

brands are taking advantage of the lack of standards and using natural imagery without being transparent about how they define "natural."

That can mislead consumers, who generally pay more for natural wines because they are made by smaller producers. Absentee Red, a natural California red blend, costs around \$26 per bottle. Vivino, an online wine merchant, says similar bottles of conventional wine start around \$14.

Still, winemakers don't always welcome standards, which come with significant costs and rules. Keller uses organic grapes but says he can't justify the cost of repeated inspections for an organic label.

Cheryl Stanley, a senior lecturer of food and beverage management at Cornell University, said standardization would be a challenge since there are so many perceptions of what makes wine "natural." She questions if any wine is truly natural; after all, there is human intervention at every step, from how grapes are trellised to the date they are

harvested.

Greater transparency on wine labels could be coming soon. Starting in December, wines sold in the European Union will have to carry ingredient labels and nutrition information. Oberholster expects the U.S. to adopt ingredient labels in the next few years as well, which would make it easier to see which wines were made without additives.

Pax Mahle, the proprietor and winemaker at Pax Wine Cellars in Sebastopol, California, is devoted to natural winemaking; he even crushes his grapes by foot. But he wants the freedom to add a little sugar or acid or sulfur to those grapes if he needs to, and he filters some of his white wines to make them taste cleaner and fresher.

"I think that the natural wine movement was never about these absolutes," Mahle said. "I don't fall into this belief that if you add sulfur you're kicked out of the clubhouse. I think you should be kicked out of the clubhouse for making bad wine."



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# How seniors can **engage** with their communities

» According to the World Health Organization, approximately 15 percent of the world's adults aged 60 and over suffer from a mental disorder.

Though a significant percentage of individuals report desires to retire later in life, many people stop working around the age of 62. The desire for a later retirement may stem from financial concerns or because some people wonder just what they will do when they're no longer working.

Retirement is a time for hardworking individuals to enjoy themselves and their newfound free time. Interacting with the community can keep the brain engaged and foster beneficial social connections. In recognition of the value of staying engaged, the following are a few ways for seniors to become more involved in their communities.

■ **Join a club or group.** Identify an activity you find interesting and determine if there is a way to get involved with it in your community. Senior

centers or adult activity providers may sponsor local programs.

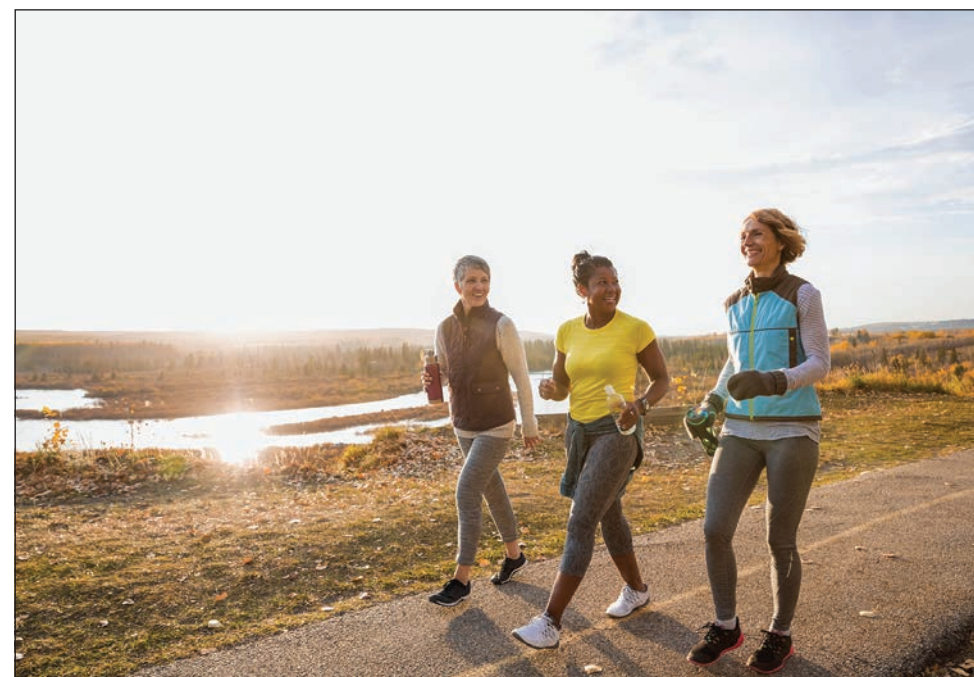
■ **Participate in worship.** Many older adults find they want to reconnect with their faith at this point in their lives, even if attending services hadn't been a top priority earlier in life. Reach out to your local house of worship and find out when services take place and which activities they offer.

■ **Read to children.** Volunteer your services at the library by reading to youngsters. Interacting with other generations can be inspiring.

■ **Volunteer at a soup kitchen or food pantry.** Times continue to be challenging for many people who may find it hard to cover their expenses. Soup kitchens and food pantries can be a saving grace for those who might otherwise miss meals. Volunteering some hours at

these organizations can do worlds of good and help you make a difference.

■ **Befriend neighbors.** A passing "hi and bye" wave may have been the norm when you were busy working a job. Now that you have free time, you can get to know neighbors better and even take turns hosting get-togethers. Moving to



a retirement or active adult community with others in similar positions may facilitate such friendships.

■ **Volunteer with local government.** Find out ways you can become involved civically. Perhaps you can run in a local school board election or try to become a member of the town council?

■ **Become a substitute teacher or paraprofessional.** Many schools are experiencing shortages of qualified staff. You may find your place helping to

shape the minds of youngsters by volunteering at schools or taking on part-time jobs in the classroom.

Seniors can be more engaged in their communities, thus strengthening their "social capital," the term scientists often use to describe the strength of their social relationships, and the extent to which people feel physically and emotionally supported by their communities.



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**The Alzheimer's Association®** reports that remaining socially active throughout adulthood can possibly delay the onset of dementia. And that's not the only benefit to remaining socially engaged as an adult, which researchers have linked to reduced rates of disability and mortality. The Alzheimer's Association® also indicates that social engagement may reduce the risk for depression in older adults. That's a significant benefit, as the National Council on Aging notes that the risk for depression is elevated among older adults compared to young adults. Retirees can consider a host of ways to remain socially engaged, whether it's volunteering, participating in clubs or moving to communities tailored to individuals 55 and older. Such communities may facilitate social engagement among residents by establishing or promoting clubs, organizing group sightseeing trips and arranging for other opportunities for inhabitants to get to know their neighbors.



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Older adults hoping to retire this year may have a new factor to consider. Aspiring retirees may have to play it very smart to ensure they can maximize their savings for the long haul. It's a one-two punch caused by continuously rising costs of everyday items and a bearish market for bonds — one of the most common hedges retirement plans use to offset stock declines. Bonds have been suffering historic losses, according to data from Barclays Aggregate Bond Index. The typical rule of thumb used to be to spend no more than 4 percent of a portfolio's original value each year to plan for retirement. With no gains or losses, that money would last around 25 years. However, experts at The American College of Financial Services say that, in today's economy, 4 percent and even 3 percent may be too aggressive. According to Nora Dowd Eisenhower, executive director at the Philadelphia Mayor's Commission on Aging, higher food prices, longer life expectancies and higher rents/housing costs often lead to financial challenges for people in retirement. Data from the U.S. Current Population Survey shows a trend in the number of people no longer in retirement. In September 2022, the unretirement rate was 2.6 percent, up from 2.4 percent in August. Wealth advisors indicate retirees need to look long and hard at their spending habits, even spending less than their wealth could support. This can help them ride out the ups and downs of the market that affect prices on goods and services. Working with a good financial advisor also can help retirees manage their savings to maximize their money for the years to come.

# Considerations for retirees thinking of **working part-time**

**R**etirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2022 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022. However, most do not hold out that long; the average actual retirement age is 61. Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the average retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover that they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their retirement incomes. There are a few things to know about working during retirement, particularly if a person is collecting government benefits.

- According to the Social Security Administration, those falling under full retirement age for the entire year (which was raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2022, that limit is \$19,560. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but they only count earnings before the month you reach



your full retirement age. For full retirement age reached in 2022 your limit on earnings for the months before full retirement age is \$51,960. After full retirement age, there is no limit on earnings.

- The Financial Consumer Agency of Canada reports that individuals between the ages of 60 and 65 who continue to work while receiving a Canadian Pension Plan (CPP) retirement benefit must still contribute to the CPP. Your CPP contributions will go toward post-retirement benefits. These benefits increase your retirement income when you stop working. However, if you continue to work while getting a CPP retirement pension and are between the ages of 65 and 70 years old, you can choose not to make any more CPP contributions.

- Keep in mind that if you are on Medicare, extra income could

potentially trigger surcharges for parts B and D. It's beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

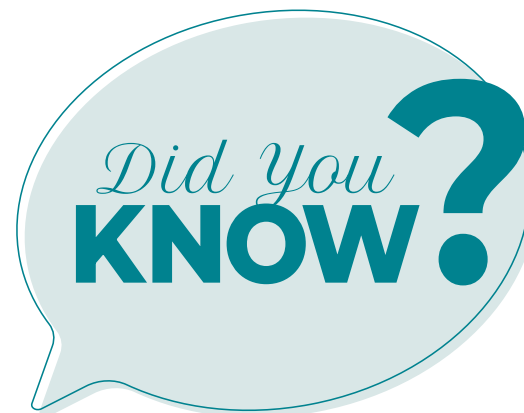
- Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

- A number of people work part-time during retirement simply to get out of the house. Jobs that help you interact with a number of people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

Working during retirement can supplement savings and provide structure that some retirees may be missing.



**D**ata from the Centers for Disease Control and Prevention indicates that as much as 5 percent of older adults living in the general community are suffering from clinical depression. Those figures are even higher among older adults who are hospitalized (11.5 percent) and those who require home health care (13.5 percent). The National Council on Aging reports that older adults are at an elevated risk of developing depression, though there's no single, specific cause increasing that risk. Chronic conditions, which the CDC estimates affect as much as 80 percent of older adults; decreased functional ability; reduced mobility; loneliness; and financial issues related to retirement are among the potential causes of depression in older adults. As difficult as depression can be, the NCOA notes that treatment has been found to be just as effective for seniors as it is in younger populations. Aging individuals or those concerned about an aging relative are encouraged to visit the American Psychological Association website at [psychiatry.org](https://www.apa.org/psychiatry) to learn more about the many ways depression can be treated.







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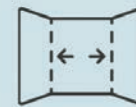
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# What seniors can do to safeguard their **mental health**

**N**o one is immune to issues that can adversely affect their mental health, including men and women nearing retirement age and those who are already retired. Though the term “golden years” suggests life in retirement is one sunny day after another, many individuals 60 and older are dealing with mental health issues.

According to the World Health Organization, approximately 15 percent of the world’s adults aged 60 and over suffer from a mental disorder. What makes that statistic even more troubling is that the WHO acknowledges it likely doesn’t paint the most accurate picture of seniors and mental health, as depression is often undiagnosed among older men and women and untreated because it co-occurs with other issues affecting seniors.

In the past, the Centers

for Disease Control and Prevention has acknowledged that late-life anxiety was not readily understood. However, much progress has been made in recent years thanks to a heightened awareness of the problem of seniors and mental health. That means seniors now have ample resources they can look to as they seek to learn what they can do to safeguard their mental health.

## Recognizing warning signs

The National Institute of Mental Health notes that recognizing the signs of mental health issues is the first step to getting treatment. Mental health issues vary, and individuals with anxiety will likely experience different symptoms than those with depression. But the NIMH notes that the following are some of



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visit the NIMH Help for Mental Illnesses webpage (<https://www.nimh.nih.gov/health/find-help>) to access contact information for various groups that help people in times of mental health crises. In Canada, individuals can visit the Canadian Mental Health Association at <https://cmha.ca/find-help/find-cmha-in-your-area/> for contact information for various groups across the country.

## Behaviors that can be beneficial

The National Institute on Aging notes that most cases of depression cannot be prevented. However, the NIA also notes that healthy lifestyle changes can have long-term benefits of seniors’ mental health. Such changes include:

- Being physically active
- Eating a healthy diet that can reduce risk for diseases that can bring on disability and depression
- Getting adequate sleep, which for seniors is between seven to nine hours per night
- Remaining socially active, including regular contact with friends and family
- Participating in activities you enjoy
- Sharing mental issues or concerns with friends, family members and your physician

Research indicates that seniors are vulnerable to mental health issues. More information about how to combat and overcome such issues is available at [nimh.nih.gov](https://nimh.nih.gov).

the warning signs of mental health issues.

- Noticeable changes in mood, energy level, or appetite
- Feeling flat or having trouble feeling positive emotions
- Difficulty sleeping or sleeping too much
- Difficulty concentrating, feeling restless, or on edge
- Increased worry or feeling stressed
- Anger, irritability, or aggressiveness
- Ongoing headaches, digestive issues, or pain
- Misuse of alcohol or drugs
- Sadness or hopelessness
- Suicidal thoughts
- Engaging in high-risk activities
- Obsessive thinking or compulsive behavior
- Thoughts or behaviors

that interfere with work, family, or social life

- Engaging in thinking or behavior that is concerning to others
- Seeing, hearing, and feeling things that other people do not see, hear, or feel

## Seeking help

As noted, a growing awareness of mental health issues and how they affect seniors has translated to more available resources for aging men and women who need help. Within the United States, seniors can

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# Money management tips for retirees

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globetrotter. Though individuals' retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada for both sexes is just under 83 years, while it's slightly more than 79 in the United States. Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

• **Study up on the tax implications of withdrawing from your retirement accounts.** Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly. A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a



detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

• **Prioritize your own needs.** Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times, generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Given that reality, retirees

must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

• **Examine your housing situation.** Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and disadvantages of reverse mortgages, which are a great option for some people to improve

their financial well-being in retirement.

• **Stick to a budget during retirement.** The U.S. Department of Health and Human Services reports that roughly 70 percent of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more

sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly \$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding

overspending can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.



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# Travel opportunities for retirees

Retirement provides individuals with ample time to engage in activities they enjoy. Many seniors spend that newfound free time relaxing and seeing the sights.

Seniors are a travel-friendly demographic. The World Tourism Organization says that, in 1999, more than 593 million international travelers were age 60 years and older. Seniors are projected to take two billion trips annually by 2050. As Baby Boomers and Generation Xers continue to retire, a larger portion of the overall population will have time to travel.

When seniors plan trips, they have many ways to get around in style.

## Cruising

Cruising can be an ideal way for older adults to travel. Cruise ships depart from ports across the world and travelers can choose

from an array of itineraries. People can travel on cruises that are at sea for as few as three to five days to others that are out for weeks at a time.

One reason seniors enjoy cruising is because it's all-inclusive with little extra planning required. Step aboard a cruise ship and enjoy a floating hotel complete with food, lodging, entertainment, shopping, gambling, and much more. Organized excursions at ports of call can add to the thrill of cruising.

## Guided tours

Escorted tours are another option seniors may want to consider. By working with reputable tour operators, seniors can engage in affordable, safe and comfortable tours via bus, train or other modes of travel. Tour companies take the work out of the trips by handling the details

and showcasing the best locales. Tour experts know when to schedule meals and sightseeing to avoid the crowds so that everyone can sit back and relax on their adventures.

## RV excursions

Travel by recreational vehicle is a great way for individuals with time on their hands to see the sights up close and personal. When RVing, the time spent traveling is the adventure, and the destination is simply the cherry on top.

The RV industry exploded during the pandemic because it provided a safe way to enjoy a vacation and get away from home. MARVAC Michigan RV & Campgrounds says currently more than nine million households own an RV in the United States. There's no age limit to buying an RV, although the RV Industry Association says the average

owner is 48-years-old and married.

RV-friendly campsites and parks enable travelers to mingle with each other, providing affordable and fun ways to travel.

## Timeshares

Seniors who got in on the timeshare bandwagon early in life can choose to enjoy their travel years even further. The timeshare model enables buyers to purchase the right to use particular homes, condos, hotel rooms, resorts, or other accommodations for specific periods of time. For example, some timeshare agreements are for one week each year in a designated location. Seniors with more time on their hands may want to revisit timeshare agreements to increase the frequency in which they can use properties or to find timeshare companies that enable swapping properties

with others so that different locales can be enjoyed.

## Visiting family

Retirees may aspire to spend more time with family members who do not live nearby. Families may want to consider mother-daughter residences or properties

with small guest houses so that seniors can stay in the residences when visiting but have some privacy at the same time.

Seniors have many travel options, and retirement is the ideal time to get out and enjoy time away from home.



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# Considerations for seniors looking to go back to school

The picture of a traditional college student is one in his or her late teens or early 20s. However, a deeper look may reveal that college student demographics are more diverse than one might imagine. In fact, senior citizens can rest assured that if they plan to return to the classroom, they're likely to find students around their age.

According to the senior citizen resource Elder Guru, just over 0.3 percent of university students are over 65. Even though that is a low number in the grand scheme of things, it is an indication that seniors have a presence on college campuses. And that number is expected to rise. Universities are

increasing efforts to include seniors as important parts of their student bodies. Here are some things seniors considering going back to school may want to know.

- **Incentives are available.** Many schools are looking to expand their elder student body populations by making it easier for them to go to school. That means seniors may be able to attend for little to no cost through tuition waivers and discounts. Speak with an admissions officer about your options.

- **Lay the foundation for a new career.** A survey from the Rand Corporation found that 39 percent of workers age 65 and older who were currently

employed had previously retired at some point. Going back to school may provide a foundation for new skills that can make it easier to advance in a second career. Heading back to classes also can help people stay competitive in a current job.

- **Engage and socialize.** Going back to school provides seniors with an opportunity to engage with their peers and younger students. Returning to school may expose older adults to new experiences, technologies and customs they may otherwise never have enjoyed.

- **Embrace the excitement of a new environment and its challenges.** Heading back to college



can be challenging, which is something seniors looking for mental stimulation may enjoy. Senior Finance Advisor reports that heading back to school and lifelong learning has been linked to better health,

improved financial situations and even a reduced risk of dementia.

- **Staying informed.** Going back to school can enable seniors to stay technologically informed and learn about movements and

other factors that are helping to shape the modern world.

Seniors have many reasons to return to the college classroom, and such a pursuit can pay numerous dividends.

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# Tips to pick the right time to retire

Professionals work hard to achieve both short- and long-term goals. Retirement certainly qualifies as a long-term goal, and many people spend decades building and investing in a nest egg that they hope will help them enjoy their golden years to the fullest extent.

The decision regarding when to retire is affected by a host of variables, so what's a good time for one individual may not be ideal for another. However, professionals on the cusp of retirement can consider these tips as they try to pick the right time to retire.

- **Consider age-related benefits.** Both the United States and Canada feature government-sponsored retirement income programs and it behooves individuals to familiarize themselves with the rules of those programs so they can maximize their benefits. The Canada Pension Plan (CPP) allows individuals to begin receiving full CPP benefits at age 65, but they also can get a permanently reduced amount the moment they turn 60. The CPP also allows people to receive a permanent increase if they wait until turning 70 to receive payment. Similar age-related rules govern the Social Security benefits program in the United States,



where individuals can begin claiming benefits at age 62, though those benefits will be reduced by 25 percent. If individuals wait until they're 66 or, in some cases, 67, to claim Social Security benefits, they will receive their full benefits. The Social Security

Administration notes that those who can wait until age 70 to claim benefits will receive as much as 132 percent of the monthly benefit they would have received at full retirement age.

These distinctions are significant, especially for

people who will be looking to government-sponsored programs to provide significant financial support in retirement. Individuals who won't rely as heavily on such programs may be able to retire earlier.

- **Pay off your debts.**

Carrying debt into retirement can be risky. In general, it's ideal to pay off all debts, including a mortgage and car payment, before retiring. Doing so can provide more financial flexibility and make it easier to manage unforeseen

expenses, such as those incurred due to health problems.

- **Consider your retirement living expenses.** It goes without saying that a sizable nest egg will be a necessity for anyone hoping to live comfortably in retirement. But the tricky part is figuring just how big a nest egg might need to be. In such instances, individuals can speak with a financial advisor and discuss what their retirement living expenses will be. Conventional wisdom based on the Consumer Price Index suggests individuals will need to replace between 70 and 80 percent of their pre-retirement income after calling it a career. But even that figure is not set in stone, as rising inflation, such as the rapid spike experienced in 2022, can quickly put retirees in financial jeopardy. By estimating the expenses they might have in retirement, individuals can begin to see just how close or far away from retirement they may be. Budget for inflation so any spike in living expenses can be easier to manage.

Many individuals recognize that there's no perfect time to retire. But a few simple strategies can help professionals make the best decision possible.

Did You  
**KNOW?**

The burden on health care costs in retirement could be a significant hurdle for retirees without a sizable nest egg or effective strategy to cover such expenses. According to the Fidelity Retiree Health Care Cost Estimate, an average retired couple aged 65 in 2022 could need around \$315,000 after taxes to cover their health care expenses in retirement. Though traditional retirement goals like financing travel or relocating to a warmer climate are worthy pursuits, it's vital that individuals of all ages, including those on the cusp of retirement, recognize the importance of saving for health care expenses as well. Such expenses, which include medication costs, are easy to take for granted when individuals are still working. However, Fidelity notes that generics, branded drugs and specialty drugs account for roughly 17 percent of retirement health care expenses. That equates to around \$53,500 that might be needed to pay for medication alone.







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# How to start a senior's social club

Various changes are associated with aging, and these can be physical, mental and emotional. Though each person manages these changes in their

own way, there's no denying that social interaction can benefit people from all walks of life as they navigate their golden years.

The Foundation for Senior Care says socializing can give seniors a sense of purpose, stimulate the mind, relieve boredom, potentially prevent feelings of depression, and give individuals something to look forward to. The senior living center Aston Gardens says socialization provides a significant boost to the cognitive health of older adults, helping to prevent or delay conditions that can affect memory.

Individuals looking to cultivate healthy social interactions may turn to



clubs and other groups. If there's a dearth of opportunities, individuals can start and promote their own social club using this useful guideline.

### Decide on the purpose of the group

Social clubs can meet and be organized around any number of themes or interests. Social clubs may meet to discuss gardening, crocheting, reading, or other shared hobbies. Friends also may be interested in doing food and beverage sampling. In such instances, a luncheon social club makes perfect sense.

### Turn to social media

Meeting details can be posted in a community

bulletin or on a message board at a local house of worship. However, the internet can be a speedy messenger and help like-minded people figure out how to connect. Facebook groups are one way

to organize social clubs, as is the website Meetup.com. The latter is a large online network of offline groups that meet all over the country and the world. The website makes it a snap to organize a local group or find an existing club.

### Check for competition

Conduct a search of groups already meeting within a 50-mile radius to see if an existing group already meets your criteria. If not, proceed full speed ahead as you establish your own club.

### Establish consistent meeting times

Most people prefer a schedule so they can plan their days accordingly. Choose a regular meeting time and place to hold the social club; otherwise, it can be confusing to accommodate everyone. Inconsistency also can make it hard to get the club off the ground.

### Start small and then build

For those new to hosting social clubs, it may be better to begin with only a few members as everyone gets into a groove. As the group becomes more established, it can be opened up to more members. Although it may be wise to cap membership so that things are more easily managed.

Social clubs are a great way for seniors to stay connected and active. When there isn't one that meets a person's interests, it's relatively easy start one from scratch.

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# Fun ways for seniors to stay active



**P**hysical activity is an important component of overall health. Health experts advise that exercise can increase lean body mass, prevent conditions like diabetes and cardiovascular disease, improve balance, and positively affect mental health/cognition. Exercise also can foster socialization with others, helping people overcome boredom and isolation.

As individuals get older, they may not be able to participate in all of the activities they enjoyed as youths, but that doesn't mean older adults must resign themselves to sedentary lifestyles. There are plenty of entertaining ways to remain physically active that can accommodate any limitations a person may have. Explore these methods for staying active.

## Explore senior center offerings

Community senior centers often fill calendars with a vast array of activities, some of which can include physical activities. Hikes, walking tours, dances, and other activities all serve as entertaining ways to get out and about while meeting some fitness goals.

## Garden or do yard work

The Office of Disease Prevention and Health Promotions says adults should get 150 minutes of moderate

exercise per week. Raking leaves, mowing the lawn, digging in flower beds, trimming bushes, and other outdoor tasks could help a person meet this quota in a way that doesn't seem like exercise at all.

## Play games with grandchildren

Little kids may inspire older adults to be more active, as it can be difficult to keep up with those youngsters. Take infants or toddlers for walks or push them in strollers. Attach a child seat or towing carriage to a bicycle and ride around the neighborhood. Play games that require movement, such as hide-and-seek or Marco Polo in the pool. If it's snowing, have a snowball fight or make a snowman in the yard.

## Take up a new hobby

Find hobbies that incorporate physical activity. Perhaps learning to salsa dance or taking Zumba™ will be fun? Pickleball has caught on across the nation. The sport is a mix of tennis, racquetball and badminton that caters to all ages. Joining a bowling team is another way to get active and meet new people.

Physical activity is important at any age. Seniors can explore fun ways to stay in shape and be active to reap all the benefits of exercise.

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# How to protect long-term cognitive health

Cognitive health is not something to take for granted. Although a certain level of memory loss can be expected as people age, when the ability to clearly think, learn and remember is compromised, those changes can affect an individual's ability to perform daily activities and should serve as a cause for concern.

Brain health should be a priority for everyone. The National Institute on Aging says brain health is an umbrella term that encompasses a host of factors, including:

- ▶ cognitive health, which is how well you think, learn and remember
- ▶ motor function, or how you make and control movements
- ▶ tactile function, which is how you feel sensations; and

▶ emotional function, or how emotions are interpreted and responded to.

Individuals can safeguard brain health — particularly cognitive health — by taking these steps.

## Be more health-conscious

Working with doctors, individuals can put their health first. This includes getting routine screenings, managing chronic health problems, limiting or avoiding alcohol and nicotine products, and getting the recommended amount of sleep each night.

## Manage high blood pressure

All chronic conditions cause long-term repercussions, but the NIA indicates that observational

studies show having high blood pressure in mid-life increases the risk of cognitive decline later in life. Lowering blood pressure lowers the risk for mild cognitive impairment and possibly dementia.

## Challenge your brain

Harvard Medical School says nurturing social contacts, engaging in stimulating mental activities like reading and doing puzzles, seeing new places, and learning new things can help keep the brain in top form.

## Manage stress

Stress can take its toll on the body, and there is reason to believe that it may adversely affect cognitive health as well. Make every stride to reduce stress, whether that involves



taking vacations, meditating, laughing with friends and family, or engaging in relaxing activities that relieve stress.

## Get enough vitamin D

Vitamin D is linked to a host health benefits, including its potential to promote a healthy brain. Individuals can get more time outdoors to get vitamin D naturally from the sun and eat foods

rich in vitamin D. If doctors find that vitamin D levels are exceptionally low, supplementation can help.

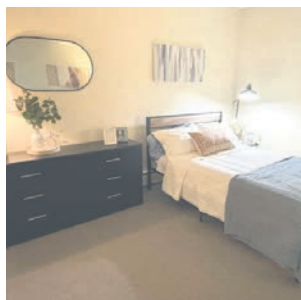
## Pay attention to hearing loss

Certain hearing loss has been linked to cognitive decline, says Healthline. Researchers in Italy concluded that people with central hearing loss had a higher risk of mild cognitive

impairment than those with no hearing loss or peripheral hearing loss. Individuals with central hearing loss are urged to speak to their physicians to determine if they can take preventive action to stave off further decline.

Cognitive health should be a priority. Adults can employ various strategies to reduce their risk of cognitive decline as they age.

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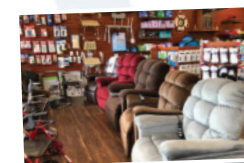
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# How to use diet to combat age-related bodily changes that can affect your health

The human body is a marvel. How the body transforms over the course of an individual's life is one of its more remarkable qualities, and those changes never cease, even as individuals near retirement age.

The changes associated with aging include physical transformations but also more subtle shifts the naked eye cannot see. For example, metabolism slows as individuals grow older, and aging also can lead to a decrease in bone density and muscle mass. These changes affect how men and

women at or nearing retirement age should approach their diets in recognition of the various ways their nutritional needs change at this point in their lives. Any modifications to a diet should first be discussed with a physician, but the following are some ways aging adults can use diet to combat age-related changes to their bodies.

• **Prioritize protein.** The authors of a 2010 study published in the journal *Current Opinion in Nutrition and Metabolic Care* recommended that older adults consume between 25 and

30 grams of protein with each meal. The researchers behind the study concluded that such consumption could limit inactivity-mediated losses of muscle mass and function.

• **Overcome reduced production of vitamin D.** WebMD notes that people over 65 typically experience a decrease in natural production of vitamin D. Vitamin D is not naturally found in many foods, so aging men and women may need to rely on supplementation to ensure their bodies get enough of it. Vitamin D helps with

anti-inflammation, immune system support and muscle function, among other benefits. So it's vital that aging men and women find ways to get sufficient vitamin D.

• **Consume ample dietary fiber.** The National Resource Center on Nutrition & Aging notes that fiber plays an important role in the health of older adults. Fiber has been linked with heart health, healthy

digestion, feeling full, and preventing constipation, which the online medical resource Healthline notes is a common health problem among the elderly. Though the NRCNA notes that older adults need slightly less fiber than their younger counterparts, it's still a vital component of a nutritious diet. The feeling of fullness that fiber consumption can provide also is significant,

as it can ensure adults who aren't burning as many calories as they used to aren't overeating in order to feel satisfied. That can make it easier for such adults to maintain a healthy weight.

• **Monitor intake of vitamin B12.** The NRCNA notes that vitamin B12 is involved in a host of important functions in the body, including nerve function and the formation of red blood cells. Vitamin B12 is most easily found in animal products, which many aging men and women must largely avoid due to other health concerns. In such instances, men and women can discuss supplementation with their physicians as well as alternative food sources of B12, such as fortified cereals, salmon and other items.

Bodily changes related to aging increase the likelihood that men and women will need to alter their diets in order to maintain their overall health.



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# 3 fun and effective outdoor exercises for seniors

The benefits of spending time in the great outdoors are significant. According to the Centers for Disease Control and Prevention, spending time outdoors may improve mental health and help to reduce stress, and the vitamin D the body absorbs while outside can have a positive effect on blood cells and the immune system.

Seniors can benefit from the great outdoors as much as anyone. Vitamin D helps the body absorb calcium, which strengthens bones. That's especially beneficial for seniors, as the National Council on Aging notes that bone density often decreases after age 50, which can increase the risk of fractures. That's especially so in women over the age of 50, as a 2021 report

from Amgen, Inc., indicated women can lose up to 20 percent of their bone density within five to seven years of menopause.

Spending time in the great outdoors also provides a social benefit, encouraging individuals from all walks of life, including seniors, to get out of their homes and spend time with other people.

With so much to gain from spending time outside, seniors can consider these three outdoor exercises as they seek to maintain or improve their overall health.

**1. Walking:** Walking is free and effective. In fact, WebMD notes that a brisk 30-minute walk can improve blood flow, contribute to a stronger heart, strengthen bones, and even

help people sleep better at night. In addition, a 2022 study published in the journal JAMA Neurology found that people between the ages of 40 and 79 who walked about 9,800 steps per day were 51 percent less likely to develop dementia than people who didn't walk much at all.

**2. Cycling:** Riding a bike is both fun and a great form of outdoor exercise. Though many studies regarding the health effects of cycling have looked at the value of riding a bike to work, a scenario that does not apply to retirees, the results of such studies still offer insight into just how valuable it can be to ride a bike. For example, a 2020 study published in the journal The Lancet found that people who cycled to work were 24 percent

less likely to die of heart disease and 11 percent less likely to develop cancer. Seniors, whether they are still working or retired, can incorporate cycling into their daily routines and enjoy all the fun and health benefits that riding a bike provides.

**3. Hiking:** Hiking is a bit more strenuous than walking, particularly when individuals choose to traverse steep and/or rocky terrain. WebMD notes that

hiking after age 60 can help people reduce their risk of falls and fractures; lower their risk for a host of ailments, including coronary heart disease, colon cancer and diabetes; reduce blood pressure, even in adults who have already been diagnosed with hypertension; and maintain healthy bones and joints. Hiking is not a one-size-fits-all activity, so seniors, especially those who would characterize

themselves as novice hikers, are urged to speak with their physicians prior to hiking trails that are not flat.

Seniors can consider these three fun activities and others as they answer the call of the great outdoors. Walking, cycling and hiking offer a great reason to get out of the house and reap the health-related benefits of spending time outside.



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