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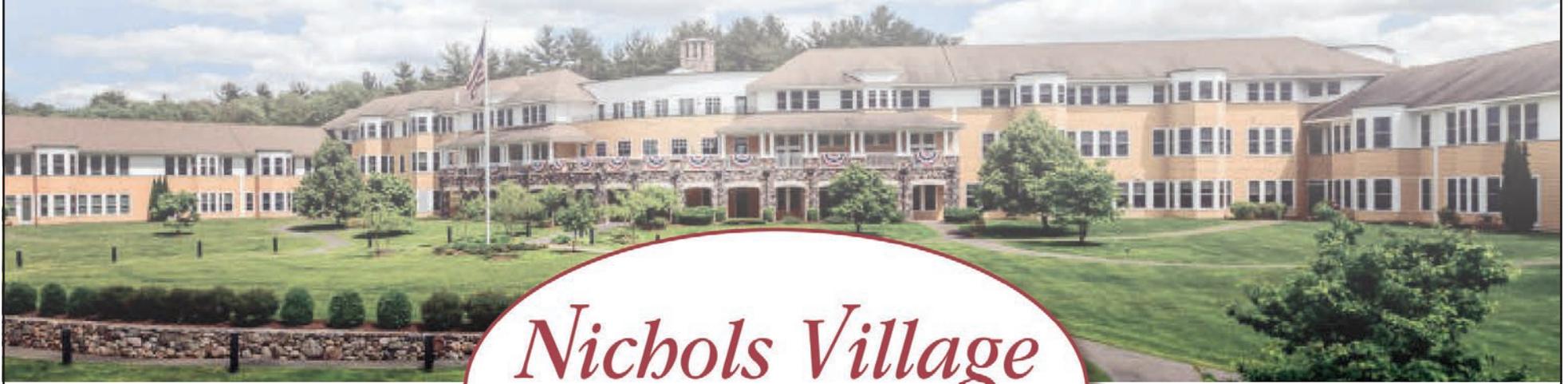
Tips for a
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How to determine if it's time to downsize

Individuals work hard to save enough money to purchase their homes. And the hard work doesn't end there. Once homeowners settle into a new home, they may set their sights on renovations that suit their individual needs. And even when buyers find a home that needs no such work, maintenance requires homeowners' utmost attention.

All that hard work is perhaps one reason why seniors may be a little reluctant to downsize as they advance through their golden years. In addition to the sweat equity homeowners put into their homes, all the memories they've made within their walls can make it harder to put a home on the market.

Downsizing is a difficult decision that's unique to each homeowner. Seniors who aren't quite certain if downsizing is right for

them can consider three key factors to make a decision that's in their best interests.

Cost: Perhaps no variable affects senior homeowners' decisions to downsize their homes as much as cost. No one wants to outlive their money, and downsizing to a smaller home can help seniors reduce their monthly expenses by a significant margin. Even homeowners who have long since paid off their mortgages can save substantial amounts of money by downsizing to a smaller home or even an apartment or condominium. Lower property taxes, reduced insurance premiums and the need to pay for fewer repairs are just some of the ways downsizing can save seniors money.

Space: Many people love the extra space that single-family homes provide. But seniors can take a walk through their homes and



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see how many rooms they still use on a consistent basis. If much of the home is unused, seniors can

probably downsize without adversely affecting their daily lives.

Market: The real estate

market is another factor to consider when deciding if the time is right to downsize. A seller's market can

help seniors get the biggest return on their real estate investment, potentially helping them make up for meager retirement savings. For example, home prices skyrocketed across the country during the COVID-19 pandemic, making that a great time for sellers to put their homes on the market. Seniors selling to downsize may capitalize on such spikes since they won't be looking to turn around and buy larger, equally expensive homes once they sell their current place. If the market is down and seniors can withstand the work and cost a little longer, it may be best to wait until things bounce back in sellers' favor.

Downsizing requires careful consideration of a host of variables. No two situations are the same, so seniors should exercise due diligence to determine if downsizing is right for them.



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Signs and symptoms of dementia

Dementia is a global issue that affects people's daily lives in myriad ways. According to the World Health Organization, dementia is a syndrome marked by deterioration in memory, thinking and behavior. That deterioration affects dementia patients' ability to perform everyday activities, potentially robbing them of their independence.

The WHO reports that approximately 50 million people across the globe have dementia and there are nearly 10 million new cases diagnosed each year. Though the hallmarks of dementia, such as memory loss, might be the same, the WHO notes that dementia affects each person differently. That's due to certain factors, including a patient's personality prior to becoming ill. Though people will experience dementia differently, the

signs and symptoms of the disease are typically categorized as being in one of three stages: early stage, middle stage and late stage.

Early stage

Signs and symptoms that mark the early stage of dementia are often chalked up as side effects of aging. But the WHO notes that dementia is not a normal part of aging, so its signs and symptoms, even if they are not yet severe or significant, should not be written off as a byproduct of growing old. Common symptoms in the early stage of dementia include forgetfulness, losing track of the time and becoming lost in familiar places.

Middle stage

Life becomes more difficult during the middle stage of dementia, when signs and symptoms become more apparent. The forgetfulness present in the early stage now becomes forgetfulness

of recent events and people's names. People in the middle stage also may become lost in their own homes and experience a growing difficulty with communication. People in this stage may need help caring for themselves, and some experience behavioral changes such as wandering and repeated questioning.

Late stage

Memory disturbances are significant in the late stage of dementia, when people are almost entirely dependent on others. People in late stage dementia may have difficulty recognizing relatives and friends and be unaware of the time and place.

Many people in this stage need assistance with self-care and they may have difficulty walking. Behavioral changes may escalate, and some people in this stage become aggressive, even toward their loved ones.

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Tips to find the right skilled nursing facility

Humans' desire to live independently begins in adolescence and continues into older adulthood. Though many seniors can handle the tasks of daily life on their own, others may need varying degrees of assistance.

Seniors have various options at their disposal in regard to finding help to get through daily life. Those who need round-the-clock help typically look to skilled nursing facilities, or SNFs, which are staffed with licensed nurses and therapists who are capable of providing a more advanced level of medical care than home health aides or assisted living facilities can offer.

Seniors who want to plan ahead can shop around for SNFs and make their preferences known in their estate planning. When looking for an SNF, seniors and their loved ones can utilize these tips to find the right facility.

■ **Speak with your health care team.** Seniors' health care teams, including their general practitioners as well as any doctors who may have treated them for specific diseases or conditions, can be great resources. For example, an oncology team may recommend a local SNF that has a strong track record in working with cancer survivors. Many people who stay in SNFs do so as part of a rehabilitation program, and a health care team can provide valuable insight into which facilities may match up

well with individual patients' needs.

■ **Give location ample consideration.** When looking for an SNF, location should not be overlooked. The quality of care a facility can provide should be the utmost priority, but the value of choosing a facility that's close to loved ones cannot be understated, especially for seniors who will be moving in for a lengthy period of time. Routine visits from loved ones can lift the spirits of SNF residents. In addition, AARP® notes that regular visitors can scrutinize care and serve as residents' advocates if they feel their concerns are not being satisfactorily addressed by staff members.

■ **Visit facilities in person.** Online ratings can provide some insight into a facility, but nothing can replace the value of an in-person visit. The American Health Care Association urges families to observe a facility in person so they can gauge its overall environment and whether or not it seems like a peaceful or chaotic place. Pay close attention to residents and try to determine if they're well-groomed. These are things that can only be noticed in person, which underscores the importance of in person visits.

Skilled nursing facilities are an option for seniors who require advanced medical care. Finding the right facility requires careful consideration of a host of factors.

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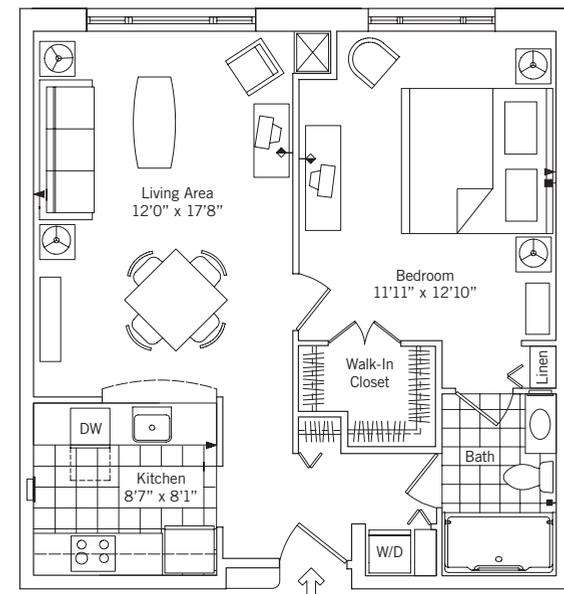
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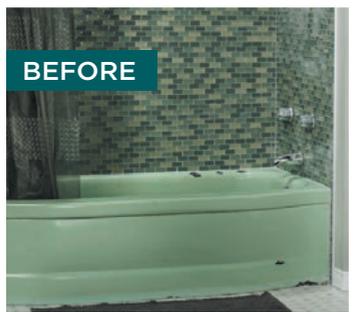
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Simple ways to maintain memory as you age

Adults confront various age-related side effects as they transition from middle age to their golden years. Skin may begin to wrinkle and hair may turn gray, but those are just the visible side effects of aging. Many additional effects are unseen, but those changes can have a profound effect on adults' quality of life.

According to the Mayo Clinic, various parts of the body are affected by aging. For example, the cardiovascular system changes as people grow older. Blood vessels and arteries stiffen as adults age, forcing the heart to work harder to



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pump blood through them. Though many changes are linked to aging, other

changes commonly associated with aging, such as a decline in memory, reasoning and other thinking skills, are not natural. The Alzheimer's Association® notes that dementia is not a normal part of aging. There are many different types of dementia, including Alzheimer's disease, and these are the result of damage to brain cells that affect a person's ability to communicate. That damage is not inevitable, even if it's commonly associated with aging.

The Harvard Medical School notes that fleeting memory problems experienced with aging often reflect normal changes in the structure and function of the brain. But it's important that those changes not be mistaken for dementia, and it's equally important that

adults recognize there are many ways they can protect and sharpen their minds as they age.

- **Continue learning.** HMS notes that a higher level of education is associated with improved mental functioning in old age. The reasons for that are unknown, but experts theorize that advanced education compels people to remain mentally active, which in turn helps them maintain a strong memory. Even aging men and women who are still working in challenging fields can benefit from pursuing a new hobby or learning a new skill.

- **Use the tools at your disposal.** It may seem counterintuitive to suggest that organizational tools like planners, maps and lists can help people maintain their memories. However, HMS notes that expending mental energy on finding car keys or trying to remember what to buy at the store makes it harder to learn new and important things.

- **Let all your senses play a role.** HMS reports that the more senses a person uses to learn something, the more his or her brain is involved in retaining a memory. HMS cites one study in which adults were shown a series of emotionally neutral images that were each presented along with a smell. Participants were not asked to recall what they saw, but were later shown a set of images and asked to indicate which they had previously seen. The participants had excellent recall for the odor-paired images, and researchers believe that's because additional parts of the brain were activated when participants were asked to use more than one sense.

Memory loss is not an inevitable side effect of aging, especially for adults who take steps to maintain their memories as they age.

Why routine checkups are vital to overall health

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

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

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point vital signs will be checked, medications reviewed and lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed.

Sometimes getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

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



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social interaction or typical routines can paint a better picture of both physical and mental health.

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

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

- **Frequently health issues can be silent and not noticed early on by a patient,** according to Mercy Medical Center in Baltimore.

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

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

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

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



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Hobbies for seniors residing in assisted living communities

Assisted living facilities are a vital resource for aging individuals. Data from the American Health Care Association® and the National Center for Assisted Living® indicates that more than 811,000 people reside in assisted living facilities across the United States.

Assisted living facilities have changed dramatically over the years, making them ideal options for adults who may need varying degrees of help with daily activities. Such facilities can help with activities like bathing and preparing meals, but they also can help residents find and explore new or existing hobbies. As individuals adjust to life in assisted living facilities, finding new hobbies or rediscovering old passions can be a great way to connect with fellow residents.

■ **Reading:** Reading is a rewarding activity that can greatly benefit seniors and provide an engaging pastime for those with limited mobility. Many assisted living facilities offer activities that are designed to foster communication between residents and a book club can do just that. What's more, reading every day may be especially valuable for people age 65 and older. A 2018 study published in the journal JAMA Psychiatry found that dementia risk was considerably lower among men and women



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65 and older who participated in intellectual activities like reading than it was among seniors who did not engage in such pursuits.

■ **Gardening:** AARP notes that gardening

provides a host of health benefits that go beyond ensuring fresh fruits and vegetables will be on the dinner table. For example, vitamin D is vital to bone health, which is important for aging men and women

who are vulnerable to osteoporosis. A 2014 study from researchers in Italy found that exposure to sunlight can help older adults get adequate amounts of vitamin D. Signing up for a gardening club can be a great way for seniors to get some exercise, enjoy time outside the assisted living facility and promote strong bones.

■ **Art therapy:** According to the Chicago Methodist Senior Services, art therapy is a creative form of therapy designed to help older adults with memory loss or those experiencing mental or physical stress. The Harvard Medical School notes that recent research has indicated that engaging in creative activities may be more effective at delaying cognitive decline than merely appreciating creative works. A 2014 study from researchers in Germany found that retirees who painted and sculpted had greater improvements in spatial reasoning and emotional resilience than a similar group who attended art appreciation classes. Many assisted living facilities offer art therapy or similar programs to residents, and enrolling in such programs can promote social interaction and provide numerous benefits to men and women over 65.

Assisted living facilities offer an array of programs designed to help residents develop rewarding hobbies that can benefit their long-term health.

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Geriatric psychiatry provides support through aging

Many positive changes come with aging. Financial independence, freedom to pursue hobbies and more time to spend with loved ones are some such benefits.

But as men and women age, they also must give consideration to those changes few consider until they're happening. Retirement, loss of a spouse, distance from family, downsizing, and fears of illness must be given their due attention so aging adults can get the assistance they need when they need it. Geriatric psychiatrists can fill the gaps where others cannot.

The American Association for Geriatric Psychiatry defines the profession as a Doctor of Medicine or Doctor of Osteopathy with special training in the diagnosis and treatment of mental disorders that may occur in older adults. These disorders may include, but are not limited to, dementia, depression, anxiety, late life addiction disorders, and schizophrenia. Although geriatric psychiatrists can treat these and more, they also may help adults navigate emotional, physical and social needs that come with getting older.



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Geriatric psychiatrists are tuned into the unique needs of aging men and women.

The AAGP estimates that the rate of mental illness among older adults will double over the next

10 years from what it was in 2000. Many of the people treated will need assistance with symptoms

of dementia. The organization Alzheimer's Disease International indicates there are more than 9.9

million new cases of dementia each year worldwide.

Geriatric psychiatrists can provide specialized care to this unique demographic. Geriatric psychiatrists often focus on prevention, evaluation, diagnosis, and treatment of mental and emotional disorders in the elderly, says the American Psychiatric Association, an advocate for improvement of psychiatric care for elderly patients. Geriatric psychiatrists understand how medication dosage and therapy treatments may need to be customized as one ages. These psychiatrists also can consult with experts in neurology and primary care physicians when there are symptoms across various fields, which may be the case when patients are experiencing memory impairment, anxiety and depression.

Geriatric psychiatrists suggest speaking with mental health professionals early on if symptoms of low mood, restlessness, insomnia, and other hallmarks of potential mental dysfunction are present in elderly patients. This way doctors can step in early and improve their quality of life.

How to choose a dementia caregiver

When a loved one is diagnosed with dementia, a family's life can turn upside down. In such situations, families may not know much about the disease, including what to expect with treatment and how soon before the dementia patient begins to need care that the family cannot capably provide.

Over time, dementia patients' loved ones are likely to benefit from the expertise and assistance of qualified dementia caregivers. It can be overwhelming for loved ones to offer the right level of care for someone who is unable to perform the activities of daily living. Bathing, medication management, dressing, and feeding are often very difficult for dementia patients.

The Alzheimer's Association says that providing good care for someone with dementia goes beyond meeting basic needs. It also means finding caregivers



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Finding a quality dementia caregiver can provide invaluable peace of mind for families of dementia sufferers.

who treat the whole person and provide an environment that can enable the person to be safe yet

independent.

In order to get started, one should first assess the needs of

their loved one with dementia. How many services he or she will require depends on whether that person can use the bathroom, walk, eat, or bathe independently. Alz.org says care needs tend to be lesser in the early stages of dementia. However, during the middle and end stages of dementia, 24-hour supervision and potentially more intensive medical care may be necessary.

Some families start with a visiting caregiver who can come to the house. For example, a service like Visiting Angels is certified to offer care according to advanced dementia care protocols after working with leading dementia specialists. Caregivers may offer companionship and helpful reminders. Others may assist clients with personal tasks. One key aspect of dementia care is preventing wandering. Alz.org indicates that six in 10 people with

dementia will wander. A person with Alzheimer's may not remember his or her name or address and can become disoriented, even in familiar places. Caregivers can put protocols in place to help reduce wandering. Alert bracelets and GPS tracking devices can help in this regard as well.

At some point, caregivers can help families transition someone with dementia to nursing facilities with memory care divisions. Social workers and other aides may help families navigate the legalities of medical insurance and long-term care insurance as well as government assistance programs that may help offset the costs of more intensive care.

It's never too soon to develop a care plan for someone with dementia. Qualified and compassionate caregivers can help ease the burden of dementia on patients and their families.



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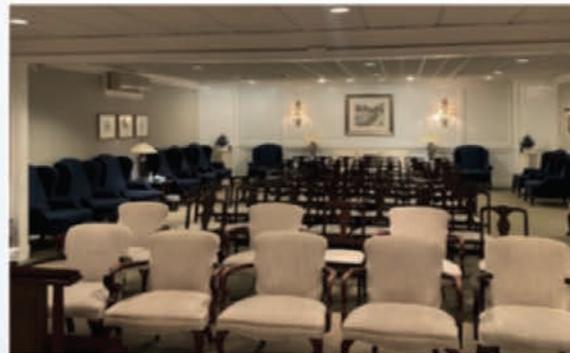
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How often to see the doctor

Routine health checkups are a key part of staying healthy. Older adults may feel like they're always visiting one doctor or another. But what is an acceptable frequency for doctor appointments?

The answer isn't always so cut and dry, and many health professionals have mixed feelings even among themselves over the magic number. The Centers for Disease Control and Prevention recommends adults over the age of 65 visit the doctor more than twice as often as 18- to 44-year-olds. According to Paul Takahashi, a physician at the Mayo Clinic in Rochester, Minn., adults should see their primary care physicians at least once a year to make sure diseases are being properly managed and to stay current on preventative screenings.

Visiting the doctor more frequently does not necessarily add up to better health, and it actually can do the opposite. Dr. Peter Abadir, an associate professor of medicine at the

Johns Hopkins University School of Medicine, says frequent visits to health facilities where sick people congregate puts one at a higher risk of illness or infection. Visiting the doctor only when necessary is one way to avoid risky exposure.

Doctor visit frequency is not a one-size-fits-all answer. A yearly physical or checkup is a given, even for people who are healthy. People with a family history of certain conditions, like sleep disorders, cancer, high blood pressure, and other conditions, may need to see a doctor more frequently than those with no such histories. In addition, patients may need referrals to certain specialists who work together to provide an overall health plan. That can increase the number of appointments and shorten the intervals between them. Johnson Memorial Health offers some statistics.

- People visit the doctor four times a year on average.

- Studies show that poor or uninsured people prolong the

time between doctor's visits.

- Individuals with high blood pressure may need to see the doctor four times a year to ensure medications are working properly.

- Patients on dialysis see the doctor several times a week.

Dr. Jennifer Caudle, a family physician and assistant professor at Rowan University School of Osteopathic Medicine in Stratford, NJ, says too often people visit the doctor only when they are really sick. That works to their disadvantage because the appointment will focus only on treating the illness instead of addressing other preventative care and screenings. Balance is necessary in regard to health care.

Patients can work together with their doctors to develop screening schedules that are customized to their particular profiles. These schedules can be modified as health history information changes or as patients age. Doctors can dial back or increase health visits as needed.



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How to stay mentally sharp after retirement

If asked to describe how they envision retirement, many professionals might reference travel, time spent with grandchildren and various recreational pursuits. Few, if any, would mention cognitive decline. However, cognitive decline poses a significant threat to aging men and women, especially during retirement.

Researchers have long since recognized that certain cognitive abilities begin to decline with advanced age, even among elderly individuals who are healthy. However, despite that decline, the Centers for Disease Control and Prevention notes that dementias like Alzheimer's disease are not an inevitable part of aging. In fact, the CDC estimates that as many as 40 percent of dementia cases may be prevented or delayed. In addition, the CDC reports that it's not uncommon for routine memory, skills and knowledge to stabilize or even improve as the brain ages.

That's good news for retirees who want to spend their post-work life

pursuing their passions and hobbies. Individuals also can embrace some strategies to stay mentally sharp in retirement.

- Consider delaying retirement. Even if early retirement is a dream, it might be better to work a little longer than you had planned. A 2021 study published in the journal *SSM — Population Health* found that postponed retirement is beneficial to cognitive function for all genders, races/ethnicities, educational levels, and professional status. The study reported that individuals who waited until age 67 to retire experienced less cognitive decline than those who retired prior to turning 67.

- Make exercise part of your retirement routine. A lack of structure may seem enticing to individuals who have spent decades working. However, many retirees find that little structure loses it appeal quickly after calling it quits. When creating a new routine in retirement, include regular exercise. According to the Mayo Clinic, studies indicate

that people who are physically active are less likely to experience a decline in their mental function. So daily exercise not only gives retirees something to do, but also benefits their brains.

- Enroll in an adult education course. A 2014 study published in the journal *JAMA Neurology* examined the association between lifetime intellectual enrichment and cognitive decline in the older population. The study's authors found that higher levels of late-life cognitive activity were associated with higher levels of cognition. The study's authors concluded that lifetime intellectual enrichment might delay the onset of cognitive impairment. Retirees can look into adult learning programs at local colleges and universities to see if anything piques their interest.

Retirement can be everything professionals hope it will be, especially for those who make a concerted effort to maintain optimal cognitive function after they call it a career.

More Than Memory Care

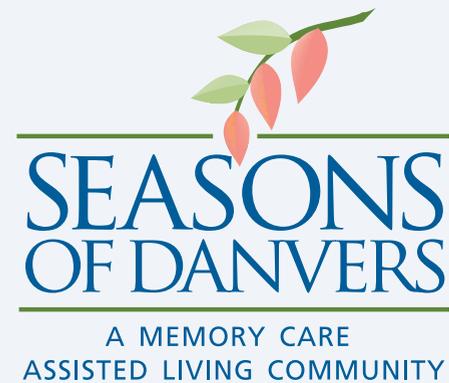
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Learn how to sleep like a child again

Many adults lament that even if they were solid sleepers in their younger years, by the age of 50, their quality of sleep has unraveled. Some cling to the wisdom that people simply do not need as much sleep as they get older. Even though that is partly true, sufficient sleep is still a vital component of a healthy life.

The National Sleep Foundation recently updated its sleep recommendations per age group to include categories “may be appropriate” and “not recommended.” This includes a range of hours that may be adequate for certain adults. Adults between the ages of 26 and 65 are advised to get seven to nine hours of sleep per evening. However, six hours or 10 hours also may be acceptable. People over the age of 65 need roughly seven to eight hours of sleep each night, though between five and six hours also may be fine. Generally speaking, anything under five hours is not recommended based on data reviewed by sleep experts.

Many older adults do not get enough sleep due to insomnia, states Jack Gardner, MD, a neurologist certified in sleep medicine. They’re concerned about health issues, may have sleep apnea, can



COURTESY PHOTO

Adults can learn strategies to get more restorative and lengthy sleep.

experience pain or frequent urination, or may be taking medication that impedes sleep. Dr. Leila

Kheirandish-Gozal, director of clinical sleep research at the University of Chicago, says that, over

time, insufficient sleep can impact metabolism, mood, memory, and heart function.

Various strategies can help people get more sleep and enjoy better sleep quality.

- Create a luxury bed environment. Splurge on the largest mattress you can afford and one that is comfortable for both parties (if married/coupled). A roomy bed routinely invites sleep. If you have a restless partner, try two separate beds pushed against each other.

- Consider white noise. The sounds of the house or outdoors may be keeping you up. Many people find that the gentle hum of a fan or a white-noise machine with a calming sound effect makes it easier for them to dose off than complete quiet. It can also block out extraneous noises.

- Keep electronics out of the bedroom. It can be challenging to disconnect from electronics, but it is essential to falling asleep. Even a back-lit text coming through in the wee hours can be enough illumination to disrupt sleep.

- See your doctor. If medications or illnesses are keeping you up, a change in regimen may provide the relief you need.

Older adults can learn the steps to sleeping more soundly and easily.

How to confront the potential onset of memory loss

No two individuals are the same, but many men and women encounter similar changes as they approach their golden years. As adults get closer to retirement, their eyeglass prescriptions may need to get a little stronger and their workouts may need to be a little less intense as their bodies adjust to the physical challenges of aging.

Many changes associated with aging don’t affect seniors’ ability to live independently. However, one common concern for older adults is the potential decline of their cognitive health, which can compromise their ability to get through their daily lives without some form of assistance.

According to the National Institute on Aging, many older adults worry about memory loss as they age. The Alzheimer’s Association

notes that voicing concerns about memory loss can make those worries seem more real. That fear may compel some aging men and women to write off memory loss as a minor side effect of getting older. And in many instances, memory loss is not severe and not indicative of the onset of dementia or Alzheimer’s disease. However, the Alzheimer’s Association notes how important it is for aging men and women to seek support if they are concerned about their memory or any changes in the way they’re thinking or behaving. Doctors can be invaluable resources for aging men and women, offering tips on how to confront memory loss and recommending strategies that can improve cognitive function.

The Alzheimer’s Association recommends aging adults take a

three-pronged approach to memory loss the moment they notice any changes in their memory or behaviors.

1. Assess the situation.

Start making a list of any changes you notice each day. Changes could be related to memory, thought patterns or behaviors. Note anything that feels abnormal or is causing you concern.

A good assessment also will involve careful consideration of any and all potential factors that may be behind your concerns. Is something other than aging going on? Family stress or a recently diagnosed medical condition can lead to the same issues many people associate with dementia or Alzheimer’s.

The Alzheimer’s Association lists 10 warning signs for

Alzheimer’s at www.alz.org/10signs. Familiarize yourself with these signs to see how they line up with how you’re feeling.

Take note of anyone who has shared concerns about your memory loss, thought patterns or behaviors. It’s not always easy to hear loved ones express such concerns, but they should not be ignored.

2. Have a conversation.

The Alzheimer’s Association notes that many people find it helpful to discuss their concerns with a loved one rather than going it alone. Don’t delay such conversations, but try to figure out how you will approach them in advance.

After discussing your concerns with a trusted loved one, ask this person to accompany you when you discuss these concerns with

your doctor. Having a loved one accompany you when visiting the doctor can calm your nerves, and this person can serve as a backup who can ask the doctor any questions or share any concerns you may forget to ask or bring up.

If a loved one says your concerns sound like normal aging but you still want to seek more support, don’t hesitate to contact another friend or family member.

3. Reach out for help.

The Alzheimer’s Association is a reliable source of information that can be accessed online at www.alz.org and over the phone at 800.272.3900. Individuals also can find local resources by visiting www.alz.org/CRF.

Many individuals are scared to confront the potential onset of memory loss. But no one has to make such a journey alone.

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Risk factors for stroke, including those you can control

Adults from all walks of life likely know at least one individual who has suffered a stroke. That person could

be a family member, friend, colleague, or other acquaintance. The likelihood of knowing someone who has

had a stroke underscores just how prevalent stroke is and how necessary it is that people understand its risk factors.

According to the World Stroke Organization, there are more than 101 million people currently living who have experienced stroke. That group includes men, women and even children. No one is immune to stroke, but many instances of stroke can be prevented. Prevention involves recognition of risk factors individuals can control and subsequent action to reduce exposure to those factors. But the risk for stroke also is heightened by factors beyond individuals' control, and it's vital that individuals recognize they might be at elevated risk for stroke even if they're otherwise healthy.

Risks factors beyond your control
The American Heart

Association notes the importance of knowing the following risk factors for stroke, even if there's nothing people can do to change them.

■ **Age:** Stroke is more common among individuals age 65 and older. That includes both men and women.

■ **Family history:** Individuals could be at greater risk of stroke if they have a parent, grandparent, sister, or brother who has had a stroke. Various factors could be behind that link, including a genetic disorder known as CADASIL (cerebral autosomal dominant arteriopathy with subcortical infarcts and leukoencephalopathy) that affects blood flow in the brain.

■ **Race:** The AHA reports that African Americans are more likely to die from stroke than Caucasians. Part of that is undoubtedly due to socioeconomic factors such as inadequate access

to health care, but the AHA also links this elevated risk to higher rates of high blood pressure, diabetes and obesity within the Black community.

■ **Gender:** Stroke kills more women than men and women have more strokes than men.

■ **Medical history:** Individuals with a personal history of stroke and/or transient ischemic attacks, often referred to as "mini strokes," are at elevated risk for stroke.

Risk factors you can control

The good news is that individuals, even those with risk factors beyond their control, can lower their risk for stroke. That's because many of the risk factors for stroke can be monitored and treated before a stroke occurs.

■ **High blood pressure:** The AHA defines high blood pressure as the most

significant controllable risk factor for stroke. Annual well visits are vital to preventive health care, which include monitoring blood pressure. When doctors diagnose high blood pressure, individuals should follow their advice in regard to getting blood pressure back to a healthy level.

■ **Smoking:** The dangers of smoking are well-documented. The AHA characterizes smoking as paving "the way for stroke." Never smoking or quitting smoking immediately can lower risk for stroke. Women should know that the AHA reports the use of birth control combined with cigarette smoking can greatly increase the risk of stroke.

■ **Diabetes:** It's important that individuals with type 1 or 2 diabetes control their blood sugar, as diabetes mellitus is an independent risk factor for stroke.

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Did you know?

Getting out and about is a vital component of many seniors' daily lives, but it's important that aging men and women recognize how much exercise is healthy for them.

The Department of Health & Human Services notes that adults need a mix of physical activity to stay healthy. That mix should be a combination of moderate-intensity aerobic activities, which can include golfing, swimming and even gardening, and muscle strengthening activities like weightlifting that make the muscles work harder than usual.

The DHHS recommends adults combine 150 minutes of moderate-intensity aerobic activity per week with at least two days of muscle-strengthening activities. The Centers for Disease Control and Prevention notes that these guidelines are safe for individuals who are 65 and older, generally fit and have no limiting health conditions.

Individuals who do not fit that criteria should consult with their physicians before beginning a new exercise regimen, as it's possible that they could be putting their health at considerable risk if they attempt to follow guidelines designed for people who are generally fit.

It's also important that healthy seniors avoid overdoing it in regard to exercise. Though the DHHS suggestions are the minimum recommendations, going too far beyond those guidelines without first consulting a physician could increase seniors' risk for injury, illness or even death.



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Outdoor activities that are perfect for seniors

The great outdoors beckons people of all ages. Fresh air can be hard to resist and the benefits of spending time outdoors are so numerous that it behooves anyone, including seniors, to answer the call of nature.

According to researchers with the U.S. Department of Agriculture's Forest Service, human beings benefit both physically and psychologically from spending time in nature. Such experiences can reduce stress and help lower heart rates, potentially decreasing individuals' risk for cardiovascular disease. In addition, the Forest Service notes that spending time outside in green spaces has been linked to a lower risk of depression.

Seniors who are retired or even aging empty nesters who are still in the workforce can make great use of their free time by venturing into the great outdoors. The following are a handful of senior-friendly outdoor activities that provide a great reason to get off the couch and take in all that



COURTESY PHOTO

Mother Nature has to offer.

■ **Hiking:** Hiking provides a great workout and an ideal opportunity to spend time in an idyllic setting. The U.S. National Park Service notes that hiking helps individuals build stronger muscles and bones, improves their sense of balance, has a positive effect on heart health, and can decrease the risk of certain respiratory

problems. Hiking is an especially attractive outdoor activity for seniors, as many parks feature trails with varying degrees of difficulty, ensuring there's a trail for seniors whether they're seasoned or novice hikers.

■ **Water aerobics:** The Centers for Disease Control and Prevention notes that water-based exercises can be especially helpful

individuals with chronic diseases, a category many seniors fall into. The CDC notes that one study published in the journal *Arthritis & Rheumatology* found that improves the use of joints affected by arthritis without worsening symptoms. The U.S. Department of Health and Human Services also notes that swimming can lead to improved health for people with diabetes and heart disease. Seniors can reap these benefits by going for a dip in their own backyard pools or a local body of water, such as a lake or ocean. Many swim clubs also offer discounted memberships to seniors, making these another great and affordable way to reap the benefits of swimming.

■ **Fishing:** Of course not all outdoor activities need to make seniors huff and puff. Fishing provides a great reason to get outdoors, and many individuals devoted to fishing report feeling less stressed after a day spent casting for their favorite fish. Individuals who consume

what they catch also can benefit by improving their diets, as the American Heart Association notes that consuming certain types of fish has been linked to a lower risk for heart disease and obesity.

■ **Volunteering:** Local environmental groups often sponsor cleanups at parks and waterfront attractions like beaches and lakes. Volunteering with such organizations is a great way to get outside and give back, and working with like-minded individuals can be a great way for seniors to meet new people. In addition, a national study sponsored by the Corporation for National and Community Service in 2019 found that 88 percent of Senior Corps volunteers who initially reported a lack of companionship reported a decrease in feelings of isolation after volunteering.

The opportunities for seniors to enjoy the great outdoors are endless. Taking advantage of such chances can benefit seniors in myriad ways.

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Safety upgrades for seniors' homes

Many seniors want to spend as long as possible residing in the comforts of their own homes. According to AARP's 2021 "Home and Community Preferences Survey," more than three-quarters of U.S. adults age 50 and older prefer living at home. But getting older often comes with certain deficits that may not make current living situations the safest for seniors.

Retirement Living reports that an older person is treated in an emergency room for a fall-related injury nearly once every 10 seconds. Falls cause millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention. Seniors may be affected by low vision, mobility limitations, cognitive decline, balance issues, and loss of muscle strength. Certain adaptations may be necessary



COURTESY PHOTO

if seniors want to stay in their homes, particularly in older homes that have not recently been renovated.

Change knobs to levers
This is an easy

modification. Levers are much easier for individuals with arthritis or persons who lack dexterity in their hands. Everything from doorknobs to faucet knobs

can be replaced with levers.

Create zero-threshold entryways

Zero-threshold entryways, also known as flush entries, do not require crossing a lip

or any raised barrier. They can appear on doorways and showers and make it easy for people who have mobility issues, as well as those using scooters, walkers and wheelchairs, to move about unencumbered.

Clear clutter/move obstructions

One inexpensive modification is to remove extraneous furniture and accessories. Such a change widens walking spaces in a room and accommodates walkers and wheelchairs. In addition, furniture can be pushed to the room's perimeter to make moving around easier. It's also important to remove area rugs, as they're often tripping hazards.

Install grab rails and supports

Minimizing falls could come down to providing support in key rooms of a home. Adding grab rails in the bathroom near the toilet

and in the shower can help a person use those facilities without assistance. Install a grab rail close to seating in the kitchen to add support.

Consider smart lighting
Motion-activated or darkness-activated lighting switches and fixtures can automatically turn on lights, thereby improving visibility. Also, rocker light switches are easier to maneuver than standard toggles.

Invest in a stairlift
Single-story homes are preferable for growing older gracefully, but many seniors live in multi-story homes. A stairlift makes a multi-floor home more accessible, according to Elder, an eldercare service provider. Stairlifts make it easier to traverse staircases and reduce the risk for falls.

These suggestions are just a few of the many home modifications that can help seniors safely age in place.

Dr. Laura Anne Potvin, PC

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How to create structure after retirement

Professionals typically look forward to retirement and the freedom that comes with it. The notion that commuting and deadlines will one day be a distant memory is enough to make anyone excited for retirement. But when the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure.

Retirement is a big transition, and Robert Delamontagne, PhD, author of the 2011 book "The Retiring Mind: How to Make the Psychological Transition to Retirement," notes that some retirees experience anxiety, depression and even a sense of loss upon calling it a career. Some of those feelings can undoubtedly be traced to the perceived lack of purpose some individuals feel after retiring. Without a job to do each day, people can begin to feel useless. Overcoming such feelings can be difficult, but finding ways to build daily structure can make the transition to retirement go smoothly.

Find something to truly engage in. Professionals who truly enjoy their work tend to be fully engaged, so it's no surprise if such individuals have a hard



COURTESY PHOTO

time adjusting to retirement. Some may suggest volunteering can help fill the void created by retirement, but researchers with the Sloan Center on Aging and Work at Boston College have found that only those individuals who are truly engaged in their

post-retirement volunteering enjoy the psychological benefits of such pursuits. So before retirees dive right in to volunteering as a means to creating structure, they should first exercise due diligence and find an opportunity they'll find genuinely engaging.

Embrace the idea of "bridge employment." "Bridge employment" is the name given to the trend that has seen retired individuals take on part-time or temporary employment after they have retired from full-time working. COVID-19 has no doubt skewed

post-retirement working statistics since the World Health Organization first declared a pandemic in March 2020, but a 2019 survey from the LIMRA Secure Retirement Institute found that 27 percent of pre-retirees with at least \$100,000 in assets planned to work

part-time in retirement. Even part-time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

Make a concerted effort to be more social. Volunteering and working are not the only ways to create structure in retirement. A concerted effort to be more social can help retirees fill their days with interactions with like-minded individuals who may be experiencing the same feelings. Join a book club, a local nature group that goes on daily or semi-daily morning hikes or another local community organization. These are great ways to build structure and meet new people. Retirees can create social media accounts to find local community groups that cater to their interests. Even if it seems hard to believe, plenty of retirees are seeking to create structure in retirement life, and social media can make it easier to find such individuals in your community.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

Games that can challenge the brain

Games are as popular as ever. For evidence of that, one need look no further than his or her own smartphone. The number of hours people spend playing games on their smartphones might surprise even the most ardent players.

According to the mobile research firm Apptopia, between May and July of 2018, mobile users spent a whopping 3.38 billion hours playing the wildly popular strategy game "Clash of Clans," making it the most popular smartphone game in the world during that time period.

Games might be seen as a way to unwind, but some games can potentially do more than merely provide a way to escape the daily grind. Brain teasers, riddles and crossword puzzles are just some of the types of games that can help people engage and challenge their brains while still providing a bit of escapism.

A Healthier Michigan, which is sponsored by Blue Cross Blue Shield Michigan and aims to help locals adopt healthier lifestyles, notes that the following exercises, games and platforms can help

men and women challenge their brains in unique ways.

■ **BrainHQ:** According to Posit Science, which created the system, BrainHQ (www.aarp.brainhq.com) is a system of training the brain that was developed by neuroscientists and other brain experts. The BrainHQ platform includes various brain training exercises with hundreds of levels that can help people improve their brain function, including memory and retention.

■ **Writing in the Stars:** Similar to a crossword puzzle, this game provides a list of nine words to

users, who must then find the six words that connect to from a six-point star before they can move on to the next level. Available at www.happy-neuron.com, Writing in the Stars aims to help users improve their logical reasoning.

■ **Private Eye:** With a goal of helping users improve their focused attention and concentration, Private Eye (www.happy-neuron.com) asks players to peruse a grid full of intricate layers and symbols in an effort to find the item that does not belong.

■ **Braingle:** With more than

200,000 members, Braingle (www.braingle.com) is a popular online community where users can go to access brain teasers, trivia quizzes, IQ tests, and more. Users even rank the games, allowing novices to find games that might help them hone certain skills or ease their way into challenging their brains with games.

Millions of people across the globe play games every day. Though players often play games to have fun, they might be helping their brains without even knowing it.

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Adult Foster Care of the North Shore provides financial and emotional solutions to families

Adult Foster Care of the North Shore (AFCNS) is a one-of-a-kind organization. For the last 21 years it has been providing financial and emotional solutions to families in need of care for a disabled or chronically ill loved one (client). Many AFCNS clients are already living with a parent, child or other family member who qualifies as a caregiver. Others are placed in homes with compassionate and diligent caregivers.

Founded in 2001 by Cynthia Bjorlie, MD, AFCNS has grown to a staff of 30 and now serves over

350 clients. The difference between AFCNS and other similar companies is that, even though they share the same mission, the staff at Adult Foster Care of the North Shore actually lives the mission. AFCNS provides compassionate and flexible support for clients and their caregiver families.

If you are interested in becoming a paid caregiver for a disabled family member or qualified disabled adult, visit AdultFosterCareNS.com or call today at 978-281-2612.

About the Program:

This innovative program provides caregivers with a monthly payment for taking care of a disabled adult. Caregivers are special, dedicated people who may take care of a family member or welcome a new friend into their own home.

Caregivers are reimbursed up to \$1,500 monthly, tax-free, for personal care services. Each and every caregiver is supported by AFCNS' professional staff who helps train the individual regarding the personal care needs of their clients. AFCNS carefully and selectively matches clients with caregivers to ensure compatibility.

Adult Foster Care of the North Shore provides the following financial and emotional support:

Financial Support: Through MassHealth, a monthly, tax-free stipend is given to the caregiver.

Health & Social Support: Clients and caregivers are assigned a nurse and care manager who visit the homes regularly. Staff members can answer questions about health issues and serve as a resource for medical training, education and needed interventions. On call support is available 24 hours a day, 7 days a week.

General Resource Support: Seasoned nurses and care managers can identify vital resources including:

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- Mental health counseling
- Guardianship and health care proxy information
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Summer fun for active seniors

Seniors may have more time for leisure and recreation than working adults, and the summer months provide ample opportunities to get active. After months of chilly temperatures, seniors in various parts of the country may be eager to get outdoors and enjoy some fun in the sun.

The U.S. Centers for Disease Control and Prevention recommends that adults age 65 and older get at least 150 minutes of moderate-intensity aerobic activity each week. There are plenty of ways for active seniors to meet this exercise goal and have some fun along the way. The following are some good starting points.

■ **Join or start a walking club.** Walking is a great way to stay in shape and work the mind as well. View new sights along the way by changing the route each time you go. Walking with friends can pass the time and provide the motivation to keep going.

■ **Catch a sporting event.** Attending a sporting event can be an entertaining way to spend



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several hours, and that includes amateur and recreational sports. Catch a grandchild's swim meet or a baseball game for an action-packed way to connect with loved ones and get out.

■ **Take a fishing charter.** Casting a rod from a dock or pier is perfectly acceptable, but securing a spot on a fishing charter is a great way to spend hours out on the water enjoying the scenery and the sport of fishing. Plus, there's the added benefit of enjoying the fruits of your labors by cooking the day's catch for dinner once you arrive home.

■ **Be a tourist.** Many cities and towns have their own tourism boards and showcase interesting spots that have historical significance or appeal to other interests. Be a tourist for the day — even in an area with which

you are familiar. Hop on a trolley or sightseeing bus to view the town as an outsider.

■ **Spend time swimming.** Swimming is a low-impact activity that can work the body in many different ways. Devote time to doing a few laps in the pool. Or make a day of going to a lake or another body of water to wade out and enjoy some strokes in nature. Stick to swimming areas that are monitored by lifeguards for optimal safety.

■ **Tend to a garden.** Gardening is a great form of light exercise that can produce rewarding results. If you don't have a garden or enough space for one at home, many neighborhoods have community gardens in which you can secure a plot.

■ **Visit a fair or farmer's market.** The warm weather months are a peak time for outdoor activities, including various community fairs and farmer's markets. Chances are you can find a farmer's market nearby most days of the week, but especially on the weekend.

Travel perks and discounts for seniors

Having made it to their golden years, seniors enjoy not only the privilege of earned wisdom, but also a few perks that come with aging. Many adults who have reached a certain age are entitled to an array of discounts, which take into consideration seniors' fixed retirement incomes. Discounts are available on various services, including many travel options.

Seniors have a lot of time to devote to recreational pursuits. This list of available travel discounts can help seniors get the most bang for their vacation bucks.

Airline tickets

Before booking a flight, it is worth investigating if a particular airline carrier offers senior discounts. The global pandemic has changed how some airlines do business, and many have faced significant adversity since early 2020. Airlines may offer more affordable flights to drum up business. In the past, American Airlines, Southwest Airlines, British Airlines, and United Airlines have offered various discounts for people ages 65

and older.

Ground travel

Flying isn't the only mode of travel available. AARP partners with various car rental companies to offer senior discounts. Seniors also may be entitled to discounts of 5 percent or more on tickets from Greyhound, Amtrak, and Trailways. Seniors who live in metropolitan areas also may get reduced fares on public buses and trains through providers like New York City's Metropolitan Transportation Authority.

Accommodations

Getting there is one thing, but seniors also can receive discounts on hotel stays or cruise cabins. AARP reports that many major hotel and motel chains offer senior discounts between 5 and 15 percent. Royal Caribbean has offered senior discounts on select sailings and stateroom categories. Smarter Travel notes that most chains require travelers to book directly rather than through an online booking agency/deal site to be eligible for discounts.

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How active seniors can lower their injury risk

Physical activity is one of the key components of a healthy lifestyle. Though physical activity benefits people of all ages, it can be especially helpful for seniors by making it easier for them to overcome some of the obstacles associated with aging.

According to the Centers for Disease Control and Prevention, physical activity supports daily living activities and independence. That's a significant benefit for seniors who are worried that age-related physical and mental decline might one day compromise their ability to live independently. The CDC also notes that physical activity lowers the risk for early death, heart disease, type 2 diabetes, and certain cancers.

The CDC reports that physical activity is generally safe for fit individuals who are 65 and older and have no existing conditions. Despite that, it's best for any senior to consult his or her physician prior to beginning a new exercise regimen. Once doctors



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give seniors the go-ahead to begin a new workout routine, seniors can take the following steps to reduce their risk for injury.

- Warm up before working out. Seniors may think they don't need to warm up before exercising because their workouts are not as high-intensity as they might have

been when they were younger. But Harvard Medical School notes that warming up pumps nutrient-rich, oxygenated blood to the muscles and helps increase heart rate. The American Council on Exercise reports that warming up helps reduce workout-related injury risk by improving tissue elasticity.

So prior to beginning a workout, regardless of how moderate- or low-intensity that regimen will be, seniors should warm up for five to 10 minutes.

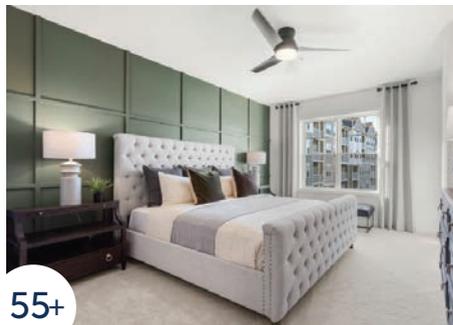
- Start with a routine that's commensurate with your abilities. Seniors excited by the prospect of working out must temper that excitement if they're not accustomed to physical activity. Such individuals should consider working with a personal trainer. Personal trainers design exercise regimens based on each individual client's fitness levels and goals. As clients make progress and their bodies become acclimated to routine physical activity, personal trainers can then tweak regimens to make them more challenging. Seniors can take on these responsibilities themselves, but are urged to begin slowly and gradually build up their exercise tolerance.

- Don't skip strength training. Seniors may think lifting weights is for young people who want to look buff, but

the AARP® notes that muscle-strengthening activities protect the joints, reducing seniors' risk for injury as a result. The Department of Health & Human Services recommends seniors who have been cleared to exercise engage in strength training at least twice per week.

- Stretch after your workout. Harvard Medical School reports that efforts to cool down after a workout, including stretching, can prevent muscle cramps and dizziness and lengthen muscles throughout the body, which improves range of motion. Harvard Medical School recommends holding each stretch for 10 to 30 seconds, as the longer a stretch can be held the more flexible individuals' muscles will be.

- Physical activity is an essential component of a healthy lifestyle for seniors. Active seniors can take various steps to reduce their injury risk so they can continue to reap the rewards of exercising for years to come.



55+



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WHAT SENIORS SHOULD KNOW ABOUT SOCIAL MEDIA SAFETY

Seniors might not be the demographic individuals initially associate with social media. However, Pew Research notes that seniors' social media usage has been steadily rising for a number of years, proving that individuals 65 and over are not tech-averse.

Pew data from 2019 indicates that 46 percent of individuals 65 and older use Facebook. Social media platforms like Facebook and Instagram can be a great way to stay connected with family and friends and stay up-to-date on community events. But social media usage is not without risks, especially in regard to users' safety. Seniors without much social media experience can heed these safety tips as they navigate popular platforms and discover all they have to offer.

- Examine your account settings. Social media users can control their privacy settings so they can decide who can (and can't) view their online activity. Each platform is different, but profiles set to public generally allow anyone to view individuals' activity, so seniors should set their profiles to private to limit access to their information.

- Be mindful of your social media social circle. It's easy to make virtual friends via social media, but seniors should be mindful of who they accept as online friends. Carefully consider each friend request and decide just how big or small you want your social media community to be. Many individuals prefer to limit their online social circles to individuals they know well and want to stay in touch with, and that can serve as a good measuring stick when deciding whether or not to accept a friend request.

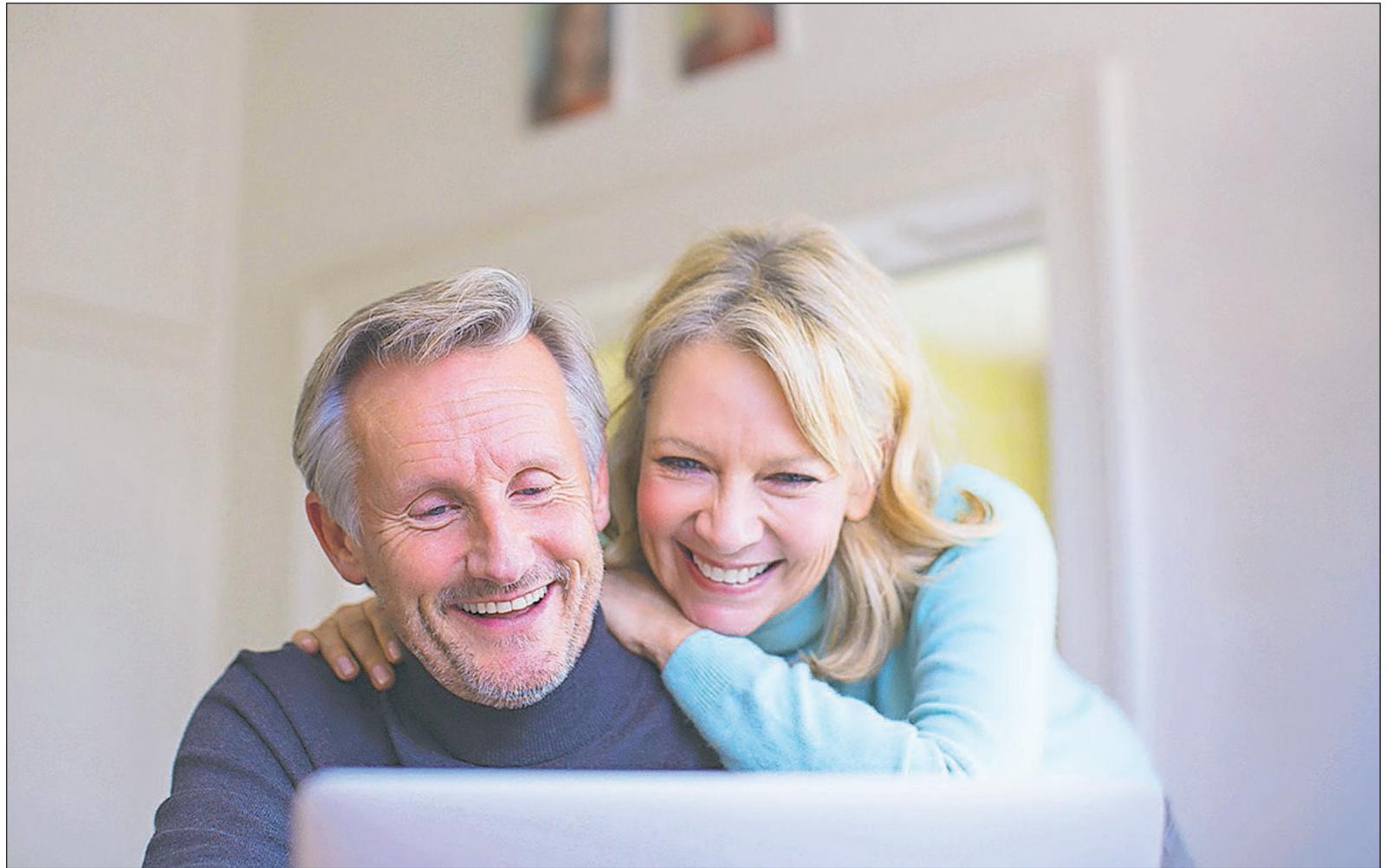
- Avoid sharing personal information. Seniors are no

doubt aware that they should never share especially personal information, such as their Social Security number. However, seniors also should hesitate to share personal information like vacation plans. Seniors who post about upcoming trips could return home to find they've been victimized by criminals who scoured their social media accounts and learned when they were going to be away. A good rule of thumb is to keep personal information private and limit posts to information that is not overly specific or sensitive.

- Recognize the threat posed by scammers. Social

media platforms have had varying degrees of success in regard to keeping their sites scam-free. But scammers find a way, and users must take steps to avoid being victimized. Never click on a link within a post from someone you don't know and avoid anyone soliciting donations through social media platforms.

Seniors are engaging with social media more than ever. Such engagement requires seniors to be mindful of the many ways to protect their privacy when spending time online.



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Did you know?

Socialization in midlife can have a profound impact on individuals as they approach their golden years. A 2019 study led by researchers at University College London found that being more socially active in your 50s and 60s predicts a lower risk of developing dementia later in life. The study used data from a previous study that tracked more than 10,000 participants between 1985 and 2013. Participants in the study completed cognitive testing

from 1997 onwards. Researchers found that someone who saw friends almost daily at age 60 was 12 percent less likely to develop dementia than someone who only saw one or two friends every month. Strong associations between social contact at age 50 and subsequent dementia were also uncovered. The study supports the idea that remaining socially active in one's 50s and 60s can benefit long-term cognitive health.



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