



SENIOR *Living*

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5 ways seniors can get moving

People of all ages are encouraged to be physically active, and that includes seniors. The Centers for Disease Control and Prevention say seniors ages 65 and older should aim for at least 150 minutes per week of moderate-intensity aerobic activity and at least two days a week of muscle-strengthening exercises. Although some people may be drawn to the gym, others with no such preference may need to identify other ways to incorporate more physical activity into their lives. Seniors can stay active in various ways by enjoying activities that get them up and moving. The following are five ideas to get started.

1. Play a sport. Pickleball and padel are the fastest-growing recreational sports among seniors. Pickleball blends tennis and badminton while padel blends tennis and squash. These activities combine challenging cardio workouts with a social component.

2. Go dancing. A recent meta-analysis found that group dancing



enhances social interaction while providing moderate aerobic exercise. Dancing is fun and can get anyone to break a sweat, and it

doesn't feel like exercise.

3. Join or start a walking club. Seniors can engage with other like-minded individuals by

turning their daily walks into something that offers companionship and exercise. An app like Charity Miles offers an additional

layer of purpose to the activity, as it turns walks into fundraising opportunities.

4. Take up gardening. Gardening can be a thorough workout. The Royal Horticultural Society says gardening provides moderate-intensity, full-body exercise that burns approximately 165 to 300 calories every 30 to 60 minutes.

5. Consider aquatic endeavors. High-intensity interval training (HIIT) in the water is a new exercise trend that allows people to elevate their heart rates without placing any extra strain on the joints. Water activities in general tend to be easy on the body but provide immense benefits for flexibility and gentle resistance. Everyday Health says HIIT in a pool can improve fitness capacity roughly as much as HIIT done on land.

Seniors have various options to stay active and keep moving. Many such activities are entertaining and social in nature, which can help seniors maintain a commitment to being physically active.

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Safe ways seniors can lose weight

The prevalence of obesity among adults 60 and older is significant. According to the Centers for Disease Control and Prevention, 39 percent of adults 60 and over met the criteria for obesity over a two-year period between August 2021 and August 2023.

The National Council on Aging notes the importance of maintaining a healthy weight as you age. Seniors who qualify as obese, which occurs when a person's body accumulates and stores excessive amounts of body fat, carry a higher risk of chronic diseases like type 2 diabetes, heart disease, and certain types of cancer. The NCOA also notes that excess body weight puts a strain on the joints, increasing the risk for osteoarthritis and making daily movements more difficult. People with

obesity also are more likely to develop asthma and sleep apnea.

Seniors diagnosed with obesity are urged to seek safe and healthy ways to lose weight. Fad diets and other means to quick weight loss can be dangerous, but the NCOA notes simple lifestyle changes and healthy habits can help seniors safely lose weight.

- **Consume nutrient-dense foods.** Lean proteins, whole grains, fruits, and vegetables offer plenty of vitamins, minerals and fiber but tend to be low in calories. That makes them ideal options for people looking to lose weight, as they contribute to feelings of fullness without consuming a lot of calories.

- **Incorporate physical activity into your daily routine.** Exercise can pose problems for older adults who



qualify as obese. The joint issues that can affect older adults with obesity can make traditional exercise

regimens that incorporate strength training and moderate to vigorous aerobic activity very difficult, and maybe even dangerous. But the NCOA notes that exercise need not be intense to be effective. Walking is a great physical activity for older adults. Swimming also is excellent, as it provides a full-body workout

that's easy on the joints. Seniors are urged to speak with their physicians about physical activities they can handle.

- **Don't sleep on sleep.** Sleep can be an effective ally for seniors looking to lose weight. The NCOA notes that seven to nine hours of sleep per night helps support a healthy metabolism

and regulate hunger. Seniors who have trouble falling asleep at night can try various strategies, from avoiding caffeine from the afternoon on to avoiding screens after dinner, to prepare their bodies to get better rest at night.

- **Work to combat stress.** The NCOA reports that stress is a contributor to weight gain. And stress and disorders linked to it are perhaps more common among adults 60 and over than people realize. In fact, according to the Anxiety and Depression Association of America, anxiety disorders, which are a notable source of ongoing stress, are the most widespread mental health condition among older adults. Sufficient sleep, meditation and deep breathing exercises can help seniors combat stress, and that in turn may help older adults avoid excess weight gain.

Obesity is a problem among older adults. Finding safe ways to lose weight can have a profound effect on seniors' short- and long-term health.

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How seniors can build their social networks in retirement

Social isolation and loneliness can have a notably adverse effect on a person's overall health. According to the World Health Organization, roughly 12 percent of older individuals experience loneliness, which can have a negative impact on their physical and mental health, quality of life, and even their life expectancy.

Seniors have much to gain when they take successful steps to avoid social isolation. Seniors who are concerned about the prospect of social isolation or loneliness or those already experiencing such feelings can try these strategies to build their social networks in retirement.

- **Reconnect with old friends.** It's easy for adults to lose touch with old friends. By the time many adults reach middle age, professional and personal obligations can leave little time for a thriving social life. Successful professionals may be preoccupied with work projects, and while parents may be juggling their own hectic schedules with their children's obligations. Come retirement, much of those responsibilities have ended, making this a perfect time to reconnect with old friends who also might have



extra free time on their hands. Reach out through social media, text message or even a phone call, and let the situation unfold organically from there.

- **Take advantage of community offerings.** Many communities

sponsor events for seniors, like bus trips to local museums or stadiums, in an effort to encourage seniors to get out of the house. Retirees can take advantage of these opportunities, which tend to attract like-minded individuals

with the same interests. A bus trip to a theater production will attract fellow arts lovers, and shared interests are a solid foundation for friendship.

- **Start a local club or group.** Starting a local club based on a

particular activity is another great way for seniors to build a social network in retirement. Take to social media and express your interest in starting a local book club or walking group. Like community-sponsored bus trips, clubs and groups tend to attract like-minded individuals, providing a built-in pathway to friendship.

- **Reconnect with your faith.** Houses of worship also offer a great way to meet locals and build relationships based on a shared identity. Faith-based communities provide a sense of belonging that can help retirees overcome social isolation and loneliness.

- **Open yourself to new experiences.** Trying something new is another great way to make new friends. Many local agencies like parks departments or community recreation offices offer seniors in-person workshops covering a wide range of activities. These offerings are a great way to discover a new pastime and meet new people along the way.

Social isolation and loneliness poses a significant threat to millions of seniors. But there are many ways for seniors to build their social networks in retirement.

Different ways seniors can embrace AI

Keeping up with technology has become a full-time job for many people. The devices individuals rely on continue to evolve at a rapid pace. While younger generations who were raised on technology can adapt with ease, seniors may have a slightly more lengthy learning curve, particularly when it comes to artificial intelligence (AI).

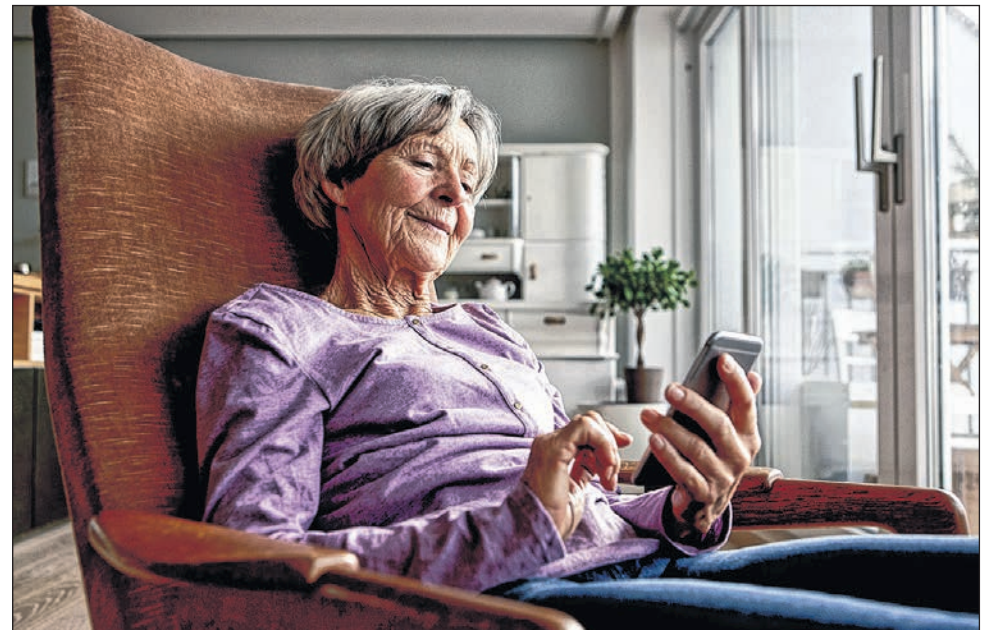
AI is no longer a sci-fi concept; it's a component of daily life. AI can do everything from summarize emails to turn images into quirky cartoons to answer health-related questions. According to the 2026 AARP Tech Trends Report, AI usage among people ages 50 and older has

nearly doubled in the last two years. Thirty percent of seniors are navigating the AI frontier, and there are many ways AI can be put to good use.

- **Aging in place:** AI technology can be used to ensure seniors can enjoy their independence longer than they otherwise might. AI-powered homes can do a lot of the work for most seniors, and safeguards can help protect them. For example, radar-based sensors can detect a fall without the use of cameras and alert emergency services. AI can automatically adjust environments by illuminating hallways or shutting off a stove if it has been left unattended, according to Age Safe® America.

- **Health monitoring:** A primary driver for AI adoption, health is something that can be managed and even improved with the use of AI. The University of Michigan National Poll on Healthy Aging found that more than half of seniors like AI devices for aging in place. AI can summarize complex medical reports or produce meal plans according to nutritional guidance. Smart pill dispensers use AI to track adherence and can help keep a person safe.

- **Companionship:** Loneliness and social isolation is a real concern for seniors. AI conversational partners can initiate conversations, suggest activities or tell jokes. The



National Institutes of Health says AI-driven interventions using social robots or digital human facilitators have led to

significant reductions in loneliness among adults ages 55 and over. Artificial intelligence is

being integrated into many facets of daily life. Seniors can benefit from AI in many unique and useful ways.

How seniors can remain physically and mentally active

Growing older is often equated with slowing down. Aging may be characterized as a period of decline marked by an inability to do the things you once did, but recent data indicates otherwise.

According to a report in the journal *Geriatrics*, a far more optimistic reality awaits seniors. Nearly 45 percent of people age 65 and older show measurable improvements in brain health, physical function or both over time when they take certain steps to promote physical and mental wellness.

Physical activity

The Centers for Disease Control and Prevention recommends 150 minutes of moderate-intensity aerobic activity per week, supplemented by at least two days of muscle-strengthening exercises. Brisk walking or swimming can improve cardiovascular health and reduce the risk of stroke and hypertension, says the Massachusetts Council on Aging. Incorporating yoga or Tai Chi is vital for fall prevention, as it targets

balance and flexibility. The CDC says improving joint mobility and balance can significantly extend the amount of time seniors can live independently. In addition, lifting light weights or using resistance bands helps combat age-related muscle loss, which is essential for maintaining metabolic health.

Cognitive advantages

Mental fitness is just as vital to seniors as physical fitness. According to the World Health Organization, routine cognitive stimulation enhances “brain capital,” delaying the onset of dementia and Alzheimer’s. Strategies for effective mental engagement include:

- **Learning:** Lifelong learning techniques include picking up a new language or learning an instrument. This helps strengthen neural pathways that allows the brain to reorganize itself even in later decades.
- **Play games:** Play isn’t just for kids; games like chess or complex puzzles improve problem-solving and memory retention,



according to Nixon Adult Daycare in Houston.

- **Socialize:** Isolation is a leading risk factor for cognitive decline, says the National Institutes of Health. Group activities like book clubs or community volunteering can offer emotional fulfillment and

mental stimulation.

Power of positivity

Findings from a recent Yale University study indicated seniors with a positive outlook on aging were significantly more likely to show physical and mental

improvements compared to those with negative perspectives. Psychological resilience is an important tool for seniors to stay healthy.

Movement, social interaction, stimulating activities, and a positive attitude can help seniors maintain overall health.

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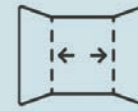
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Skin cancer prevention for seniors

Wisdom and age frequently go hand in hand. But when it comes to knowledge of the latest medical advancements, some older adults may not be up-to-date.

Medical recommendations evolve over time. After all, it wasn't too long ago people were told to avoid foods containing high amounts of dietary cholesterol because it would raise their own blood cholesterol levels. Now MedlinePlus says the general consensus is that eating dietary cholesterol has a minimal impact on blood cholesterol for most people. And people in their 70s may have raised children thinking it was fine to lay the child in the crib on the baby's stomach. Now the advice is "back is best."

Medical professionals now know that exposure to ultraviolet rays of the sun and tanning beds can contribute to the development of skin

cancer. But just a few generations ago people were slathering on baby oil and using suntan reflectors to accelerate tanning. The risk of skin cancer is raised for those who have had cumulative exposure to the sun. So it is essential that seniors practice sun safety every day so they are not adding to the damage that already may have occurred. It's also foolish to think, "I've made it this long without skin cancer, and it takes decades to develop, so I'm never going to get it."

No one knows how long they will live and it's important to take care of oneself to live as strong, healthy and long as possible. To that end, seniors can employ these sun safety tips, courtesy of the Skin Cancer Foundation.

• **Learn the facts.** Suffering just five sunburns over your lifetime more than doubles your chances of developing melanoma, and each successive tan or sunburn



raises the risk even further. Suntans damage the skin's DNA and age it before its time. Also, skin undergoes changes that reduce defenses against disease and healing. One bad burn

as a senior may be the final straw.

• **Use sunscreen.** Sunscreen may not have been widely used when today's seniors were young. Just because that was the norm

then doesn't mean things can't change now. It's never too late to reduce your skin cancer risk by lathering on sunscreen daily — even when the sun doesn't seem particularly strong.

Seniors should look for a broad-spectrum sunscreen with SPF 30 for daily use.

• **Wear protective clothing.**

Choose tightly woven, long-sleeved shirts, long pants, and wide-brimmed hats to protect you. You can purchase clothing that has sun protection built right in.

• **Avoid being outside during certain times of day.** Stay out of the sun when it is at its peak. Radiation is typically the strongest between 10 a.m. and 4 p.m. That's when the risk for skin damage is highest, says the American Cancer Society.

• **Seek shade.** When spending time outdoors, seek shady spots, whether you're under an umbrella or in tree-lined areas.

Sun safety for seniors is generally the same for people of all ages. But it becomes a more urgent necessity due to cumulative sun exposure that comes with age.

What seniors should know about red meat

As people age, their dietary habits may need to be modified in protection of their long-term health. Seniors may be advised to avoid certain foods, including red meat.

The consensus regarding seniors and red meat now emphasizes balance. Red meat, which consists of beef, lamb and pork, offers bioavailable nutrients that are difficult to get from plants alone. Red meat contains vitamin B12, which is crucial for cognitive function and nerve health. Since absorption of B12 often declines with age, according to UCLA Health, it can be challenging to get enough.

Red meat contains heme iron, which is more easily absorbed by the body than the non-heme iron found in beans or spinach. Iron helps ward off age-related anemia, according to UMass Memorial Health. High-quality protein



also is essential to combat age-related muscle loss, a condition known as sarcopenia.

Despite the benefits of red meat, the American Heart Association and the World Cancer Research

Fund suggest moderation because of the impact it may have on cardiovascular health. Many cuts of red meat are high in saturated fats, which have the potential to elevate LDL (bad) cholesterol. For seniors

with a history of elevated lipid panels or heart disease, leaner cuts of red meat are key. Alternative protein sources also should be chosen more often than red meat.

Limiting red meat also can help combat digestive system concerns. As a person ages, the digestive system produces less stomach acid, says Cary Gastroenterology Associates. That makes it harder to break down heavy proteins like red meat. This can lead to bloating or discomfort if too much is consumed.

Certain studies have explored the link between high red meat consumption and systemic inflammation that can aggravate conditions like arthritis. Baylor College of Medicine says high levels of saturated fat and omega-6 fatty acids could elevate inflammatory markers like C-reactive protein, exacerbating

autoimmune conditions and other health issues.

Best practices for seniors concerning red meat involve looking for cuts with "loin" or "round" in the name, as they have the highest protein-to-fat ratios. Seniors also should discuss the newest federal Dietary Guidelines for Americans with their doctors or nutritionists, as the 2026 guidelines represent a significant shift that promotes higher consumption of red meat, full-fat dairy and animal proteins, rather than restricting them to one to two times per week, despite advising limiting saturated fat intake. These contradictory messages may confuse the average person.

As with all dietary recommendations, advice will vary depending on one's specific needs and underlying medical conditions.

Seniors can emphasize balance when caregiving



Spending time with grandchildren can make seniors feel young and valued. Grandparents are often asked to step in as caregivers to the youngsters they love. The U.S. Department of Labor reports 2.74 million children in the United States were being raised by a grandparent in 2021, the most recent year for data. Census data from 2021 also shows one in five Canadian grandparents regularly helps with grandchild care.

Chasing around a toddler or school-aged child can affect seniors differently than it affects parents in their 20s or 30s. Effectively and safely managing the physical and emotional toll of caring for grandchildren may come down to emphasizing balance.

- **Protect your body.** Grandparents should rely on strollers, high chairs and

step stools to minimize heavy lifting. When a child wants to be held, a senior can sit on the couch or a chair and have the child climb up to them.

- **Incorporate downtime.** Seniors should schedule quiet time so they can get a physical and mental break. Whether this time involves reading books or engaging in easy crafts, ensuring there are blocks of time for rest is essential.

- **Conduct a safety check.** It's important for a home to be safe for kids and seniors alike. Removing breakable items and covering up sharp edges on furniture and other hard surfaces can protect grandparents and grandkids.

- **Establish some boundaries.** Grandparents should establish clear communication with their own children regarding their expectations. It's important to

define a schedule that works for the senior, and he or she should be honest about how much they can manage.

- **Know the rules.** Grandparents should discuss what parents expect regarding screen time, naps, food, and more. A united front from parents and grandparents can reduce the need to negotiate with headstrong children.

- **Make a backup plan.** Seniors should emphasize to their children that they need to have a backup caregiver available for when they are not able to watch the grandchildren. Seniors deserve days off.

Grandparents frequently are called upon to pitch in and help their children with caregiving needs. Bonding with grandchildren can be rewarding, but seniors must balance their own needs with the needs of their children and grandchildren.



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Types of arthritis and what's behind each

Arthritis affects people all over the world. Approximately 53.2 million adults in the United States have doctor-diagnosed arthritis, says the Centers for Disease Control and Prevention. But many more suffer in undiagnosed silence. Globally, nearly 300 million people may live with arthritis.

Arthritis can range from mild to debilitating and stem from a variety of causes. Understanding what's behind arthritis can help people get the treatment they need. Here are the major types of arthritis and their causes.

- **Osteoarthritis:** Osteoarthritis is the most common form of arthritis, says the Cleveland Clinic. It forms as the result of wear-and-tear on cartilage, which breaks

down over time. Aging, repetitive movements or previous joint injuries can cause osteoarthritis.

- **Gout:** Gout is a metabolic condition caused by the buildup of uric acid crystals in the joints. The Mayo Clinic says the buildup occurs when the kidneys cannot filter the uric acid effectively or when the body produces too much. Pain, swelling and tenderness can occur in the joints, often in the big toe.

- **Autoimmune:** Some forms of arthritis are autoimmune in nature, meaning that the immune system mistakenly attacks the joints. This occurs with rheumatoid arthritis and psoriatic arthritis, according to Penn Medicine.

- **Infection/injury:** Sometimes viral or bacterial infections or acute

joint injuries can trigger arthritis, says the Cleveland Clinic.

Certain risk factors elevate the chances of developing arthritis. Risk elevates as joints age and wear down, so older adults are more likely to experience arthritis. Carrying extra weight puts pressure on joints like the knees, so those who are overweight are more likely to get arthritis. Genetics can make a person more vulnerable to diseases like rheumatoid arthritis, and women are more likely to develop it.

There are various treatments for arthritis, and anyone in pain can work with a doctor to make lifestyle changes that can alleviate symptoms and help them live fuller lives.



Safety and smarts necessary when exercising with arthritis

Physical activity is a vital component of a healthy lifestyle. While the recommendations for exercise may vary for each individual, general guidelines from public health agencies typically suggest most people should get around 30 minutes of moderate-intensity aerobic exercise per day.

People with arthritis may be hesitant to head to the gym or engage in home workouts because the instinct to rest is strong when joints feel stiff or painful. However, health care advocates note that movement is one of the most effective treatments for arthritis.

Recent data from the Centers for Disease Control and Prevention says arthritis remains a leading cause of disability in 2026. Roughly one in four adults in the United States have been diagnosed with some form of arthritis. The Arthritis Foundation says exercise is not just a lifestyle choice, but an essential component of joint health. People who engage in physical activity report a 40 percent reduction in pain on average. Here is a prescription for safely navigating physical activity while managing arthritis.

- **Emphasize exercise that improves flexibility.** The Better Health Channel says people with arthritis



should focus on exercises that reduce stiffness and keep joints moving through their full range-of-motion. Examples include gentle neck rotations, shoulder rolls

and finger stretches daily, especially in the morning during flare-ups.

- **Incorporate low-impact aerobic movements.** Cardiovascular

exercises improve heart health and help with weight management, which is essential for people with arthritis. The Arthritis Foundation says losing just one

pound of body weight can remove four pounds of pressure from the knees. Walking, cycling and water exercises are low-impact ways to get the cardio a body needs, says the Mayo Clinic.

- **Make resistance training part of your routine.** Building strong muscles can help protect the joints by acting as shock absorbers. People can use bodyweight exercises like chair squats, resistance bands or light dumbbells to build muscle. The Arthritis Foundation recommends focusing on the muscles surrounding joints experiencing the most pain, such as quadriceps for knee arthritis or abdominals to protect the hips and spine.

- **Assess pain.** Experts suggest using something called the “two-hour rule” to determine if exercise added to or diminished arthritis pain. If joint pain is higher two hours after exercising, then it's important to reduce the duration or intensity of exercise the next time. During a flare-up, do not stop moving entirely, but shift to gentle range-of-motion stretching only, suggests the Mayo Clinic.

Exercise can remain a key component of daily life, even for those with arthritis.



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Did you know?

A significant percentage of American children are being raised by a grandparent. According to data from the U.S. Census Bureau, 2.74 million children in the United States were being raised by a grandparent in 2021. The USCB notes that such children were living with at least one grandparent who was responsible for most of their basic needs. Grandparents also play a notable caregiving role in Canada, where Statistics Canada reports one in five unpaid caregivers in 2022 reported providing roughly 15 hours of care each week to a grandchild or grandchildren over the previous 12 months. Though the figures from the USCB suggest a growing number of grandparents have taken on caregiving roles in recent years, data indicates that



such increases are generally applicable only to older grandparent caregivers. Indeed, the USCB reports that the number of grandparent caregivers

between the ages of 30 and 59 declined between 2009 and 2021, while the number of grandparent caregivers ages 60 and older increased during that 12-year period.



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How some seniors benefit from looking after their grandchildren

Modern seniors are spending a lot of time with their grandchildren, and much of that time is spent providing care for youngsters, which might be helping grandparents in some unique ways. According to the National Poll on Healthy Aging from the University of Michigan's Institute for Healthcare Policy & Innovation, 8 percent of grandparents provide daily or near-daily care for their grandchildren. One in five grandparents reports providing care for one or more grandchildren at least once a week.

Though it can be a tall order for grandparents to look after their grandchildren, the time grandparents spend with their children's children can provide

some unique benefits. The National Poll on Healthy Aging found that 72 percent of people with grandchildren indicated they hardly ever feel isolated, compared to 62 percent without grandchildren. The poll also found that 13 percent of seniors without grandchildren indicated their mental health was fair or poor, while just 9 percent of seniors with grandchildren characterized their mental health in that way.

Grandparents spending ample time with their grandchildren also may help to build stronger social and cultural connections between themselves and their grandkids. The healthy aging poll found that slightly more than six in 10 grandparents

indicated they shared at least one meal with a grandchild or grandchildren over the previous month, and nearly half indicated they had prepared food for them. In addition, 36 percent of grandparents indicated they had baked or cooked with their grandkids over the previous month. One researcher who worked with the team behind the poll noted that eating and cooking with grandchildren affords grandparents an opportunity to pass down knowledge and recipes to younger generations.

Caregiving for grandchildren can be a tall order for grandparents. However, seniors who provide such care may be benefitting in some unique and important ways.



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Simple ways to save in retirement

The importance of saving for retirement cannot be overstated. Expenses related to housing, transportation, medical care, and even recreational pursuits remain even after retirees are no longer earning a paycheck, and that underscores the need to build a sizable nest egg.

Running out of money in retirement is a legitimate fear for many retirees, including those who did what they could to save for their golden years. According to MetLife's 2026 Paycheck or Pot of Gold Study, 51 percent of retirees who invested in an employer's defined contribution (DC) plan worry about running out of money in retirement. And such fears are growing, as MetLife notes just 30 percent of retirees expressed similar fears in 2017. MetLife notes that rising health care costs and longer lifespans are behind such anxiety, which can be tempered when retirees embrace some simple ways to save.

• **Get a library card.** Many professionals aspire to read more in retirement, and this rewarding hobby can be free when retirees get a library card. Retirees can find more than books at their local libraries, which also loan out movies and sponsor free or low-cost programs for seniors. Such programs might offer financial advice for retirees or sponsor book clubs that serve as a fun and free recreational activity.

• **Travel during off-peak seasons.** According to a recent poll from RBC Wealth Management, 63 percent of respondents see travel as an important retirement goal. But more than half of those people feel the cost of travel could jeopardize those plans. But retirees can save on travel by choosing to vacation during off-peak times of year. Travel tends to peak at times of year when school is out, such as winter break, spring break and summer vacation. The costs of flights, lodging and rental cars



A library card can help retirees save money on books and movies.

tend to be particularly high during these in-demand seasons. Retirees have more freedom to travel whenever they choose, and they can use that to their financial advantage by avoiding peak travel seasons and saving on flights, hotels and other

expenditures.

• **Take advantage of senior discounts.** A wide range of businesses and services offer discounts to senior consumers. Amazon offers more than 50 percent off its Prime membership to seniors receiving

certain types of government assistance, and Walmart Plus offers a similar discount. In addition, retailers like Home Depot and Lowe's, Kohl's and Michael's also offer percentage-based discounts to seniors. Many popular chain restaurants also offer discounts to senior diners.

• **Utilize credit card incentives.** Many credit cards offer benefits like points or cash back incentives. Seniors who have the money to pay their balances in full can use credit cards when purchasing big-ticket items, and then use the travel rewards or cash back benefits to save money on expenses like flights and hotels. Cash back bonuses can be directed however seniors see fit.

The prospect of running out of money in retirement is a notable fear for many retirees. But some simple ways to save can help seniors keep more money in their pockets throughout retirement.

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When planning for the future, many people overlook one of the most important steps they can take to protect their loved ones: estate planning and asset protection. At the Law Office of Julie Low, based in Beverly, we are dedicated to helping individuals and families navigate this process with care, compassion, and expertise.

What Is Estate Planning?

Estate planning is more than just drafting a will. It's about creating a comprehensive plan to ensure your assets are distributed according to your wishes, your loved ones are cared for, and your legacy is preserved. Whether your goal is to minimize estate taxes, protect assets from long-term care costs, or provide for a family member with special needs, estate planning is a critical step toward peace of mind.

At the Law Office of Julie Low, we guide clients through the planning process with a focus on education and empowerment. Our team works closely with clients to design customized, will-based and trust-based plans tailored to their unique needs.

We also ensure each estate plan is fully funded, meaning every asset is titled correctly to achieve the desired outcome. This critical step, often overlooked by other firms, ensures your estate plan works as intended when it matters most.

Why Is Estate Planning Important?

Life is unpredictable, and planning for the unexpected is an act of love for those you care about. Estate planning ensures that

your wishes are honored in the event of incapacity or death. It can also help avoid costly and time-consuming probate processes, reduce family disputes, and provide financial security for your descendants.

For families with loved ones who have special needs, estate planning can be a lifeline. Our firm specializes in creating plans that protect and provide for individuals with disabilities while preserving their eligibility for essential government benefits.

Expertise in Medicaid Planning

One of our standout services is Medicaid planning and applications. Recognized as a Top Medicaid Planning Law Firm in 2025 by Elder Care Review, we are well-versed in both nursing home care and community-based programs that allow individuals to receive long-term care at home. By reviewing all available options, we help clients make informed decisions to best suit their needs.

Additionally, we have over 15 years of experience drafting irrevocable asset protection trusts for nursing home protection. We have safeguarded over \$50 million in assets, providing clients with unparalleled security and peace of mind.

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In addition to estate planning, we offer services in probate and estate administration. Losing a loved one is never easy and settling an estate or probating a will can be overwhelming. Our

team approaches each case with compassion, ensuring the wishes of the deceased are carried out efficiently and with care.

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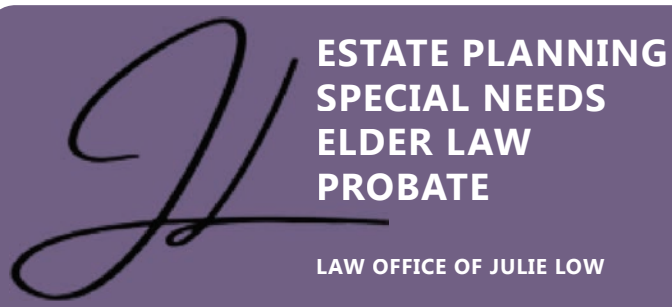
Attorney Julie Low founded her firm with a vision of practicing law in a way that prioritizes clients and quality. Our team is not only knowledgeable but also compassionate, ensuring every client feels supported and understood throughout the process.

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Great gifts for retirees

Millions of working professionals may feel as though retirement is a long way off. But data suggests retirement may be a lot closer than many people believe. According to separate findings from the Employee Benefit Research Institute and the Transamerica Center for Retirement Studies, the average worker in the United States retires at 62. Professionals tend to work a little longer in Canada, where Statistics Canada notes the average retirement age in 2025 was 65.

Regardless of which country professionals call home, retirement is a milestone moment worthy of celebration. Retirees may have their own private celebrations planned, but loved ones can still make this notable moment in a person's life more meaningful with the right gift.

• **Luggage:** Give a nod to many retirees' stated desire to travel more in retirement by gifting some new luggage. Hard shell luggage is particularly durable, which

may be especially useful for individuals who plan to become jetsetters now that they no longer have to work. Personalize the gift by having the recipient's initials monogrammed onto the new luggage.

• **Chef's knives:** Another goal many people have upon retiring is to fine-tune their culinary skills. Some feel a chef is only as good as his cutlery, so the gift of a professional chef knife set can get retirees on the road to crafting delicious, top-notch meals.

• **Reading chair:** Many working adults lament that they have little time to read, a common refrain that no longer applies once professionals retire. A brand new comfortable reading chair can make an ideal gift for retirees with a bucket list of books to get through now that they have plenty of time to read for pleasure.

• **Ergonomic gardening tools:** Ergonomic gardening tools are easy on the joints and tailor-made for new retirees who now have plenty of time to invest in their gardens

and landscapes. Pair the tools with a cushioned kneeling pad and sturdy gardener's gloves and retirees will have all they need to get to work in the great outdoors.

• **Photo albums:** Anyone with a smartphone is familiar with the notion that great pictures are routinely snapped but easily forgotten thanks to the ease of taking photographs in modern life. Some high-end photo albums can encourage retirees to take a stroll down Memory Lane as they pick and choose memorable photographs to include in their new books.

• **Exercise gear:** Some comfortable and UV-resistant exercise gear and outerwear can be just what retirees need to comfortably enjoy a more active lifestyle. Hoodies and joggers designed for comfort and protection against the elements are ideal for retirees who love the great outdoors.

Retirement is a milestone moment in life that can be made even better with the right gift.

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Seniors and the dating scene

Dating in one's golden years is a common experience for many seniors. Whether it's the result of a loss of a spouse or other life events, many people find themselves looking for love in their golden years.

According to statistics from The Senior List and the Pew Research Center, roughly one-third of adults 65 and older in the United States reported being single in 2022, a percentage exceeded only by people between the ages of 18 and 29. Many older singles are not looking for a committed relationship; some just want to have fun exploring the dating scene. With that in mind, here's how seniors can explore dating, which may look and feel a little different than the last time seniors were dating.

Identify your reason for dating

Seniors should establish the reasons they are ready to get back into the mix. Identifying the motivation for mingling can help set the right course for finding a partner. Sometimes it boils down to wanting someone to share hobbies, go to dinner or travel with. Some seniors like the idea of having a relationship with someone, but living apart with their own homes and sense of independence. Others are looking for the next Mr. or Mrs. Right, and want a partner to share their life with in all ways.

Going digital

While meeting people in person is possible, particularly when those with

similar interests are pulled together through clubs or social events, the dating world has increasingly moved online. Online dating is a popular and modern way to meet new people. Apps like OurTime and SilverSingles are geared specifically to the older demographic, while Bumble is women-led. Meetup is not a dating app, but one for meeting people with an interest in sharing specific experiences.

Be open and honest

Great relationships are rooted in honesty. Individuals should skip the "glory days" photos of their youth or even 10 years ago and use current photos for dating apps. People should

be specific with what they are looking for, like a travel companion to go to Europe or someone who enjoys trying the local culinary scene. Being honest and specific increases the chances of finding a good match.

Be safe

Seniors are often the targets of scams, and by tugging at the heartstrings, scammers can exploit vulnerabilities. AARP® says nearly 60,000 people

reported romance scams to the Federal Trade Commission in 2024, when victims reported losing \$2.95 billion. Wanting to move conversations off of dating apps and directly to texts or other messaging platforms where they can't be monitored is a red flag. Scammers often indicate they live far away and can't meet in person and will give excuses to that effect. Others will promise the world and be in constant contact. It's a cause for

concern anytime a person mentions needing money or having an investment opportunity.

If and when a senior meets with a date, the interaction should take place in a public location for the first several dates. Double-dating with a friend also can be a safe approach.

Dating in one's golden years requires some adjustments and an emphasis on safety.



How seniors can find a suitable volunteering opportunity

Volunteering is a rewarding experience that engages people from all walks of life. While young adults and adults in middle age may find it hard to squeeze volunteering into their schedules, retirees are free of many of the professional and personal obligations that prevent younger adults from volunteering.

Retirees can reap some unique benefits from volunteering. Volunteering can provide retirees new opportunities to socialize, which can help them avoid feelings of social isolation and loneliness that many seniors confront after retiring. Volunteering also can provide an opportunity for seniors



to utilize their professional expertise to the benefit of others.

With so much to gain from volunteering, retirees can start looking for opportunities in their

communities. Many such opportunities exist, and the following tips can help retirees find the most suitable one for them.

• **Identify your motivation to volunteer.** Identifying

why you want to volunteer can be a great first step. Many retirees who had long and distinguished careers in the professional arena aspire to give back by employing their expertise in new ways. For example, retired attorneys may want to volunteer with a nonprofit organization that provides free legal advice to those who cannot afford to hire their own legal representatives. Once retirees have identified why they want to volunteer, they can then look for opportunities that align with that motivation.

• **Consider any potential limitations you have.** Some volunteering opportunities

are physically demanding, which makes them difficult for retirees. Seniors may not be able to handle a volunteering opportunity that requires heavy lifting or one that asks volunteers to spend hours on their feet. Be honest about any physical limitations, and discuss any uncertainty you might have with your health care provider before committing to a volunteering gig.

• **Decide how much time you can volunteer.** Volunteering is often characterized as a rewarding experience that offers homebound seniors a chance to get up and go. But some retirees already have active social lives, so it's imperative that prospective

volunteers identify how much time they have to volunteer. Many organizations allow volunteers to determine how much time they spend volunteering, but others may ask more of volunteers in regard to a time commitment. For example, volunteering to organize community events may require a significant time commitment that some retirees do not necessarily want to make.

There are many great reasons to volunteer. Retirees considering volunteering can give the prospect ample consideration before they begin searching for the right opportunity to give back.

Tips to manage life after an Alzheimer's diagnosis

Alzheimer's disease and other forms of dementia affect millions of people across the globe. The organization Alzheimer's Disease International reports that more than 55 million people worldwide were living with dementia in 2020. ADI also estimates that dementia cases are expected to reach 78 million by 2030 and 139 million by 2050.

Alzheimer's disease affects those diagnosed with the disease and also their families. Family members often assume a caregiving role when a loved one is diagnosed with Alzheimer's disease. Such a diagnosis is life-changing for both patients and their families, and it can be helpful for all affected to learn what to expect after an Alzheimer's diagnosis.

• Alzheimer's disease has stages, so a diagnosis does not mean immediate loss of independence. The Fisher Center for Alzheimer's



Research Foundation notes a guideline exists to determine the stages of Alzheimer's at any given point. That guideline is known as the Global Deterioration Scale (GDS), which identifies seven distinct stages,

the first three of which are pre-dementia. The Fisher Center notes that a diagnosis of Alzheimer's can be made with considerable accuracy in stage 4, which is characterized by moderate cognitive decline. When

a person is diagnosed with Alzheimer's, he or she or their family can ask the diagnosing physician about the stage of the disease. Such information can give families an idea of what to expect. If the diagnosing

physician indicates the disease is stage 4 or earlier, then patients can maintain some level of independence.

• Stage 5 is marked by an inability to live independently. The Fisher Center notes that the changes that occur in stage 5 prevent patients from managing life on their own. Patients may wear the same clothing day after day unless they are reminded to change, and they may not be able to pick appropriate clothing for weather or other circumstances. Potential caregivers should know that by stage 5 a patient will need assistance with their finances, including paying bills and rent. Patients in stage 5 also may not recall details of their own lives, including their address. But the Fisher Center notes that such knowledge is loosely held in stage 5, meaning a person may recall their address at certain times, but not others.

• Caregiving is often a team effort. Individuals with stage 5 or late-stage Alzheimer's will require caregiving. The Alzheimer's Association notes that caring for a person with Alzheimer's often involves a team of people as opposed to a single person. A greater level of care will be required as the disease progresses, and providing that care can be taxing and present its own unique set of challenges that can affect caregivers' physical and mental well-being. Families that approach caregiving as a team may manage the side effects of providing that care more effectively.

Patients and their families confronting an Alzheimer's diagnosis are encouraged to learn as much about the disease as possible and the best and healthiest way to approach caregiving as the disease progresses.

The 7 stages of Alzheimer's disease

Alzheimer's disease is a progressive and debilitating condition that slowly robs a person of their memories and personality. Alzheimer's disease is a form of dementia that produces various symptoms that occur in stages, ultimately arriving at a point when a person can no longer live independently due to cognitive decline.

The Fisher Center for Alzheimer's Research Foundation says there are seven clinical stages of Alzheimer's. Stages 1 through 3 are the pre-dementia stages, while stages 4 through 7 are the dementia stages. Here is a close look at what these stages entail, according to the Global Deterioration Scale.

Stage 1

There is no cognitive

decline, nor noticeable symptoms.

Stage 2

A person may experience very mild cognitive decline. This can include one feeling like he or she is having memory lapses, but no symptoms of dementia can be detected by others, including medical professionals.

Stage 3

During stage 3, mild cognitive decline begins to become noticeable. Friends, family or coworkers begin to notice difficulties, which may include problems coming up with the right words or names; trouble remembering names; greater difficulty performing tasks; and losing or misplacing a valuable object.

Stage 4

A careful medical interview should reveal symptoms of moderate cognitive decline. Forgetfulness of recent events; difficulty performing complex tasks like planning a meal for guests or paying bills; forgetfulness about one's own personal history; and becoming moody or withdrawn are possible.

Stage 5

Cognitive decline continues to progress to where it becomes moderately severe. Gaps in memory are noticeable and individuals likely will need help with everyday activities. Some may be unable to recall their addresses or telephone numbers, while others may be confused about the day

or where they are. Stage 5 is usually the stage when a person can no longer live without assistance.

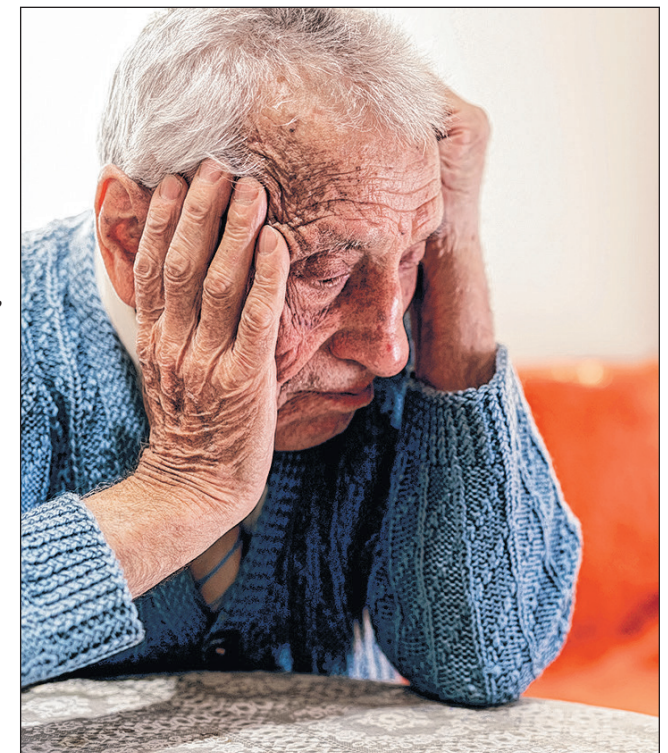
Stage 6

Very severe memory loss, loss of communication skills and inability to recognize loved ones occurs during the severe cognitive decline stage. One will need total care.

Stage 7

This is the end-stage of the disease and is marked by profound cognitive impairment. Loss of mobility and effective communication typically occurs at this stage.

It's important to note that these stages are general guidelines of what can be expected as Alzheimer's disease progresses.



Symptoms may vary among different people, and not everyone with

Alzheimer's will progress through these stages at the same rate.



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