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Living 50 Plus



4 **How to save more for retirement after age 50**

6 **How to stay flexible as you age**

7 **Wireless technology takes hearing aids to new levels**

9 **Brain-healthy habits to embrace**




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Whether it's advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today's young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, **in 2017, almost 40 million households in the United States had no retirement savings at all.** In addition, the Employee Benefit Research Institute found that **Americans have a retirement savings deficit of \$4.3 trillion**, meaning they have \$4.3 trillion less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

Redirect nonessential expenses into savings.

Some retirement accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) retirement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on nonessential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or retirement accounts.

Reconsider your retirement date.

Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now continue working past the age of 65 for a variety of reasons. Some may suspect they'll



the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.

Reconsider your current and future living situation.

Housing costs are many people's most considerable expense, and that won't necessarily change in retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retirement the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.

grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of



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Stretch frequently

Stretching is a great way to combat age-related loss of flexibility. Stretch major muscle groups, such as hamstrings and shoulder muscles, several times per week. When practicing static stretching, the goal is to gradually elongate the muscle being stretched before holding the elongated position, and ultimately allowing the muscle to return to resting position. As flexibility improves, elongated stretches can be held for 30 seconds. Avoid stretching muscles that are sore or injured, and discontinue a stretch if you feel pain or discomfort.

Include yoga in your exercise regimen

Practitioners of yoga typically love how this unique discipline that exercises the body while relaxing the mind improves their flexibility. Many yoga poses are designed to improve the strength and flexibility of muscles, and some physicians may even recommend yoga to aging patients. Yoga DVDs or streaming sessions can be great, but beginners may want to visit yoga studios or sign up for classes at their gyms so instructors can personally ensure they are doing each pose correctly. As their flexibility improves, men and women can try more difficult poses and classes if they so desire.

Get in the pool

Swimming is another activity that can help aging men and women improve their flexibility. Strength-training exercises are an important component of a well-balanced exercise regimen, but such workouts tend to focus on one or two muscle groups at a time. That means other muscle groups may be inactive and tighten up as a result. Swimming works the entire body, which helps all muscle groups stay loose and flexible. One or two swimming sessions per week can contribute to great gains in overall flexibility, especially for men and women who remember to stretch when they get out of the pool.

Flexibility may decrease as men and women age, but there are various ways to combat the natural loss of flexibility.

How to stay FLEXIBLE as you age

Men and women may begin to feel less flexible as they get older. According to the University of Maryland Medical Center, that loss of flexibility is because muscles lose both strength and elasticity as the body ages.

A lack of flexibility can make men and women more vulnerable to certain types of injuries, including muscle strains and tears. While people might not be able to maintain the flexibility they enjoyed in their twenties, there are ways for them to combat age-related loss of flexibility.



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WIRELESS TECHNOLOGY TAKES HEARING AIDS to new levels

Hearing loss may not be something people want to contemplate, but it is more common than many people may think. Hearing deficits may occur from birth or be acquired due to injury or prolonged exposure to loud noises. The National Institute on Deafness and Other Communication Disorders says approximately 15 percent of American adults (37.5 million people) aged 18 and older report some trouble hearing. Age is the strongest contributor to hearing loss, with people age 60 and older with the highest levels of impairment.

People with hearing deficits can access a growing number of assistance devices to make their lives easier. From telephones and doorbells that trigger a blinking light rather than a bell to closed captioning and voice-to-text conversion to a greater understanding and widespread usage of sign language, the deaf and hearing impaired have many options to help them overcome hearing loss.

As technology advances, so, too, do the options for the hearing impaired. One innovative piece of gadgetry is sophisticated wireless hearing aids that are compatible with personal electronic devices.

Thanks to Bluetooth technology, hearing aid manufacturers are harnessing this science to expand on the abilities of hearing aids and to develop new products. In the past, in order to use an MP3 player or mobile phone, a person would need to remove traditional hearing aids to accommodate a pair of earbuds. Furthermore, hearing aids may have had their limitations in filtering ambient noise. Although Bluetooth-powered hearing devices are still in their infancy, Oticon, a global hearing technology company, has developed their own communication and entertainment solution called ConnectLine that enables people to connect hearing aids with different devices. This transforms hearing aids into a personal wireless headset for listening to music, watching television or video chatting.



Many other companies, such as ReSound and Starkey, also offer Bluetooth-enabled devices. Their devices may be compatible with Android and iPhone models, some of which may only require an app or direct connectivity to the device. In fact, Apple has patented a specific Bluetooth connectivity with certain hearing aid manufacturers. Others may require an accessory of some sort to make connections possible, especially when pairing with a TV or other audio device.

Thanks to cutting edge technology, assistive listening devices have improved considerably. Individuals should speak with their hearing care professionals about their daily needs concerning hearing aids and explore the options in wireless hearing aid technology that can work seamlessly with their devices.



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BRAIN-HEALTHY HABITS TO EMBRACE

Seniors can include healthy lifestyle habits, such as exercise and balanced diets, to reduce the risk of dementia and other neurological issues.

Cognitive decline is a condition that is often associated with aging, but even middle-aged people can experience memory loss or cognition issues.

The Alzheimer's Association says that more than five million Americans are living with Alzheimer's disease and other dementias. By 2050, that number could rise to as high as 16 million people. More than 747,000 Canadians are living with Alzheimer's or another dementia, says the Canadian Alzheimer's Association.

Although there is no definitive way to prevent dementia, living a long, vibrant life may be possible by encouraging some healthy habits for the brain. It is never too late or too early to begin health and lifestyle changes.

Exercise

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal *Neurology* found that older people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.

The Harvard Medical School says aerobic exercise may help improve brain tissue by improving blood flow and reducing the chances of injury to the brain from cholesterol buildup in blood vessels.

Quit smoking

The Alzheimer's Association indicates that evidence shows smoking increases the risk of cognitive decline. Smoking can impair blood flow to the brain and cause small strokes that may damage blood vessels.

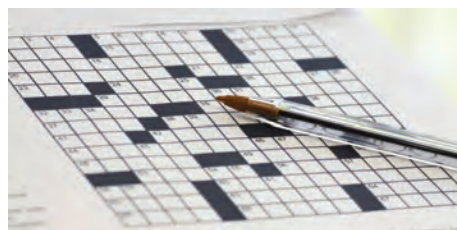
Eat healthy foods

Foods that are good for the heart and blood vessels also are good for the brain. These include fresh fruits and vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3 fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.



Consume caffeine

Caffeine may help boost memory performance and brain health. A *Journal of Nutrition* study found people ages 70 and older who consumed more caffeine scored better on tests of mental function than those who consumed less caffeine. Caffeine may help improve attention span, cognitive function and feelings of well-being. Information from *Psychology Today* also indicates caffeine may help in the storage of dopamine, which can reduce feelings of depression and anxiety. In addition, compounds in cocoa and coffee beans may improve vascular health and help repair cellular damage due to high antioxidant levels.



Work the brain

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in social situations can stimulate the release of brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

A good way to combine these lifestyle factors is to take an exercise class with friends, mixing the social, stimulation and exercise recommendations together.

Cognitive decline can come with aging, but through healthy habits, people can reduce their risk of memory loss and dementia.

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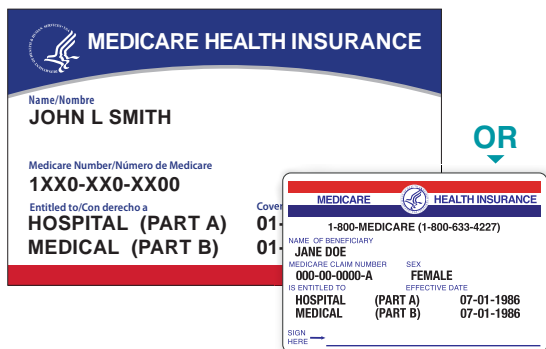


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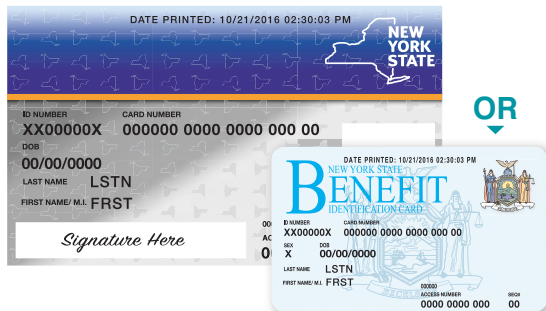
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