

# Our Time

Fall 2021





# How to build friendships in your golden years

**M**aking friends as a child or even as a parent to school-aged children is relatively easy. Classrooms and school functions facilitate the building of friendships. Even as one gets older and enters the workforce, it's not uncommon for people to become friends with their coworkers.

As people near retirement age, their situations may have changed considerably. Children have moved out, careers are coming to an end and friendships may be hard to maintain due to people relocating or traveling. Older adults may aspire to make new friends, but they may not know how.

According to Irene S Levine, Ph.D., The Friendship Doctor and contributor to Psychology Today, it is not unique for seniors to want to make new friends. Age can be a barrier because there are

stereotypes that pigeonhole people of certain ages. But Levine notes that state of mind and physical ability is not directly tied to chronological age. Making friends is possible at any age. These guidelines can help along the way.

- Explore online connections. A study published in the Journal of Gerontology found seniors (even those in their 80s) who stay connected with friends and family using social media report feeling less lonely and better overall. Connected seniors also demonstrated higher executive reasoning skills. There are plenty of ways to meet new people online by joining social media groups that cater to your interests. In person meetings in particular cities or regions of the country also can make for great ways to make new friends. Exercise caution when

meeting people in person after contacting them online. Bring another person along, whether it's a spouse or an adult child, to ensure that you are safe.

- Volunteer your time. One way to meet new people is to get involved with causes or activities you love. This serves the double benefit of getting you outside and active and puts you in touch with people who share your passions and interests.

- Attend alumni events. If you have an interest getting in touch with someone from your past and reconnecting, make the time to attend school reunions and other alumni activities. It can be fun to reconnect with friends from high school or college.

- Join a gym. The local gym isn't just a great place to get physically fit. Group exercise classes also can be ideal places to meet other people



who enjoy working out. Strike up a conversation with another class participant you see on a regular basis.

Once you develop a rapport, schedule lunch dates so your friendship grows outside of the gym.

Making friends is not just for the young. Men and women over 50 also can find ways to build new friendships.

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# Some dining trends that will hang around after the pandemic has ended

The restaurant industry is slowly getting back to normal after a very rough year that saw more 110,000 eateries temporarily or permanently close their doors. Thanks to rising vaccination rates and other factors, including assurances from public health officials regarding the safety of dining out, consumers are once again comfortable with the idea of going to restaurants.

As restaurants begin catering to larger crowds, it's expected that certain changes implemented in 2020 are bound to become permanent or, at the very least, stick around for a little while longer.

- Reservations will be necessary. Many restaurants, even those that did not require reservations prior to the pandemic, may continue to encourage them. Not only will reservations give them greater control over the volume of patrons they host, but they also afford staff ample time to clean and disinfect

tables and other surfaces.

- Outdoor dining will still be available. Outdoor dining filled an important need and presented restaurants with an avenue to generate revenue when indoor dining was restricted or prohibited. A May 2021 Morning Consult survey found that diners prefer outdoor dining to indoor dining. With that in mind, restaurants likely will still set aside outdoor areas for diners to eat comfortably, particularly those who were successful in creating attractive and comfortable al fresco offerings.

- More restaurants will offer takeout options. Even though on-premise dining had started to catch up to takeout orders for many restaurants by the spring of 2021, takeout figures to stick around to satisfy safety-minded customers who still desire curbside convenience.

- Expect increased sanitation technology. Restaurants may continue to make upgrades with safety and

sanitation in mind. In addition to touchless sink features, self-flushing toilets and minimal touch or touchless payment methods, businesses may implement UVC light air purification systems and upgrades in HVAC filtration. Barriers that were effective in preventing the spread of disease may remain in place to continue to protect workers and patrons from any type of airborne illness.

- Loyalty programs will grow in popularity. Many organizations have implemented loyalty programs to track how often consumers patronize a business and to offer discounts and other deals for repeat customers. Restaurants may increasingly roll out loyalty programs that allow diners to earn points for each meal and reward repeat business through emailed coupons or free items.

Dining out is gaining steam as customers increasingly feel confident and comfortable enjoying meals away from home.



# Great holiday gifts for retirees who can't wait to travel

Retirement provides a chance for adults who have worked throughout their lives to take a step back, relax and enjoy the fruits of their labors. Though the most indelible image associated with retirement might once have been a rocking chair, modern retirees like to get up and go, and holiday shoppers can take that joie de vivre into consideration as they look for the perfect gift for retirees who can't wait to fly the friendly skies or hit the open road.

- Maps: It might seem simple, but roadmaps can be an ideal gift for retirees. A recent poll from RBC Wealth Management found that 63 percent of Americans age 50 and older say travel is an important retirement goal.

Roadmaps of their own country or a foreign country can help seniors plan their dream vacations. Seniors can study maps and create their own routes as they visit popular tourist attractions and find lesser known locales along the way.

- Vouchers/gift cards: Airline vouchers can inspire retirees to take to the skies and visit locales that have long taken up real estate on their bucket lists. If seniors prefer to take to the open road, hotel vouchers or Visa gift cards that can be spent anywhere that accepts credit cards can help pay for gas, meals or entry to popular parks and tourist attractions.

- Projector and portable screen: Retirees may want to

get away from it all, but that doesn't mean they have to leave everything behind. A projector and portable screen can let on-the-go seniors enjoy movie night under the stars or watch their favorite teams even when they're far from home. This can be an especially good gift for retirees who are anxious to gas up their RV and leave home behind for a few weeks.

- Lifetime pass to world-renowned parks: All United States citizens or permanent residents are eligible for the National Parks and Federal Recreational Lands Senior Pass, which provides access to more than 2,000 recreation sites across the country. Those sites are managed by federal agencies like the

National Park Service, the U.S. Fish & Wildlife Service, the Bureau of Land Management, and the Bureau of Reclamation, among others. A similar system is in place in Canada, where adults age 65 and up can gain unlimited admission for a full year to more than 80 Parks Canada locations across the country.

- Tablet: Of course, retirees may still want to enjoy some of the comforts of home while they're off in parts unknown. A new tablet can help traveling retirees read the latest bestsellers and stay in touch with family and friends via video conferencing apps like Zoom. Many



campgrounds and hotels now provide free WiFi to guests, so a tablet can be just what on-the-go retirees need to stay connected to life back home. Holiday shoppers can

make the season bright for their favorite retirees who can't wait to spend their newfound free time traveling the world.



# Preparing for a night out as pandemic restrictions lessen

Many people anxiously await a return to pre-pandemic life. Even though the world isn't yet out of the woods, many restrictions have been lifted in recent months. That means people can once again enjoy evenings out on the town. However, being a bit out of practice, individuals may no longer be familiar with how to prepare for a night out.

Preparing for a night out with friends or even a date night shouldn't be stressful. Some advanced planning can make sure everything goes smoothly.

- **Make a reservation.** If dining out is in the plans, be sure to call the desired establishment in advance to see if they are taking reservations and learn if any restrictions are in place. There's a good chance indoor dining establishments will still be subject to reduced guest capacity, and even restaurants that had walk-in service may

now require advanced notice of dining parties, no matter how big or small.

- **Plan your transportation.** If a night out entails enjoying a few alcoholic beverages, then arrange for safe transportation home in advance. Utilize a ride-sharing service or taxi company; otherwise, figure out who will be the designated sober driver. Groups of friends may want to pay for the sober driver's meal as a token of their appreciation.

- **Charge your phone.** If a night out involves hanging out in an unfamiliar location or meeting new people, then be sure that your mobile phone is fully charged and you check in with trusted emergency contacts throughout the night.

- **Pick a pregame meeting spot.** When heading out with a squad of friends, save time by carpooling or establishing a predetermined meetup spot.

- **Know the dress code.** Dress

accordingly for the destination and planned activity. The dating and socializing resource Girls Chase advises that slim, black jeans can look classy on a night out. Footwear is important as well, especially if you will be doing some walking or dancing. Women who choose to wear heels may want to stash a foldable pair of flats in their handbags in the event they need some relief.

- **Spruce up your appearance.** Plan ahead for a night out by taking inventory of grooming habits to see if a makeover is in order. Set up an appointment for a haircut, color refresh, manicure/pedicure, or even splurge on a few new wardrobe items. If it's been a while since you have been out, you'll want to put your best foot forward.

People are increasingly returning to pre-pandemic activities, which may include enjoying a night out on the town.



## Cooking for one or two

Mature adults face many changes as they move into their golden years. Downsizing living spaces and vehicles is common, as is implementing certain changes to improve quality of life. Many also scale back in the kitchen. While it seems like reducing food portions would be easy, those used to prepping meals for a large family may find it difficult. The following tips can make meal preparation efficient and cost-effective.

- **Divide and store.** Supermarkets are increasingly offering larger packages of food products as well as "family size" offerings to compete with warehouse clubs. Buying in bulk can help individuals save money, but it may not always be practical for people living alone or with just a spouse. If

you must buy in bulk, invest in a food vacuum sealer or freezer storage bags. Immediately separate meats and poultry into smaller portions before storing them in the freezer. Otherwise, look for bulk items that are individually wrapped to maintain freshness. Many canned and jarred items can be covered and stored in the refrigerator after containers are opened.

- **Plan meals with similar ingredients.** To reduce food waste, use leftovers to create casseroles or mix them in with new meals. Broiled or grilled chicken can be used to make soups, stir-fry dishes, fajitas, and sandwiches. The fewer ingredients you have to buy, the smaller the risk of spoilage.

- **Cut recipes in half.** Recipes can be cut down depending on how many mouths

need to be fed. When baking, cutting back on proportions of ingredients can be challenging. Search online for recipe-scaling programs that can make the work easier.

- **Cook on the weekend.** Use a weekend day to prepare food and package it into small containers in the refrigerator or freezer. Then the containers can be taken out as needed and heated quickly in the microwave for fast meals.

- **Organize a meal-sharing club.** Get together with a few friends who also have empty nests and split cooking duties. If you're accustomed to cooking larger portion sizes, do so and then spread the wealth with others in the group. Then sit back and relax when it is your opportunity to have meals delivered to you.

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# How seniors can approach exercise

Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis. Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging.

## Frequency of exercise

Seniors, particularly those who have not exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity. Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week. Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aero-

bic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

## Is strength training safe for seniors?

The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights, working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

## When to stop a workout

It's imperative that seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

- Dizziness or shortness of breath
- Chest pain or pressure
- Swollen joints
- Nausea
- Tightness in muscles or joints
- Pain anywhere in the body
- Throbbing or burning sensations

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, seniors should discuss physical activity with their physicians.



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# Saving strategies as retirement draws near

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer in regard to how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

- Take advantage of catch-

up contributions. Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

- Consider relocating. A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49 percent of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their

long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

- Continue investing. Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as



retirement draws near. Professionals approaching retirement may be dealing with a mix of excitement

and anxiety, particularly if they're concerned about their retirement savings. Various strategies can help

quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.



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## Senior perks and discounts

Growing older may come with some added laugh lines or a few extra aches and pains, but many will attest to the benefits and wisdom earned from a life well-lived. And if that's not enough, the discounts and other perks afforded seniors can make reaching one's golden years a bit easier to embrace.

Every day the list of companies offering special deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money. Keep in mind that the starting points for age-based discounts vary, with some offering deals to those age 50 and up, and others kicking in at 55 or 60-plus.

The following is a list of

some of the discounts that may be available. Confirm eligibility as companies change their policies from time to time. Also, the editors of Consumer World say that the senior discount might not always be the lowest price, so comparison shopping is a must to find out which discount or coupon is the best deal.

- Amtrak: Travelers age 65 and older can enjoy a 10 percent discount on rail fares on most Amtrak trains. For those who prefer ground travel but want to leave the car at home, this can be a great way to get around.

- Fast-food/sit-down restaurants: Establishments like Wendy's, Arby's, Burger King, Denny's, Applebee's, Carrabba's Italian Grill, and Friendly's offer various senior discounts. Most are 10 to 15 percent off the meal. Others

offer free beverages or an extra perk with purchase.

- Kohl's: This popular department store provides a 15 percent discount every Wednesday to shoppers ages 60-plus. Other stores like Modell's, Belk, Bon-Ton, and SteinMart offer similar discounts.

- Marriott: Travelers age 62 and older are privy to a 15-percent discount on room rates at Marriott brand hotels, subject to availability.

- Roto-Rooter: Plumbing problems can get expensive, but online sources cite a 10 to 15 percent discount depending on location for this drain cleaning service provider in North America.

- National Parks: The U.S. National Parks Service offers steep discounts on the annual pass, which provides entry to more than 2,000 federal recreation sites.



# Navigating the Diagnosis of Cognitive Decline in a Loved One

Perhaps you've noticed memory loss in a loved one. It could be something simple like them misplacing their wallet or forgetting a name. It could be more advanced, like getting lost on a familiar route or having trouble recognizing loved ones.

You might find yourself wondering – are they dealing with normal forgetfulness that can come naturally with age? Or could it be Alzheimer's Disease or dementia?

At Prestige Senior Living Five Rivers, we work closely with our residents and their families for signs of cognitive decline, and work as a team to determine the best course of action should there be a concern.

## Upcoming Q+A With Alzheimer's Expert David Troxel

On Thursday, October 28 at 2 p.m. Pacific Time, noted Alzheimer's Disease and dementia expert David Troxel will be hosting a free online Q+A session where he can directly respond to concerns or questions you may have about cognitive decline in a loved one.

Whether you have a general question about Alzheimer's Disease or dementia, or a question specifically related to yourself or a loved one, Troxel can provide trustworthy advice and guidance.

He will also be giving away free 60-minute consultations to two attendees of the Q+A session. To register for the free Q+A and to submit a question in advance, visit [prestigecanhelp.com](http://prestigecanhelp.com).

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## Safe ways for seniors to volunteer

Charitable organizations rely on the efforts of volunteers to meet their missions every day. People of all ages can volunteer, and a great number of volunteers are seniors.

A survey from the U.S. Bureau of Labor Statistics found that nearly one-quarter of American volunteers are age 65 and over. That was never more apparent than during the COVID-19 pandemic, when many nonprofit organizations were suddenly forced to confront a volunteer shortage due to the adoption of social distancing guidelines that were designed to keep vulnerable populations, such as seniors, as safe as possible. One study from Fidelity Charitable found that two out of three volunteers decreased or stopped contributing time during the pandemic.

The rollout of various COVID-19 vaccines has allowed vaccinated individuals to return to a certain degree of pre-pandemic normalcy. However, the threat posed by strains of the virus like the Delta variant has made some seniors apprehensive

about returning to volunteering. Though each individual should consider various factors before returning to volunteering during the pandemic, the following are some options seniors can consider as they aim to safely pitch in once again.

- Look for contactless opportunities. Interactions with the people they help and work alongside is what drives many volunteers to lend a helping hand. That's especially so for seniors whose children have grown up and moved out. In person interactions may be too risky during the pandemic, but seniors can still volunteer via contactless opportunities. For example, in lieu of delivering meals by hand, seniors who work with organizations such as Meals on Wheels can deliver prepackaged meals outside recipients' residences.

- Pitch in with fundraising. A report from Giving USA released in 2021 revealed that Americans gave more to charity in 2020 than in 2019. That increase came in spite of an economic downturn that saw millions of people lose

their jobs or take pay cuts as companies scrambled to deal with lost revenue related to the pandemic. Though giving might have increased in 2020, many nonprofit organizations, including local community theaters, likely suffered due to cancellations and audience restrictions. As a result, many local nonprofit organizations are in need of financial support. Seniors who want to pitch in but stay safe can volunteer to help local organizations raise funds. Seniors can participate in fundraising efforts from the comforts of their own homes.

- Offer professional expertise. Many seniors retired after spending decades mastering their crafts, and that experience can be an invaluable resource to local nonprofit organizations. Seniors can offer professional advice and mentor youths remotely via apps like Zoom without putting their physical health at risk.

Seniors concerned for their safety can still lend a hand by volunteering with their favorite nonprofit organizations.





# Explore your travel options, including staycations

Daily life was upended in March of 2020, when most of the world was first introduced to the novel coronavirus COVID-19. People from all walks of life were adversely affected by the pandemic, and certain industries, including travel and tourism, had an especially difficult time as the pandemic wore on.

## Tourism greatly affected

Travel was largely restricted in early 2020, with some countries prohibiting tourism from travelers from critically impacted areas. As the second wave of the virus arrived in late 2020, many nations returned to full or partial lockdowns to combat virus transmission, further hurting the travel and tourism industry.

According to the World Travel & Tourism Council, the tourism industry accounted for 330 million jobs in 2019. Estimates now suggest that approximately 121 million of those jobs have been eliminated due to the pandemic. Countries whose economies relied primarily on tourism either continued to stay open to travelers or have reopened to make ends meet.

## Travel considerations

When the weather becomes colder and inhospitable, people often seek out warmer climates. Though travel figures to decrease dramatically in the winter of 2020-21, there may be some tourists who are willing to leave home for the promise of beaches and sunny skies. As of December 2020, Mexico had no entry restrictions for Americans, apart from limiting land-border crossings. Visitors can get a temperature check on arrival and will be schooled in basic information about social distancing. John Spence, president of the tour company Scott Dunn USA, says Kenya is a relatively safe East African destination to visit, and the country has been transparent about its reopening conditions. Costa Rica and Caribbean islands have been cautiously reopening to tourists, starting with nations reporting lower infection levels. Anyone who chooses to travel is strongly urged to quarantine for at least 14 days upon returning home.

## Home modifications

Individuals who prefer to stay close to home may want to invest their vacation dollars into home renovations that can

simulate getting away. While they may not serve as a substitute for a sandy beach, home renovations may make riding out the colder temps a bit more tolerable. Here are some ideas to make staycations more enjoyable.

- **Improve lighting.** Increase bright, indoor lighting to simulate longer hours of sunlight.
- **Invest in a hot tub.** You may not be able to swim outdoors in the winter, but sitting in a hot tub can chase away the chill and prove very relaxing.
- **Renovate a bathroom.** Create a spa resort experience with a bathroom overhaul that includes multi-jet shower heads, towel warmers and ultra-plush linens.
- **Join a gym or indoor pool club.** A chance to swim even when it is cold outside can be refreshing and make for great exercise.
- **Visit an indoor water park.** Indoor water parks can include wave pools that recreate the conditions of beach resorts, but all in a climate-controlled environment.

It's the time of year to escape the cold, and people are weighing their options as they try to decide if they will travel or stay home this winter.



# Medicare marketing scams common during the Open Enrollment Period

The Medicare Open Enrollment Period, which runs October 15 to December 7 each year, is the time when Medicare beneficiaries can join, switch, or drop a plan.

There are a lot of rules on what insurance agents can and cannot do. Sometimes they break the rules – like cold calling or approaching beneficiaries with whom they have no prior relationship.

They'll come knock on doors or approach people in hallways. They'll also disguise marketing events – with the purpose of signing people up for their plans – as educational events.

According to the Medicare Communications & Marketing Guidelines, other violations include agents representing themselves as if they're from Medicare when

they're really not, agents signing beneficiaries up for plans that are supposed to cover specific prescriptions when the plans really don't, agents requiring attendees at marketing events to provide contact information as a prerequisite for attending, or agents leaving information such as leaflets, flyers, door hangers, etc., on a beneficiary's car or residence when they did not

have an appointment with that Medicare beneficiary.

Agents are allowed to call beneficiaries who have expressly given advanced permission, make unsolicited contact with potential enrollees using conventional mail and other print media (e.g., advertisements) and by email provided it contains an opt-out function, and conduct marketing/sales activities in

common areas of health care settings.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight

against health care fraud.

Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides FREE information and educational presentations about enrolling for Medicare or reviewing a plan. Contact the Lincoln County Program today at 541-574-2684 for more information.



# The most recent stats show that for every \$1.00 spent in the fight against health care fraud, \$4.30 is returned.

## Medicare Marketing Scams Common During the Open Enrollment Period SHIBA Program of Lincoln County

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## Join the fight against Medicare fraud today!