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BOOMERS

SPRING 2025

FREE

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Retirement Living at its Best

The Gary Residence and Westview Meadows in Montpelier offer beautiful, spacious, and comfortable living accommodations for seniors.



Residential Care

Available at both living communities, residential care offers an increased level of services and support for your personal needs along with private apartments for you and your loved one. Offering gracious, stately living accommodations in a comfortable, home-like setting at The Gary Residence or a quiet country setting on 25 acres with a pond at Westview Meadows.

Independent Living

At Westview Meadows, residents enjoy the warmth and connection of an intimate community along with the independence and freedom of spacious apartments. You'll feel right at home with our beautiful, serene countryside setting and spectacular mountain views.

Memory Care

Clara's Garden Memory Care at The Gary Residence provides quality care in a state-of-the-art, secure setting for those living with memory loss. Private and semi-private suites add the comforts of home while 24/7 personal supports, nursing oversight, and customized activities provide a high level of care for your loved one — and peace of mind for you!

Both of our beautiful senior living communities offer gracious living, security, and an abundance of amenities, including:

- Full dining services
- Planned activities
- 24/7 emergency response
- On-site conveniences
- Housekeeping and laundry
- Transportation



Westview Meadows
— and —
The Gary Residence

Montpelier's Finest Senior Living Communities

Call today: (802) 223-1068 | Or visit us, online or in person!

The Gary Residence
149 Main St., Montpelier, VT 05602 | thegaryresidence.com

Westview Meadows
171 Westview Meadows Rd., Montpelier, VT 05602 | westviewmeadows.com

Staying Safe While EXERCISING

While people of any age are at risk of injury during an exercise routine, seniors are particularly vulnerable. That may be because of weakening bones and joints, unfamiliarity with new routines or simply overdoing it when starting a new exercise program. Manage your expectations – both as a beginner and as you continue to progress. You'll get stronger as you go, as long as you pay close attention to common issues that may crop up in the meantime.

PROTECT YOURSELF

Discuss your health regimen with a doctor before beginning. Consulting with a trainer may make sense, because they can craft routines that will help keep you safe from pain, injuries or sprains. If you're headed outside,

be aware of the dangers of the sun. The risk of heat-related issues is heightened with physical activity, so take time to rest in a shady place. Protect yourself from burns and lessen your risk of skin cancer by using sunscreen with a rating of SPF 30 or more. Purchase a big, comfortable hat, and the right shoes.

STAY HYDRATED

Proper hydration when exercising is important for everyone, since we lose water at an increased rate through perspiration. Experts say as much as 75 percent of all Americans are living in a chronic state of dehydration. Imagine the increased risks if you're already dehydrated and then begin exercising! So, bring a water bottle along and

take regular breaks to drink. Set a timer if you keep forgetting to hydrate along the way.

BE HEART SMART

Keep a close eye on your heart rate during and after any physical activity. Changes in the amount of oxygen sent to the body through your blood because of overexertion can lead to faintness, sudden exhaustion or even a heart attack. Be aware of conditions associated with aging like high blood pressure. They can become exacerbated by doing too much, particularly early in your routine. Consider using an activity tracker to more closely monitor how your heart is doing. It's OK to push yourself to do more, just not to the point of collapse. Building strength is a marathon, not a sprint.

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ALWAYS OUR PRIORITY**

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Try

CHAIR YOGA

Looking for an innovative approach to maintain your physical fitness?

Yoga fosters strength, awareness and a balance between mind and body. For seniors who are experiencing limited mobility, however, many traditional poses may present a steep challenge – or even a serious health risk.

That's why fitness professionals developed chair yoga, a variant that accommodates these special needs. Chair yoga allows older adults to enjoy many of the same health benefits offered by conventional yoga, but while safely seated.

This form of yoga can aid in pain management while promoting muscle flexibility, improving circulation, lowering blood pressure and helping to alleviate anxiety and stress. Best of all, it's comfortable for seniors at any experience level.

If certain movements extend beyond your current range of motion, instructors will ask that you perform them to the extent that feels comfortable. As your flexibility improves, you will find these movements

becoming increasingly easier to accomplish.

You can explore the potential health benefits of this effective workout for seniors in a group setting or from the comfort of your living room. Here's a look at two chair yoga poses recommended by experts.

EAGLE ARMS

The Eagle Arms stretch can provide relief for those experiencing muscle tension. From your seated position, extend your arms out to the sides as you inhale. When you exhale, bring your arms in front of you, intertwining your right arm beneath your left. Position your hands to simulate a self-hug by gripping your shoulders. After establishing this grip, elevate your elbows and exhale once more. Relax your shoulders, moving them down

and away from your ears, and take several deep breaths while holding this pose.

SEATED MOUNTAIN

To get the benefits of the Seated Mountain pose, you'll need to engage your core while maintaining optimal posture. Begin by taking a deep breath, making sure you are completely relaxed. Sit up straight and extend your spine. Keep your legs positioned at a right angle, with your knees aligned directly above your ankles. As you exhale, gently press down into the chair with the lower part of your tailbone and roll your shoulders down and back. Draw your abdomen in as you breathe out and lift your toes, firmly grounding the four corners of your feet into the floor.



About Social Security

More than 70 million Americans receive payments from Social Security. The program provides retirement, disability, survivor and family benefits for almost every American worker.

Unfortunately, experts say the monthly benefit sometimes isn't enough to pay all of a senior's bills.

ESTIMATE PAYMENTS

It's important to understand — ideally before you retire — how much you'll be getting each month for Social Security. The average Social Security payment for all retired workers was \$1,657 per month in 2022. The Social Security Administration offers a variety of tools to estimate payment, or you can contact a representative at (800) 772-1213.

YOU HAVE OPTIONS

There are some considerations when it comes to Social Security benefits for mar-



ried couples, widows, widowers and former spouses.

Know what you're entitled to and how it may affect the benefits you're eligible to receive. If you worked abroad or had a government job, it may also change your benefits.

WHEN CAN YOU APPLY?

The Social Security Administration says you can apply for the monthly retirement benefit any time between 62-70. The amount you get will be higher the longer you wait to apply, the agency says.

MEDICARE AND SOCIAL SECURITY

At age 65, you're eligible for health care benefits through Medicare. You can sign up for Part A or Part B benefits, both of which run through Social Security. However, the agency warns that the cost of Part B will be taken out of the monthly benefit amount.

TAXES

You may have to pay federal income taxes on Social Security benefits if your combined income (50% of your benefit, plus any other income) exceeds \$25,000 per year filing individually or \$32,000 per year filing jointly. The taxes can be withheld from your payment.

WORK AND SOCIAL SECURITY

Your Social Security benefit may be reduced if you earn more than your earnings limit in a year before full retirement age. After full retirement age, you can earn as much as you like without reducing your benefit.

You may also be eligible for Social Security benefits because of a spouse's work. The amount of that benefit is highest at full retirement age and it doesn't increase if you wait to apply. If your spouse is deceased, you may be eligible for survivor benefits at age 60, or 50 if you are disabled.

Focus on BALANCE

More than a quarter of seniors suffer a fall annually, with sometimes serious consequences.

Anyone is susceptible to a stumble and fall. But these accidents pose more significant risks as we age. Each year, more than 3 million older Americans receive treatment in emergency departments for fall-related injuries.

INCREASED RISK FACTORS

Several factors contribute to the heightened risk of falls among seniors. Age-related declines in vision and foot sensation can impact stability, while issues in the inner ear can lead to balance problems. Adverse effects from medications, inappropriate footwear and fluctuations in blood pressure may also increase the likelihood of a fall. Joint pain, eye or ear disorders and shortness of breath can be key indicators for potential falls, as well.

FALL PREVENTION

Unfortunately, many older adults change their lifestyles simply because they're afraid of falling. They may avoid walking long distances, shopping or certain social activities in the hopes of keeping themselves safe. But being inactive actually increases the chances of a fall. To help mitigate this



risk, add exercises that improve balance and strength to your everyday activity. Any form of exercise when you're moving around will make a huge difference.

TALK TO YOUR DOCTOR

Before starting any new exercise program, however, it's important to consult with a healthcare professional. They'll make key exercise recommendations before clearing you for increased activity. Your doctor takes into account any prescription medications, your history of injury and all related health conditions. In certain instances, they might even adjust your prescriptions. Next, consider consulting with a trainer who can tailor a regimen based on your doctor's guidance.

GETTING STARTED

Simple balance routines provide a great defense against falls by strengthening your core. Walking, swimming and jogging are some of the easiest, most convenient balance exercises — and they help with coordination, too. Easier weight-bearing activities like climbing stairs or walking can slow down osteoporosis, an arthritic disease that weakens your bones. You can try the Sitting to Standing exercise, which promotes stability. Leg raises, done from behind a chair, will strengthen your hips and thighs. Walking heel to toe or standing on one foot helps, too. Even small changes can make a big impact.

Improving **CARDIOVASCULAR HEALTH**

Doctors stress cardiovascular health at every age level, because a focused regimen isn't just helpful to our hearts and lungs. These exercises also improve the sharpness of our minds, help us manage weight, give us more energy, and can reduce the symptoms of anxiety and depression. Unfortunately, experts tell us that 75 percent of older Americans aren't sufficiently active.

That's why seniors are encouraged to take up exercises that improve balance and flexibility like aerobic activities and strength training. With the right exercise plan in place, older adults are seeing marked reductions in age-related morbidity – and they're healthier and happier during their golden years.

HEALTH IMPROVEMENTS

Regular cardio activity like walking can pos-

itively impact blood pressure, lipid profiles, diabetes management, osteoporosis, neurocognitive function and osteoarthritis. Participating in physical activity with others can also improve your emotional health, provide mental support and help reduce feelings of loneliness and depression.

If the weather isn't great, or if you simply prefer to exercise indoors, consider using treadmills or stationary exercise equipment. In time, they'll build the same cardiovascular strength as outdoor or gym workouts. Treadmills offer the flexibility to walk or jog at various inclines and speeds. Stationary bicycles can be adjusted for different resistance levels. Elliptical machines offer a low-impact option that elevates heart rates while protecting those who suffer with joint discomfort.

SOCIAL ENGAGEMENT

Organize a walking club and watch as your wider friend group enjoys significant health improvements. Walking in groups can help with any trepidation you might be feeling about using a new gym or public paths, since there is safety in numbers. Seniors who participate in these groups are more likely to maintain their new exercise routine, as they feel a sense of responsibility toward fellow members.

Whatever regimen you choose, start by dedicating time each day toward enhancing your personal well-being. Before jumping into a new exercise routine, however, create a workout that you can build upon as your cardio levels increase. Start with smaller, enjoyable and effective exercises and then keep building toward positive results.

REDUCING DEBT

The Federal Reserve's Survey of Consumer Finances found that debt in households headed by people 65-74 quadrupled from 1992 to 2022. For those over 75, it increased sevenfold.

“Credit card debt is one of the biggest problems seniors have today,” said Jason Athas, manager of educational programs at Debt Management Credit Counseling Corp., a non-profit that provides debt relief and counseling.

High interest rates, often topping 30%, can cause credit card debt to get out of hand, even if seniors pay more than the minimum payment every month.

CONSOLIDATING DEBT

Consolidating high-interest credit card debt to a lower interest loan is one way to pay off problem-

atic debt. It may be worth a look if there are multiple credit cards with outstanding balances. Debts can be consolidated by using a low- or no-interest balance transfer, a debt consolidation loan, a home equity line of credit or a debt management plan.

MEDICAL DEBT

A common debt for older Americans is unpaid medical bills. Older Americans had nearly \$54 billion in unpaid medical bills in 2020, the National Council on Aging says. Among the four million older adults with medical debt, nearly all said they had health

insurance. So much of that medical debt are things such as copays, deductibles and out-of-network charges.

The NCOA says to regularly review medical bills for errors and ask for itemized bills. Negotiate to try to lower the amount due or ask about financial assistance. Under the Affordable Care Act, nonprofit hospitals must provide free or discounted health care to people struggling to pay medical bills.

USE BENEFITS

Millions of older people are missing out on benefits they're owed, NCOA says. Its

BenefitsCheckUp program (benefitscheckup.org) connects seniors and people with disabilities with benefits programs that can pay for health care, medicine, food, utilities and more. In some locations, seniors may be able to talk to a benefits enrollment specialist to help them see what they qualify for.

Since 2001, nearly 10 million people have used the program to find more than \$42 billion, NCOA says. It is free, confidential and no registration is required. A helpline is in operation Monday through Friday, 8 a.m. to 7 p.m. Eastern Standard Time. Call 800-794-6559.



**Now offering
Memory Care at The
Gary Residence!**

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