



EXERCISE / GRIEF / LIVING LONGER / DOWNSIZING / DIET

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EXERCISE ADVICE

So much of good health comes down to preventive habits.

Movement leads to better health for those of any age, but it's particularly important as we get older.

Discuss any change in your exercise regimen with your doctor first, especially if you suffer from common issues like obesity, heart disease or diabetes.

Medical professionals can make the best recommendations on which exercises and activities are best aligned with your personal needs and goals. They'll also better understand any unique challenges that may come along based on your health history, particularly as you get underway.

TAKE IT EASY

After you've set up a health and fitness plan, it's critically important that you begin slowly. The risk of injury during initial exercise sessions is a concern, especially if you have not been very active in the recent past.

Pick an achievable goal involving short sessions and only moderate activity for your first week. Make sure exercise easily fits into your regular weekly schedule. Pay close attention to how your body reacts as you go through this new regimen. Adjust as needed to your activity. As you grow stronger and more comfortable in the routine, add more repetitions, more time or more miles. Be prepared to continue making key adjustments along the way.

WHAT TO DO

You probably associate exercise with structured gym environments where people are lifting weights or running on a treadmill. But you don't need a health club membership. Any activity that increases your breathing and heart rate is considered exercise. That would include walking fast or dancing, household chores and lawn work.

You don't have to leave the comfort of home to take part in helpful activities like balance exercises or yoga. Even joining your grandchildren in their outdoor games or swim outings is good for your health.

TIME WELL SPENT

Schedule 30 minutes a day for moderate exercise like a brisk walk, recommends the Centers for Disease Control and Prevention. More vigorous exercises like jogging or hiking should make up about 75 minutes of your average week. Schedule muscle-strengthening exercises with weights, resistance bands or heavier household items like filled water bottles at least twice each week, as recommended by Health.gov. If you begin to feel short of breath, notice chest pains or experience any sharp pain, immediately stop and then consult your doctor.

SENIOR FINANCES

There's never been a more critical time to protect your nest egg.



As we move into our senior years, most of us will transition to a fixed income. Be ready by creating a financial framework to provide for an enjoyable and rewarding retirement. You'll also need some savings in case of emergency. With the right planning, you'll have the means to live without worry.

CREATE A PLAN

Retirement can be catastrophically affected if your savings are drained by some unexpected issue or simply by outliving your pre-planned nest egg. Enjoy these years to the fullest by planning ahead. Move investments into lower-risk mutual funds and bonds later in your career, since higher-risk options could be more volatile just when you need access to these funds. Don't focus too intently on any one segment of the mar-

ket. Instead, craft a diverse portfolio while avoiding the tendency to become too conservative. That can have terrible implications if you live long enough to spend it all down. For those who are unsure about creating and maintaining this delicate balance of investments, contact a credentialed financial advisor. They can help you map out things.

CONSIDER STAYING

The traditional retirement age is still considered 65, even though life expectancy has changed a lot over the years. If you're still withdrawing 25 years later, it may not be possible to retire that early and maintain your financial footing. Consider continuing to work, both to help ease the worry of outliving a nest egg but also to bolster your retirement benefit. Social Security and many pension plans offer financial incentives for

retiring later. Others begin a second career or found a startup at an age when seniors used to retire.

SENIOR DISCOUNTS

There are a range of senior discounts and benefits that many people don't take full advantage of, to their financial detriment. Look for state and federal government programs that can help you bolster your savings.

There may be energy-assistance programs in place or property-tax relief initiatives that can help ease regular billing cycles.

Look for senior discounts in everyday settings, from national parks to movie theaters to local stores. There may be special considerations for seniors who are looking to downsize into shared community spaces, too.

GRIEF AND SENIORS

One of the unfortunate realities of aging is loss.

Seniors must contend with feelings of loneliness and grief as friends and family die. It's a process that might become overwhelming. There may also be sadness associated with chronic health issues, the loss of mobility, or distance from loved ones.

The elderly are affected differently by these experiences, according to Psychology Today. The immune system may work less efficiently, and grief has also been linked to depression, heart disease, anxiety, stroke, fearfulness and the development of Alzheimer's disease. Back-to-back losses, which are more common for seniors, can also lead to what's called bereavement overload, doctors say.

Here's how to identify the signs of grief, how to discuss these feelings of loss and activities that can help with the healing process:

KNOW THE SIGNS

Elisabeth Kubler-Ross famously identified the five stages of grief in her 1969 book "On Death and Dying." They are denial (difficulty believing), anger (questioning fairness), bargaining (making a deal with fate), depression (experiencing persistent sadness and an inability to carry out daily activities), and acceptance



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(feeling resolution). It's important to remember, however, that Kubler-Ross' stages might not happen in that exact order. Some seniors simply get stuck or move back and forth between stages. Other signs to look for with those experiencing loss or grief include forgetfulness or

confusion, loss of appetite, irritability, fatigue, difficulty sleeping, guilt, poor concentration, motivation issues, withdrawal and significant weight loss.

TALKING IT OUT

Experts most often recommend talking to trusted friends, family members or a psychologist about grief to work through these emotions, rather than risk a slide into depression. Acknowledging the loss can lead to happy memories from the past, allowing the experience of grief to take on new meaning. Listeners should create open, welcoming spaces for conversation. Everyone experiences these things at their own pace, and they may need time alone, as well.

EXPERT TIPS

For those looking to do something constructive in times of grief, consider eliminating the kind of daily stressors that increase anxiety by cleaning, running errands or preparing meals in advance. Make a scrapbook of photographs and mementos from your time with a lost loved one. Friends and family should make a habit of checking in on those who are experiencing grief, offering help, a shoulder to cry on or companionship as needed.

We're LIVING LONGER

Americans are living healthier, longer-lasting lives thanks to medical advancements and smarter lifestyle choices.



In fact, the percentage of those 65 and older in the U.S. has never been higher. Those numbers are expected to rise to an all-time high of roughly 20 percent of the entire population by 2030, as the trailing edge of the Baby Boomer generation continues into retirement. Life expectancy rates have been trending generally upward for decades, lengthening the so-called “golden years” into something more like “golden decades.” Here’s how to make the most of them:

BEHIND THE NUMBERS

A series of impressive health breakthroughs has been key to the rise in pre-COVID life expectancy, the Centers for Disease Control and Prevention reports. Our ability to deal with infections, treat maladies that once were fatal, protect against viruses,

and more quickly diagnose and address chronic disease led to an incredible decline in deaths among seniors. Scientists and physicians have learned more about the ways our lives are shortened by poor diet and lack of exercise, and now recommend key pathways to healthier living along with helpful prescription aids, if needed. At the same time, safety improvements on our highways, with our food and water, and in the workplace have done a better job of protecting everyone’s health.

ABOVE AVERAGE

Interested in meeting the average life expectancy, and then besting those numbers? Seniors who stick to diets that are low in processed foods, fatty meats and sodium are living healthier, longer lives. We’re also encouraged to eat more vegetables and fruit, while

remaining social. Spending time with family and friends, getting involved with your community, church or a hobby can work in concert to bolster both emotional well-being and health.

REACHING OUT

Of course, living longer doesn’t necessarily translate to being happy. The American Medical Association notes that some seniors still struggle with their personal quality of life. They may suffer from loneliness, nagging pain from arthritis or depression. Simply focusing on a healthier diet, social interactivity and exercise may not be enough to overcome these issues. Get help with your sense of well-being through frank and open conversations with family friends, medical professionals or qualified counselors. Don’t be afraid to reach out if you need help.

DOWNSIZING TIPS

Now that the kids are gone,
it might be time to sell.

The National Association of Realtors notes downsizing as a fast-growing trend among those aged 45 to 64, as rooms or entire floors are vacated by grown children. Leaving a large family home for a smaller place that's easier to maintain might be right for you, too. Here's how.

CREATE A PLAN

Downsizing is not something that happens overnight. In fact, homeowners can begin creating a plan long before they're ready to move. Decluttering will ease the way, while also potentially smoothing the way for your sale. A home with fewer things in it tends to appear much larger. Then settle on where you'll move. You may decide to be closer to your family, or in a favorite vacation destination. Next, decide on the space. Those who value privacy may simply want a smaller detached home. Apartments and townhomes offer an opportunity to let go of maintenance worries.

Discuss your decision with trusted

family and friends, in particular those who will be directly affected. They may have great suggestions to help you decide. Then set reasonable, achievable goals for getting rid of unneeded items, preparing the property for sale and then moving. Start with a move-out date, then plan everything backward from there. Where you'll move could have a direct effect on the timeline, since moving companies will usually need more advance notice for longer routes.

THINK SMALL

Sorting through, selling and giving away items with decades of history behind them may not always be easy – so start slowly. Get rid of any duplicated items, or things

you haven't used in years. Try to stay focused on the future by matching items you plan to keep – including furniture, bedding and kitchen items – with your new place. You're gaining a new future, not simply leaving the past behind.

It can be tempting to put off decisions, perhaps by creating a “maybe” pile, but procrastinating will only make the final decisions more difficult. Avoid all of that subsequent agonizing by making a decision, and sticking with it. Gift a few cherished keepsakes to family and friends, offering personal notes or stories about why they are meaningful. But save the most emotional items for later. Once you're in a rhythm with decluttering, it will be easier to let go of certain things.



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DIET UPDATES

Staying healthy as we age often means changing what we eat.



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The traditional food pyramid has been updated, but USDA recommendations for seniors remain the same: The bulk of our diets should be nutrient-dense. Seniors should also focus on drinking more fluids, and getting more exercise. You may need supplemental help too, depending on particular health issues.

FIBER FOCUS

Fiber found in whole-grain items, brightly colored fruits and dark-color veggies are essential to vitality and digestive health. Limit red meat and sodium, particularly if you have been diagnosed with a heart ailment or high blood pressure. Experts recommend fresh food items, but seniors who are struggling to reach their goals should feel free to take advantage of frozen, canned or dried fruits and vegetables. Dried and canned options are often a better buy, and

have a much longer shelf life. They're also handy in case of a power outage or when traveling.

MORE FLUID

The USDA reminds seniors that your body will tell you when you need water. If you are thirsty, then it's time for more water. Dehydration is a serious concern for seniors, particularly when exercising or doing outside chores. Staying hydrated is important at all times, however, so lower your risk by drinking plenty of fluids. Water is recommended over colas or sugary drinks, which can actually create dehydration since they may be diuretics. Some foods are also a good source of water, including vegetables, lettuce and soups.

TAKING SUPPLEMENTS

The World Health Organization rec-

ommends that seniors get 1,200 mg of calcium per day, which is the equivalent of four cups of milk or fortified orange juice. If you're not getting that much, a supplement may be required. You may have additional nutritional needs as a senior, in particular for vitamin B12 or D. They're also often recommended by doctors for those over 50.

The omega-3 fatty acids found in certain fish, walnuts and flaxseed are also commonly recommended since they reduce inflammation while helping ward off heart disease, cancer and arthritis. Don't begin any regimen of additional vitamins or other supplements without consulting your physician. They may have other recommendations, and they'll also be familiar with any potentially harmful interactions that could occur based on your health and prescribed medicines.



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