



Living **50** *Plus*

APRIL 2017

A Special Supplement to

The Delaware Gazette

The Sunbury News

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How seniors
can preserve
the health of
their brains

Hitting the Road in Retirement

Money-saving
travel tips for
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Eating & Aging

Eat healthy at
50 and beyond

Living 50Plus



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Did you know?

According to the Centers for Disease Control and Prevention, regular physical activity is one of the most important things older adults can do to promote their long-term health. **The CDC recommends that men and women age 65 or older who are generally fit and have no limiting health conditions need at least two hours and 30 minutes of moderate-intensity aerobic activity, such as brisk walking, each week. In addition, such people should perform strength-training activities that work all major muscle groups at least two days per week. While many fit older men and women with no preexisting health conditions are capable of these activities, those able to push themselves a little further can opt for 75 minutes per week of vigorous-intensity aerobic activity, such as jogging or running, combined with the same strength-training regimen. A combination of moderate- and vigorous-intensity aerobic activity coupled with strength training may also provide adequate physical activity for aging men and women. Before beginning a new exercise regimen, men and women should consult with their physicians to discuss any limitations they may have and how to manage those risks while still being physically active.**

Volunteering as an older adult How to find the right fit for your new lifestyle



Many parents feel involving their children in volunteering at an early age can have a profound, long-lasting impact on their kids. But youngsters are not the only ones who can reap great rewards from volunteering, as studies show that men and women at, beyond or approaching retirement age also benefit greatly from volunteer work.

Research from the Corporation for National and Community Service found that more than 20 million older adults contributed in excess of three billion hours of community service time each year from 2011 to 2013. The reasons why older adults volunteer are varied, but in its 2014 survey the AARP's Experience Corps found that 97 percent of its volunteers indicated that their volunteer work with the organization gave them a sense of purpose.

Older adults who want to volunteer but have little or no history with volunteering might not know where to begin with regard to finding the right opportunity. The right fit can make all the difference for volunteers and the people they help, and the following tips might help older adults as they look for an opportunity that best utilizes their skills and experience.

Know your schedule. Older adults who are still working but want to volunteer may have a firm grasp on their schedules, but even retirees should not overestimate how much time they have to volunteer. Before you begin to look for an opportunity, write down your commitments and daily schedule, using this list to determine how much free time you have to volunteer. Some opportunities require greater time commitments than others, so make sure you know just how much time you can devote to an opportunity before signing up.

Give due consideration to your experience. Older adults who have retired or are on the cusp of retirement have a lifetime of experience they can use to help others. Imparting wisdom learned in your professional life can provide a sense of purpose and even make you feel as though you are still actively involved in the industry where you built your professional reputation. But life experience can also prove invaluable in volunteering opportunities. Mentoring programs give volunteers the chance to help young people, and such opportunities can involve more than just offering professional advice.

Don't downplay the significance of certain opportunities. Volunteering opportunities come in many variations, and each is significant in its own right. Coaching a grandchild's soccer team can have as significant an impact on the people you help as other volunteering opportunities. Volunteers offer their time because they have a passion to help others, and that help can be given in a myriad of ways.

Leave time for the rest of your life. Volunteering is a selfless act, and volunteers are the backbone of many successful charitable organizations. But older men and women should leave time for the rest of their lives as well. Retirement should be fulfilling but also include time for recreation, so don't downplay how important hobbies are to you in an attempt to find more time to volunteer. No retiree wants to grow resentful of his or her volunteer work because it leaves little time for other pursuits, so do your best to balance your charitable endeavors with the other things in life that matter to you.

Finding the right volunteer opportunity can make all the difference for older men and women who want to give back to their communities.



3 money-saving travel tips for retirees

Though a transient lifestyle is something few people aspire to during much of their lives, come retirement, the idea of staying in a place for only a short time has more appeal.

According to a 2014 study from the Transamerica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling. Many are succeeding in doing just that, as a study from the luxury travel network Virtuoso found that today's seniors spent an average of just over \$11,000 per year on travel. That was more than any other generation, highlighting just how much older adults like to get out and explore the world.

Retirees who fear they cannot afford to travel can explore the various ways for seniors to cut costs and still satisfy their wanderlust during retirement.

1. Take advantage of age-related discounts.

Some adults prefer to hide their ages, but when it comes time to travel during retirement, honesty is the best policy. Many businesses that cater to travelers offer discounts to seniors. Car rental agencies, hotels, travel agencies, and cruise lines may offer direct discounts to customers 65 and older, while membership in organizations such as AAA and AARP may make seniors eligible for additional discounts. Discounts on lodging and airfare might net the biggest savings, but even discounts on various smaller expenses can add up to big savings.

2. Don't overlook travel agencies.

While many prospective travelers' first instincts are now to visit various travel

websites in an effort to find the most affordable trips, it's important that travelers not overlook travel agencies when planning trips. Travel websites, though a valuable resource, only list the hotels and airlines that agree to be included on their sites. While many participate, some do not, and those that do not may instead work independent of travel websites or partner with travel agencies. Travel agencies have access to the latest information, and many specialize in certain countries, knowing all the attractions visitors to their countries want to see. Travel agencies may offer packages that include admissions to popular attractions, which can be more affordable than planning a trip a la carte.

3. Travel as part of a group.

Group travel may not appeal to everyone, but it should appeal to older, budget-conscious travelers. Retirees who are uncomfortable driving at home will likely be even less comfortable driving in foreign countries where the rules of the road are not the same. Traveling in groups, whether it's with a retirement community, religious organization or another program, can save travelers substantial amounts of money. Many hotels and tourist attractions offer steep discounts for group tours, which can even be arranged through travel agencies. A hidden benefit of signing up for a group tour is the chance to meet new people and develop new relationships with fellow globetrotters.

Many working professionals hope to spend the bulk of their retirement traveling the globe. While such a goal is potentially costly, there are various ways to save and still see the world

Addressing feeling cold often



As people age, many report feeling chilly even when the temperature outside is warm. Studies have shown that older people are more likely to have slightly colder body temperatures than their younger counterparts. Feeling cold can be the result of the natural aging process, or it may be symptomatic of a medical condition. Understanding the reasons behind chilliness can help people take proper action.

Aging adults can feel cold for various reasons. As people age, their metabolisms slow down, leading to decreased energy. During times of low energy output, one can feel cold. The American Geriatric Society Foundation for Health suggests that individuals with slower metabolisms may not produce enough heat from their own bodies to stay warm.

Circulation issues also may be a concern. As people age, the walls of their blood vessels may lose their elasticity, negatively affecting circulation as a result. Vasoreceptors also may no longer be as quick to direct blood vessels in order to constrict to keep body temperature up.

Inadequate fat storage may also be a contributor. Older people generally have less subcutaneous fat stores and muscle mass, both of which can insulate their bodies from cold weather. As a result, they may have trouble regulating body temperature. Exercise and healthy eating may help remedy this situation.

Certain medical conditions or medications

may be to blame, too. SUNY Upstate Medical University offers that some drugs, like beta blockers, can decrease heart rate, which can reduce circulation to the extremities. High cholesterol levels can impair blood flow. Hypothyroidism, or an underperforming thyroid, also can affect a person's ability to regulate body temperature. It's imperative that people speak with their doctors to rule out any medical conditions or medication issues that may be contributing to their feelings of being cold.

The following are some additional steps aging men and women can take to stay warm.

Make sure you are at a healthy weight for your gender and age.

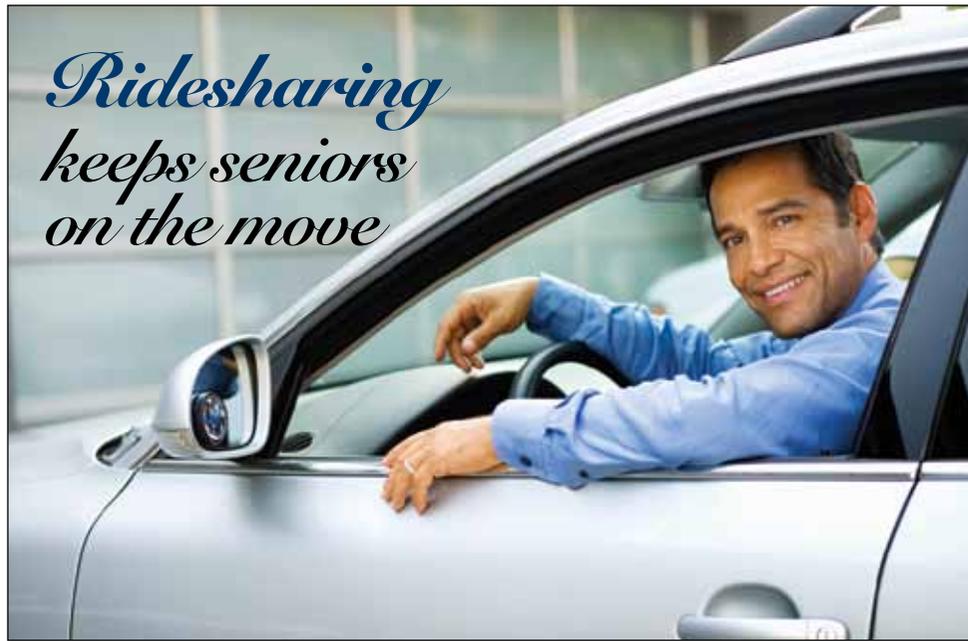
Get the cardiovascular system pumping by exercising more.

Layer clothing until you feel comfortable so that you are not adjusting the thermostat as frequently.

Wear a vest to keep your chest warm to prevent heat being drawn from the extremities. Often the body will sacrifice heat in the hands and feet to keep its core warm.

Invest in wool socks and blankets, as wool will help wick away moisture from the body.

Feeling cold is usually nothing out of the ordinary when a person gets older. Fortunately, there are ways that older men and women can stay warm.



Ridesharing keeps seniors on the move

Using the ability to drive and get around is one of the most challenging aspects of growing older for seniors. This loss of independence can result in loneliness, depression and isolation. Often seniors have

to rely on family to take them places, leaving them at the mercy of a friend or relative's schedule.

Ridesharing services such as Uber, Lyft, Sidecar, and many others can fill the

transportation void for older adults and help them regain their lost independence. Many traditional paratransit services (door-to-door transit, often limited to those over 65 and disabled) may be less convenient than ridesharing services, and it may be challenging to find a company that services rural areas. Plus, reservations may need to be made a day in advance, with limited drop-off locations available. That makes it hard for seniors to make spontaneous plans, again taking away some of their independence. But flexible ridesharing services may provide the flexibility seniors are hoping for.

Connecting with ridesharing services requires only a cursory education in mobile technology. According to a recent report from the Consumer Electronics Association, 46 percent of senior households have smartphones and 40 percent have tablets. Many seniors are becoming more tech-savvy, meaning they have the wherewithal to navigate apps and websites that can connect them with a ride. And if they aren't, a quick primer from a young friend or relative can stoke their confidence.

Before engaging a ridesharing service, seniors should familiarize themselves with how such services work and take steps to ensure their safety.

Many ridesharing services are linked directly to a credit card account.

Passengers should not have to pay in cash. If the driver requests it, this should raise a red flag. Report the driver to the service.

Confirm that the driver matches the profile and the vehicle that was indicated on the ride app. Never get in the car unless there is verification.

Ask for an estimate regarding the cost of the trip and if those costs can increase considerably during the ride. Budget-conscious seniors should avoid services whose rates can fluctuate dramatically after riders get in the vehicle.

Look into Uber ASSIST as another option. Seniors who require a little help to get in and out of the car or those who need wheelchairs or other devices can choose the Uber ASSIST option on their apps. This ensures their driver will be specially trained and is capable of helping with the transfer. New senior ridesharing services, such as Lift Hero in California, are now hitting the market as well.

Ridesharing services are changing the way people get around. While ridesharing might have been designed with millennials in mind, it has become the new go-to for seniors who are not ready to give up their independence.

Make vacations and travel a key component of retirement

When the time comes to bid farewell to conference calls, meetings and daily commutes, retirees have open schedules to fill with whichever activities they choose. Travel is one exciting way to pass the time.

Traveling can be a rewarding prospect for active seniors, particularly those who successfully preplanned for retirement and have the income to fund various excursions. Many seniors, both in the United States and Canada, find that travel tops their to-do lists once they retire. According to *Senior Travel* magazine, new travel options are emerging for newly minted retirees looking for something a little different from the status quo.

The list of destinations retirees have at their disposal is limitless. The following ideas are some of the more popular ways retirees choose to travel.

Road trips rule. Taking to the highways and byways is an excellent way to see the country. Seniors can customize their routes depending on which places they want to visit. RV travel can be as comfortable or as rustic as travelers prefer. Many seniors spend months traveling in their campers, which offer many of the same amenities of home. Campsites and special



RV hook-up sites offer the other necessities of traveling the open road.

Genealogical tourism is popular. People hoping to trace their ancestry and visit their ancestral homelands are one of the fastest-growing travel segments. Visiting an old church in Europe where ancestors were married or buying food from a market in which a great aunt

or uncle once worked leads retirees on many international adventures. Such trips provide travelers with a unique opportunity to understand their roots up close and personal while enjoying some international travel along the way.

Exotic tours can be exciting destinations. History buffs or adventure-seeking couples may be particularly attracted to exotic travel

destinations that are slightly off of the beaten path. Travel tours may take vacationers to destinations such as excavation sites or backpacking through the rainforest. With passport in hand, seniors can go just about anywhere their desires take them.

Enjoy a relaxing seaside trip. A seaside vacation can be the perfect trip for seniors who want to put their feet up and sip some cocktails while watching the waves lap the shores. Many beach resorts offer all-inclusive packages for different age groups. Meals, excursions and hotel rooms can be bundled into one affordable, confusion-free price.

Go cruising. Speaking of all-inclusive vacationing, cruising seems tailor-made for those ages 50 and older because it offers the convenience of accommodations, food, entertainment, and transportation all in one. The various activities offered on the ship mean travelers can find ways to spend their time how they see fit. Cruising couples can opt to spend all of their time on the ship enjoying carefully prepared meals and entertainment or disembark and explore the various ports of call along the way.

Now that they have more free time, retirees can gear up for travel adventures to remember.

Some potentially surprising facts about menopause



Menopause is a process nearly all healthy women will go through naturally. During menopause, women will begin to experience irregular menstrual cycles to the point where menstruation will cease altogether. WebMD states that most women will enter menopause — marked by not having a period for a duration of one year — on or around the age of 50. Some women experience menopause in their 40s, while others experience it closer to 60.

Many women find they are apprehensive about menopause, which is one of the biggest hormonal changes women experience. Difficulty understanding menopause may be fueled by misinformation, including misconceptions about this time of life. Becoming educated about menopause can help women alleviate any anxiety they feel.

Periods largely don't stop overnight.

In many cases, a woman entering menopause will not cease menstruating all at once. According to the North American Menopause Society, ovary fluctuations occur gradually. It can take anywhere from three to five years before menstruation fully ceases. As ovary function fluctuates, so do hormone levels. This leads to periods being closer together or further apart, lighter or heavier.

Weight gain can occur if women let it.

Menopausal women may need to reassess their diets and exercise habits. During menopause, ovaries make fewer sex hormones, and one might experience a hormonal imbalance. As a result, the body may respond by trying to protect itself by storing fat, especially around the waist, hips and thighs. Working with a nutritionist and a doctor may help women develop a plan to maintain healthy weights throughout menopause.

Hormone replacement therapy is an option.

England's National Institute of Health and Care Excellence recently changed its view of hormone replacement therapy, or HRT, which was once deemed dangerous due to the perception that it increased a woman's risk of developing breast cancer. In its review of the evidence, NICE found

Women can get the facts about menopause so they can make smart choices about lifestyle changes and possible treatment options.

that if 1,000 women aged 50 were not undergoing HRT, around 22 would be expected to develop breast cancer over seven years. If the same number were put on combined estrogen and progesterone treatment, there would be around five more cases and the slightly increased risk only lasts as long as women are on the therapy.

Everyone doesn't experience the same symptoms. Many women are prone to hot flashes and mood changes, while others may sail through menopause without noticing much difference. It's an unpredictable time of life, and women should adapt as their symptoms appear.

Intimacy doesn't have to wane. While hormonal changes can affect libido, speaking with a doctor about symptoms, including vaginal dryness, can open up a discussion focusing on solutions.

Be on the lookout for mental symptoms as well. Changes in emotions, memory and concentration during perimenopause and menopause due to sudden shifts in hormones are possible. Be aware that these conditions may be linked to menopause and that they, too, can be managed.

Menopause is an inevitability for women. By removing the mystery, women approaching and entering menopause can get the understanding and relief they need.

Sexual health as one ages



Aging brings about many changes in a person's body. Some of these changes, such as hair becoming gray and/or white, are widely known, while others may come as a surprise to people who have only begun to experience them.

It is normal for sexual desire and other issues affecting intimacy to change as a person ages. However, that doesn't mean that seniors' sex lives need to cease or change dramatically. Remaining open to ideas and continuing to communicate with one's partner can keep couples' relationships going strong well into their golden years.

The National Institute on Aging offers that certain normal physical changes can impact intimacy. These bodily changes may be hormonal. Women who have gone through menopause may discover physical changes to their vaginas, including a shortening and narrowing of this part of the body. Stiffness and less lubrication also may occur in this area, impacting their comfort and enjoyment. As men get older, their ability to have and keep an erection may diminish.

Sexual issues are sometimes a byproduct of illness or certain prescription medications. Chronic pain, arthritis, surgery, and even incontinence also can impede intimacy. These are largely treatable conditions, but patients must be willing to first open a dialogue with their physicians.

Communication

Couples are urged to talk about their intimacy goals. One person may not be fully aware of a partner's desires.

Other issues can be addressed as well. Discuss any discomfort or sexual problems that can affect the relationship. Couples can bring situations to light so they can manage their issues together. This can bring about a mutually

acceptable solution that benefits both partners and prevents one from suffering in silence.

Overall health

Paying attention to overall health can positively impact sexual intimacy. Exercising regularly, eating a healthy diet, drinking plenty of fluids, avoiding tobacco and excessive alcohol consumption, and managing stress in your life can help in your daily life and in the bedroom. Speak with a doctor if a particular medication is impacting your health in a negative way. There may be another, less invasive option you and your physician can explore.

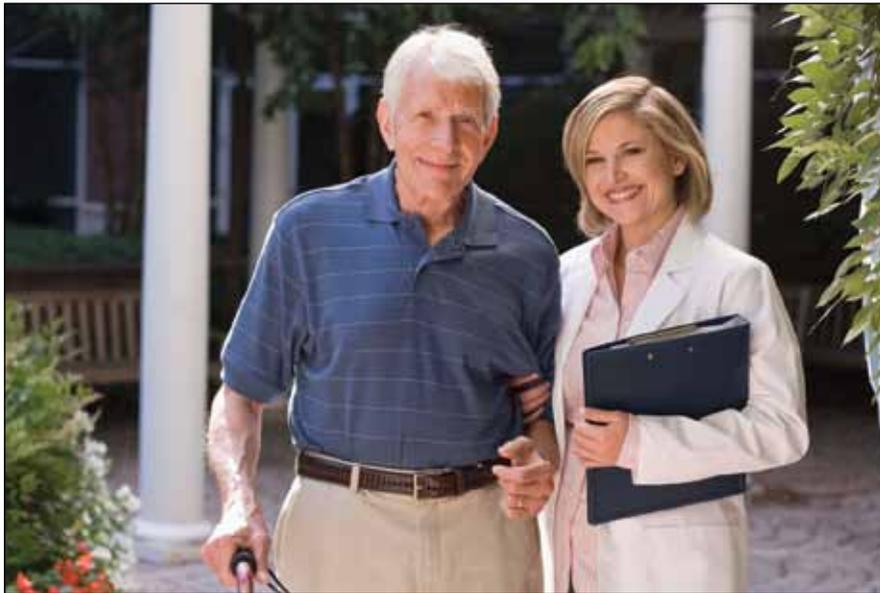
Think creatively

Intimacy is more than just intercourse. Intimacy may include touching, closeness, fantasies, role playing, and much more. The Mayo Clinic says people can help their partners understand what they want from them. Discuss something that seems exciting and find a way to include it in your sex life if both partners are willing.

Play it safe

Seniors who are single can broaden their horizons and resolve to get out and meet new people. However, when the time comes to engage in sexual activity, seniors should be smart about it, regardless of their age. People age 55 years or older account for one-quarter of all Americans living with HIV, reports the Centers for Disease Control and Prevention. In 2013, people age 50 and over constituted more than 27 percent of new AIDS diagnoses. Older adults are also at risk of other sexually transmitted infections. Condoms may seem like something for younger people to worry about, but they're a necessity for older adults as well.

Sexual health is something seniors think about as the years pass. Remaining healthy, engaged and communicative with a spouse or partner can ensure couples enjoy sexual intimacy for as long as possible.



Appointment companions are a smart move

Visits to a physician are just one step people make in an effort to improve their well-being. While it's important that everyone visit their physicians at least once a year for a checkup, seniors may need to see their physicians more frequently than other age groups.

When visiting the doctor, it is easy for anyone to miss important components of what the doctor is saying, and it's just as easy to misunderstand certain instructions or medication information. Seniors who bring companions along to appointments with their physicians can reduce the risk of misunderstanding advice or diagnoses given by their doctors.

Data from *U.S. News and World Report* states that about one-third of seniors still living on their own take a companion with them to their routine doctor's office visits. Companions are typically spouses, but they can include children or other family members as well.

Patients may find there are many advantages to bringing someone along to an appointment. And companions may want to learn more about patients' goals at each appointment prior to going along so they can prepare and know how to help during the appointment.

Listen

People tend to forget at least half of what they hear in the doctor's office, says the Archives of Internal Medicine. This tendency may be increased when patients are nervous about the potential outcome of their visits. Bringing a companion along means that both

people are actively listening. Together, the information they've heard can combine to provide a full account of the visit.

Taking notes

Companions can jot down important notes about the appointment, such as dates and times for follow-up visits, medication advice and any other instructions that may be forgotten once the patient leaves the office. Companions can later translate the jargon-heavy language of a physician into an understandable language the patient can fully understand.

Medical history

Sometimes a companion can be a useful resource, calling a doctor's attention to a patient's prior hospitalizations and illnesses. Companions can even call attention to any medications the patient is currently taking.

Serving as an advocate

Very often a companion can operate as a patient advocate, clarifying questions or getting further information out of a doctor if the patient is hesitant to ask. If the information isn't clear, the companion can raise red flags or ask to have the instructions put in a different light.

Translation

Sometimes patients need companions who speak their native languages when their physicians do not.

People are learning that bringing a family member or friend along to doctors' appointments can be a smart way to make the most of doctor/patient interactions.



Did you know?

According to the National Osteoporosis Foundation, certain factors make women more likely than men to develop osteoporosis, a bone disease that occurs when the body loses too much bone, produces too little bone or both. One such factor is that women tend to have smaller, thinner bones than men. Another reason women are more vulnerable to osteoporosis than men concerns the hormone estrogen. **Estrogen is a hormone in women that serves many functions, one of which includes protecting bones.** Production of estrogen decreases sharply when women reach menopause, the period in a woman's life when she ceases menstruating. The National Institute on Aging notes that the average woman has her final period at age 51. **Once women reach menopause, the accompanying decline in estrogen production can cause bone loss. This is one reason why women's risk for osteoporosis increases after menopause and why recommended intake of calcium and vitamin D, both of which can help women prevent osteoporosis, is different for women age 50 and below than it is for women age 51 and older.**

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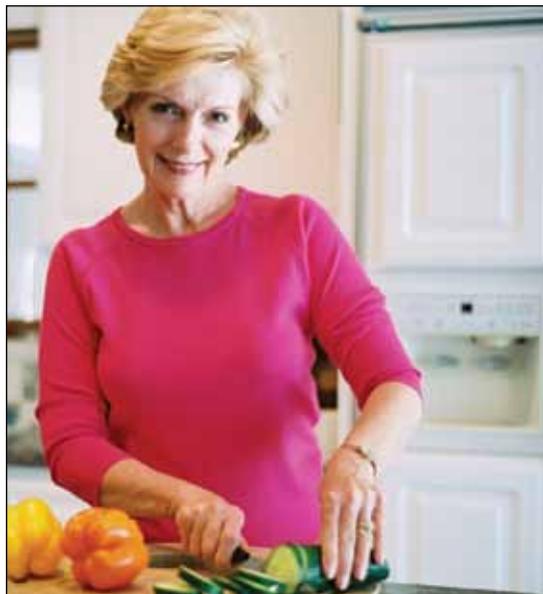
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- Somewhat active: 1,800 calories
- Active lifestyle: between 2,000 and 2,200 calories

Men

- Not physically active: 2,000 calories
- Somewhat active: between 2,200 and 2,400 calories
- Active lifestyle: between 2,400 and 2,800 calories

A balanced diet is an integral element of a healthy lifestyle for men, women and children alike. But while kids and young adults might be able to get away with an extra cheeseburger here or there, men and women approaching 50 have less leeway.

According to the National Institute on Aging, simply counting calories without regard for the foods being consumed is not enough for men and women 50 and older to maintain their long-term health. Rather, the NIA emphasizes the importance of choosing low-calorie foods that have a lot of the nutrients the body needs.

But counting calories can be an effective and simple way to maintain a healthy weight, provided those calories are coming from nutrient-rich foods. The NIA advises men and women over 50 adhere to the following daily calorie intake recommendations as they attempt to stay healthy into their golden years. When choosing foods to eat, the NIA recommends eating many different colors and types of vegetables and fruits. Phytochemicals are substances that occur naturally in plants, and there are thousands of these substances offering various benefits. The Produce for Better Health Foundation notes that a varied, colorful diet incorporates lots of different types of phytochemicals, which the PBH says have disease-preventing properties.

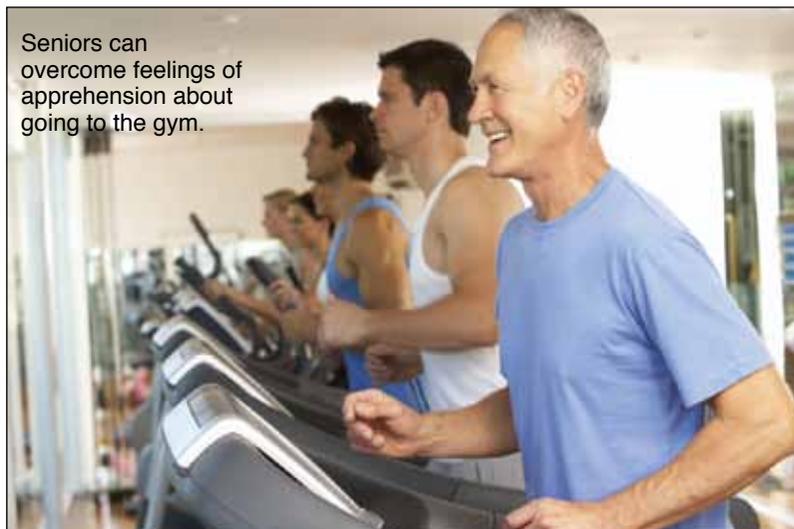
The NIA also advises that men and women

over 50 make sure at least half the grains in their diets are whole grains. Numerous studies have discovered the various benefits of whole grains, which are loaded with protein, fiber, antioxidants and other nutrients. Whole grains have been shown to reduce the risk for diseases such as type 2 diabetes, heart disease and some types of cancer.

Another potential hurdle men and women over 50 may encounter is a change in their sense of smell and taste. A person's sense of smell may fade with age, and because smell and taste are so closely related, foods enjoyed for years may no longer tantalize the taste buds. That can be problematic, as many people instinctually add more salt to foods they find bland. According to the U.S. Office of Disease Prevention and Health Promotion, older adults should consume no more than 1,500 milligrams of sodium per day. That equates to roughly 3/4 teaspoon of salt. Older men and women should resist the temptation to use salt to add flavor to foods, instead opting for healthy foods that they can still smell and taste. In addition, men and women should mention any loss of their sense of smell to their physicians, as such a loss may indicate the presence of Parkinson's disease or Alzheimer's disease.

Maintaining a healthy diet after 50 may require some hard work and discipline. But the long-term benefits of a healthy diet make the extra effort well worth it.

Seniors can overcome feelings of apprehension about going to the gym.



Older adults can overcome gym intimidation

Regular exercise and a nutritious diet are two of the best things seniors can do to maintain their health. Exercise can delay or prevent many of the health problems associated with aging, including weak bones and feelings of fatigue.

The Centers for Disease Control and Prevention says a person age 65 or older who is generally fit with no limiting health conditions should try to get two hours and 30 minutes of moderate-intensity aerobic activity per week, while also including weight training and muscle-strengthening activities in their routines on two or more days a week.

Individuals often find that gyms have the array of fitness equipment they need to stay healthy. But many people, including older men and women who have not exercised in some time, may be hesitant to join a gym for fear of intimidation. Some seniors may avoid machines and classes believing they will not use the apparatus properly, or that they will be judged by other gym members. Some seniors may feel like gyms do not cater to their older clientele, creating an atmosphere that is dominated by younger members and loud music.

Such misconceptions are often unfounded, as many gyms welcome older members with open arms. But even if seniors find gyms intimidating, they should still sign up for memberships. In such situations, the following tips can help seniors shed their fears and adapt to their new gyms.

Start the process slowly. Shop around for a gym that makes you feel comfortable. Get fully informed about which classes are

offered, and the benefits, if any, afforded to older members.

Get a doctor's go-ahead. Make sure to clear exercise and gym membership with your doctor prior to purchasing a membership. He or she also may have a list of gyms where fellow senior patients have memberships.

Build up gradually. Begin with exercises you feel comfortable performing. Spend time walking on the treadmill while observing other gym members. Tour the circuit of machines and other equipment. Find out if you can sample a class to see if it might be a good fit.

Find a gym buddy. Working out with a partner in your age group may encourage you to keep going to the gym and increase your comfort level. You each can offer support and enjoy a good laugh through the learning process.

Don't get discouraged. Anyone working out for the first time, regardless of age, will feel somewhat out of place until exercise becomes part of a routine. Give it some time before throwing in the towel. Once you catch on, you may discover you enjoy working out.

Choose a senior-friendly gym. Some gyms cater to senior members. They may offer "SilverSneakers" classes at their facility. Other niche gyms may only accept members of a certain age group. Investigate these gyms if working out with a younger crowd is proving too great a deterrent.

Fitness is important for healthy seniors. It can prolong life, help seniors maintain healthy weights and reduce their risk of injury.

Get the facts on life insurance policies

Few people want to face their own mortality when they are in the prime of their lives. However, thinking ahead and making advanced plans can save family members considerable heartache.

Life insurance policies can help men and women make things easier for their spouses, children or siblings. Life insurance provides financial security in the event of a person's death. Such insurance is a key element of estate planning and something all adults must consider.

It's smart to purchase life insurance at a relatively young age because the cost can be lower. Some people put off the process because it can be overwhelming. But *Forbes* magazine advises that once a person does a little research and learns the terminology associated with life insurance, choosing a policy is not so difficult.

Determine the amount of insurance you will need. Make a list of expected expenses after you pass away. These may include any residual mortgage payments, school tuitions, automotive payments, or funeral expenses. In addition, approximate how much your family will need to live comfortably in your absence. Online calculators can help determine life insurance coverage needs. The New York Life Insurance Company says a quick way to figure out how much

coverage you may need is to take your annual salary and multiply it by eight.

Decide on the type of policy. Life insurance policies come in two broad categories: term and whole life. Term life insurance may be less expensive upfront, as it only provides coverage for a set number of years. It will only pay out if the policy holder dies during this "term." Whole life insurance, also called "cash value," usually costs more, but accumulates a cash value that can be borrowed against, and it pays out whenever a person passes away.

Choose among reputable companies. You want to ensure the life insurance company you pick will be around for years and has a strong reputation, so give ample consideration to each company you explore before making a final decision.

Know the waiting period. Many policies establish a period of time on policies wherein there is very little cash-out value and the company will not pay out the full death benefit. This may be a year or two after opening the policy. Discuss this information with the insurance agent.

Life insurance can be a smart financial choice, helping men and women rest easy that their families will want for nothing in the wake of their deaths.



Seniors and exercise: Tips to avoid injuries, get healthy



Exercise is an important component of a healthy lifestyle. Daily exercise can improve mood, promote an active lifestyle and reduce a person's risk for a host of ailments, including diabetes and heart disease.

Despite the importance of exercise, many people live sedentary lifestyles into their golden years. Seniors who want to embrace a healthier way of life and get more physically active should first consult with their physicians before beginning an exercise regimen. Certain medications may limit just how far seniors can push themselves, while preexisting conditions may make specific types of exercise off limits. After discussing their limitations with their physicians and developing a safe exercise routine, seniors can heed the following tips to avoid injury but still get healthy.

Pick a partner. Whether it's a spouse or a friend who is physically active or wants to be, try exercising with a partner, at least initially. Doing so can provide the motivation you need and partners can serve as safety nets should you need assistance completing an exercise or suffer an injury and require medical attention. Personal trainers can serve as your partner, and many gyms offer discounts to seniors on personal training services.

Start slowly. Seniors who have not been physically active for some time should take a gradual approach to exercise.

Instead of heading right for the treadmill, exercise bike or elliptical machine, start walking every day. When it rains, find a treadmill you can walk on. The American Academy of Orthopaedic Surgeons recommends seniors begin by determining how many steps they can take in a day and then gradually working toward 10,000 to 15,000 steps per day. Utilize step counting apps on your smartphone to track your progress. Apply the same slow approach to strength training exercises, lifting only very light weights at first before gradually increasing weight as your body acclimates to the exercises.

Stretch. Bodies that have been inactive for lengthy periods of time are inflexible, and lack of flexibility increases your risk for injury. The AAOS recommends that seniors warm up their bodies before stretching with five to 10 minutes of low-intensity activity such as walking. Then stretch gently, remembering to relax and breathe during each stretch.

Switch things up. When strength training, do not work the same muscle group two days in a row. Muscles need time to recover. If you prefer circuit strength training where you exercise various muscle groups in one day, do not strength train on back-to-back days, leaving at least one day in between strength training sessions so muscles have ample time to recover.



Some benefits of growing older

Many people are quick to think of growing older in a negative light. Although there certainly are some side effects of aging that one may wish to avoid, people may find that the benefits of growing older outweigh the negatives.

Seniors are a rapidly growing segment of the population. In the United States, the Administration on Aging states that the older population — persons 65 years or older — numbered 46.2 million in 2014 (the latest year for which data is available). Statistics Canada reports that, in July 2015, estimates indicated that there were more persons aged 65 years and older in Canada than children aged 0 to 14 years for the first time in the country's history. Nearly one in six Canadians (16.1%) was at least 65 years old.

With so many people living longer, it's time to celebrate the perks of getting older rather than the drawbacks. Here are some great benefits to growing old.

Higher self-esteem: The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher self-esteem climbs. Qualities like self-control and altruism can contribute to happiness.

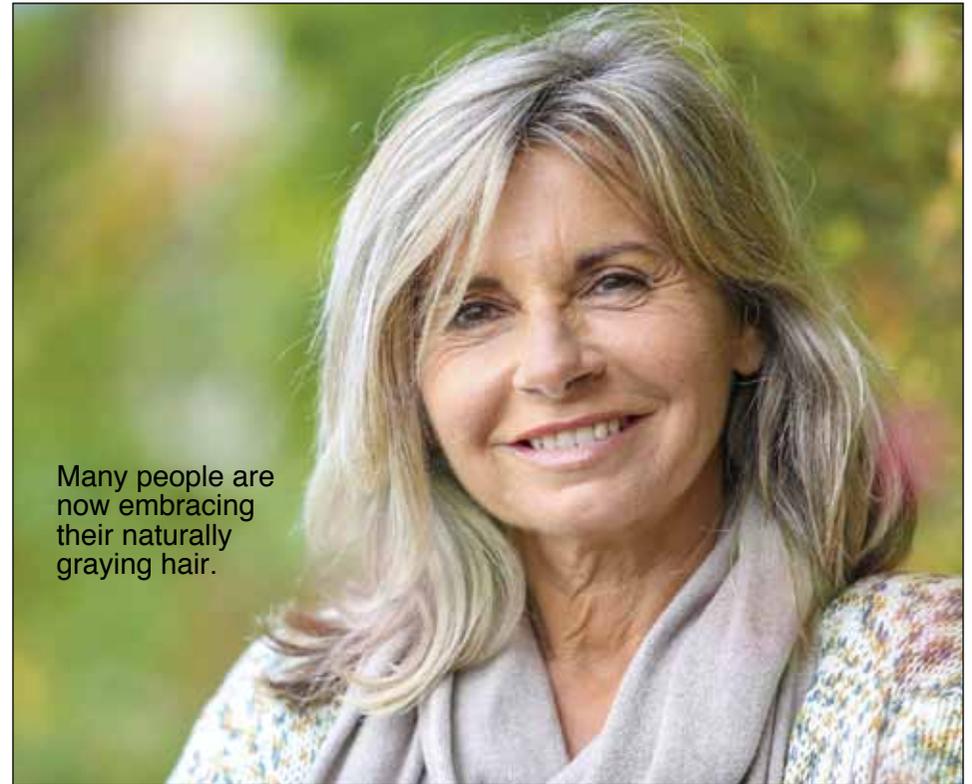
Financial perks: Seniors are entitled to discounts on meals, museum entry fees,

movies, and other entertainment if they're willing to disclose their ages. Discounts are available through an array of venues if one speaks up. Seniors also can enjoy travel perks, with slashed prices on resorts, plane tickets and more. The U.S. National Park Service offers citizens age 62 and older lifetime passes to more than 2,000 federal recreation sites for just \$10 in person (\$20 online or via mail).

Reasoning and problem-solving skills: Brain scans reveal that older adults are more likely to use both hemispheres of their brains simultaneously — something called bilateralization. This can sharpen reasoning skills. For example, in a University of Illinois study, older air traffic controllers excelled at their cognitively taxing jobs, despite some losses in short-term memory and visual spatial processing. Older controllers proved to be experts at navigating, juggling multiple aircrafts simultaneously and avoiding collisions.

Less stress: As people grow older, they are able to differentiate their needs from wants and focus on more important goals. This can alleviate worry over things that are beyond one's control. Seniors may realize how little the opinions of others truly mean in the larger picture, thereby feeling less stress about what others think of them.

Growing older may involve gray hair or wrinkling skin, but there are many positive things associated with aging.



Many people are now embracing their naturally graying hair.

Grow gray hair out gracefully

For some people, gray hair comes with age. Both men and women have spent much time, money and energy covering their gray heads of hair with various hair dyes. But now there's a growing trend among people with gray hair to embrace the gray.

Gray hair — especially hair close to the temples — tends to be coarser and more resistant to absorbing hair color than other hair. It can be difficult to cover the gray hairs, and then once it is dyed, gray hair may end up showing through prematurely. As a result, many men and women have discovered it is more cost-effective to embrace their gray hair.

Just like any other hair change, whether growing out a short hairstyle or growing out bangs, it can take time to adjust to a head full of gray hair.

Prepare mentally for gray hair. Hair does not generally turn gray overnight. Therefore, people must expect to live with the gradual change and insecurities that arise as hair starts to turn gray. This requires a certain measure of strength and perseverance. Some may even desire to give up on the process altogether by coloring their hair or, for men, shaving their heads. But sticking

it out allows adults to maintain their natural hair, and many men and women even like their hair once it turns gray.

Work with a stylist. Hair colorists and stylists can make the transition to gray hair a bit easier. With careful placement of highlights, stylists can blur the lines of the graying hair from the other colors. A good stylist also may be able to suggest a cut that will draw attention away from graying roots.

Consider a major haircut. Sometimes the process can be sped along with a dramatic hair cut that removes much of the dead ends and hair that has not yet turned gray.

Stop using color-care shampoos. Certain shampoos are designed to lock color in place. Those who want to go gray can use regular shampoos or clarifying shampoos that strip old hair dye from the hair shaft. Switch over to a toning shampoo that leaves a bit of pigment to counteract brassiness in gray hair.

Consider a makeup swap, too. Transition makeup color to give the face a warmer, rosier glow. Avoid dark eye shadows, which can wash out a complexion.

With a few simple techniques, men and women can naturally transition to gray hair.

How seniors can preserve their brains



Physical activity and proper diet and nutrition can help people age 50 and older maintain their physical health. But there are also ways aging men and women can preserve brain health in an effort to prevent or delay the cognitive decline that affects millions of seniors across the globe.

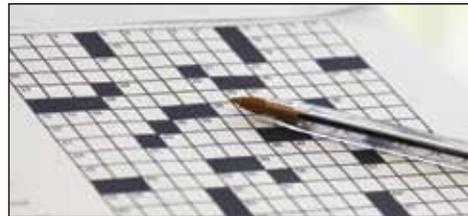
It's easy to overlook the importance of keeping the brain healthy. However, a decline in brain function can result in poor concentration, memory loss and a host of other issues. Sometimes, by the time symptoms present themselves, it may be too late to reverse any damage.

Research suggests that a combination of nutrition and mental, social and physical activities may have a greater impact with regard to maintaining and improving brain health than any single activity. Harvard Medical School also states that volunteering, caring for others and pursuing hobbies may benefit the brains of older adults.

A study published in the *Archives of General Psychiatry* found participants who reported higher levels of purpose in life exhibited superior cognitive function despite the accumulation of abnormal protein depositions (amyloid plaques and neurofibrillary tangles) in the brain, a hallmark of Alzheimer's disease. Having a purpose also may help those who do not have Alzheimer's disease.

In addition to the suggestions mentioned above, those who want to boost brain health can consider these strategies.

Start exercising the brain early on. A study published in 2012 in the *British Medical Journal* examined cognitive function in people ages 45 to 70. Researchers found evidence of cognitive decline in the 45-year-old participants as well as the older participants. It's never too early to put a brain health plan into motion.



Doing jigsaw and crossword puzzles can keep the brain sharp.

Read more books. Reading can open individuals up to new vocabulary and scenarios that promote a stronger brain and recall ability. Enrolling in an education course at a local college, community center or online also may be beneficial.

Hit the gym. Several studies suggest an association between physical activity and reduced risk of cognitive decline. This could be because exercise elevates heart rate, which pumps more blood to the brain and body.

Supplement with DHA. DHA is an omega-3 fatty acid that is dominant in the brain. Adhere to a Mediterranean diet, which is generally high in natural sources of omega-3, including fish and mono-unsaturated fats from olives, olive oil, nuts and seeds. Supplements also may help, but individuals should consult with their doctors about which products to take.

Challenge the mind. Men and women can engage in challenging activities that stray from their routines. Puzzles, strategic games, jigsaw puzzles, or difficult hobbies can benefit the brain.

Keep a close-knit group of friends. Regular conversation and social interaction is a key component of any brain health wellness plan.

Slowing cognitive decline and promoting greater brain health should be a priority for adults of all ages.

Adopting a dog or cat later in life



Companion animals bring great joy to their owners. The unconditional love cats and dogs provide appeals to people of all ages. While many people associate pets with kids who can't wait to welcome the first cat or dog into their homes, pets can benefit aging men and women as well.

It's not uncommon for seniors to feel lonely or depressed when they retire, their children move away or they lose a spouse or close friend or friends. The American Humane Society states that studies show pets help seniors overcome loneliness and depression by providing affection, company and entertainment. Pets also provide much-needed mental stimulation, and many pet owners find their pets help them become more physically active as well.

Seniors who adopt pets may also feel a sense of purpose when helping animals who may not have anywhere to live. This is particularly true of older companion animals, which many young families are understandably hesitant to adopt. Mature pets might be an ideal fit for seniors. When seniors are looking to adopt a pet, there are

various reasons why older pets or particular animals might be the perfect fit for them.

- **Adult pets may already be house trained, saving seniors the trouble and effort of training them.**
- **Seniors may find cats fit their lifestyles more than dogs, as cats are less active and do not need to be walked or played with as much as dogs.** Cats also are small and easily maneuverable, meaning even seniors who have arthritis or other physical limitations can easily care for cats. Many cats are also content to spend long periods of time sleeping on their owners' laps.
- **Small dogs that can be active within the house might be a good idea as well, especially for seniors with mobility issues.** They're also easily transported to and from vet appointments.

It's important that seniors carefully weigh the benefits of adopting a pet against any limitations they may have. Having a backup plan for care is advantageous as well. Seniors should not adopt a pet if they anticipate frequent travel or medical care that requires they be away from home for long periods of time.

What is a silent stroke?

The brain is a complex organ responsible for controlling many different bodily functions. When working at optimal capacity, the brain is a wonder to behold. When illness or trauma affects the brain, various parts of the body may not work as they should.

One of the more devastating things that can affect the brain is stroke. Stroke describes a sudden stoppage of blood from reaching the brain. Harvard Medical School states that if a large number of brain cells are starved of blood supply, they can die. With their demise, a person's memory and ability to speak and move can be compromised.

While many strokes come on suddenly, certain factors may indicate a person is at risk. Such factors may include prior heart attacks, genetics, high blood pressure, smoking, or a prior stroke. However, in a particular type of stroke — a "silent stroke" — symptoms are far more subtle and difficult to spot.

Silent cerebral infarction, often referred to as "SCI" or "silent stroke," is a brain injury likely caused by a blood clot interrupting blood flow to the brain, offers the American Stroke Association. Silent strokes increase risk for other strokes and can be a sign of progressive brain damage. A silent stroke is typically only noticed as a side component of an MRI of the brain. Many times patients do not recall having a stroke and never felt any symptoms. Silent strokes should not be mistaken for mini-strokes. Mini-stroke is a brief but discrete and memorable event, with symptoms appearing for a few minutes or a few hours.

According to a study on silent stroke titled

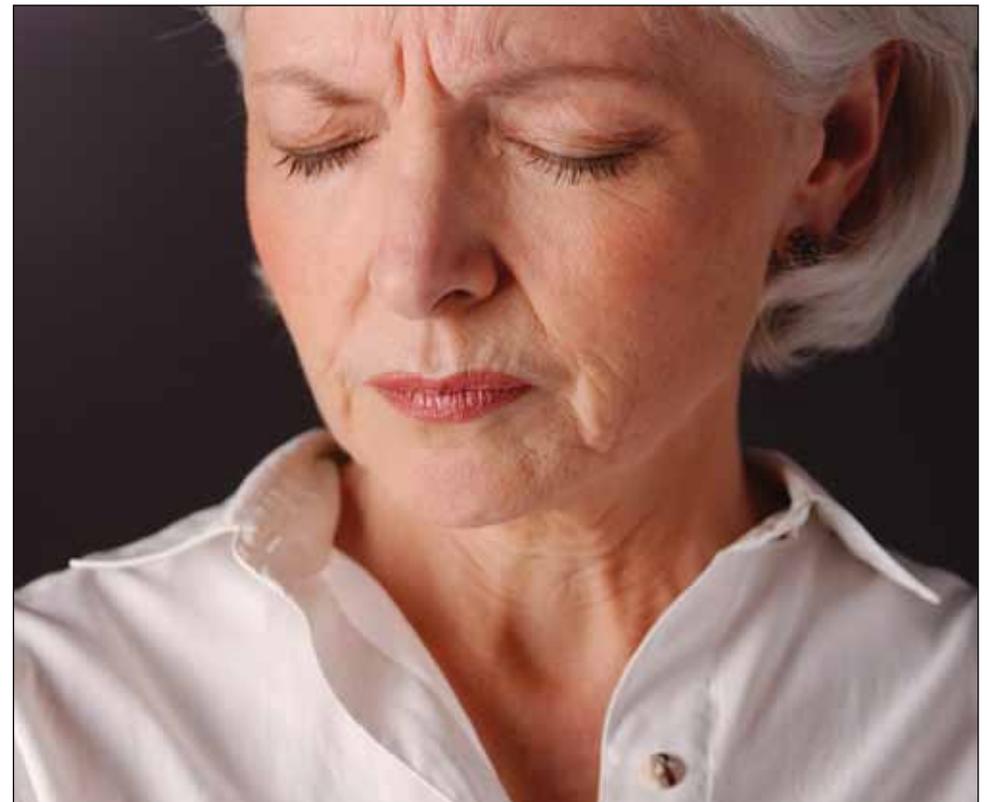
"Functional and Cognitive Consequences of Silent Stroke Discovered Using Brain Magnetic Resonance Imaging in an Elderly Population" and published in the *Journal of the American Geriatrics Society*, silent strokes are quite common and can have serious consequences. Researchers have found that silent stroke is associated with impairments in tests of cognitive function rather than movement-oriented performance tests like rising from a chair. Almost 50 percent of studied silent strokes affected frontal circuit components of the brain, such as the frontal cortex, basal ganglia and thalamus. Lesions in these brain structures compromised executive functions and were related to vascular dementia. Another study showed associations between silent stroke and visual field deficits, weakness in walking on heels, history of memory loss, migraines, and lower scores in cognitive function tests.

The "silent" part of a silent stroke also refers to the areas of the brain that the stroke affects. Experts at Harvard Medical School explain that, during a silent stroke, an interruption in blood flow destroys areas of cells in a part of the brain that is "silent," meaning that it doesn't control any vital functions. Researchers say that, over time, the damage from silent strokes can accumulate, leading to more and more problems with memory. Collectively, silent strokes become silent no longer.

There are certain ways to reduce the risk of any type of stroke. These include:

- managing high blood pressure and high cholesterol levels
- quitting smoking
- reducing the risk of diabetes and effectively treat the condition if it is present
- losing weight to prevent obesity
- exercising and avoid a sedentary lifestyle
- taking a low-dose aspirin or a drug that prevents blood clots.

Silent strokes largely go unrecognized but can lead to significant brain injury. Getting the facts can help men and women reduce their risk for silent stroke.



Silent stroke may not exhibit any symptoms, making it more difficult to detect.

The Delaware County Veterans Service Commission exists to provide the following services to qualified veterans and their dependents:

- Assistance in making application for benefits administered by the Department of Veterans Affairs (VA). These benefits include VA Health Care, Service Connected Disability, VA Pension and many other valuable benefits. Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions.
- Emergency financial assistance (through the Delaware County Veterans Service Commission). This is usually in the form of utility, food and rent payments on behalf of the veteran. Assistance is available for other emergencies on a case-by-case basis.
- Information and guidance in obtaining aid from various federal, state and local organizations.
- Referrals to other agencies for assistance as determined by counseling.
- Assistance with dependents applications for benefits upon the death of the veteran.
- Assistance with other matters as is possible based on the need of the claimant.



Please call 740-833-2010 if you have any questions.



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