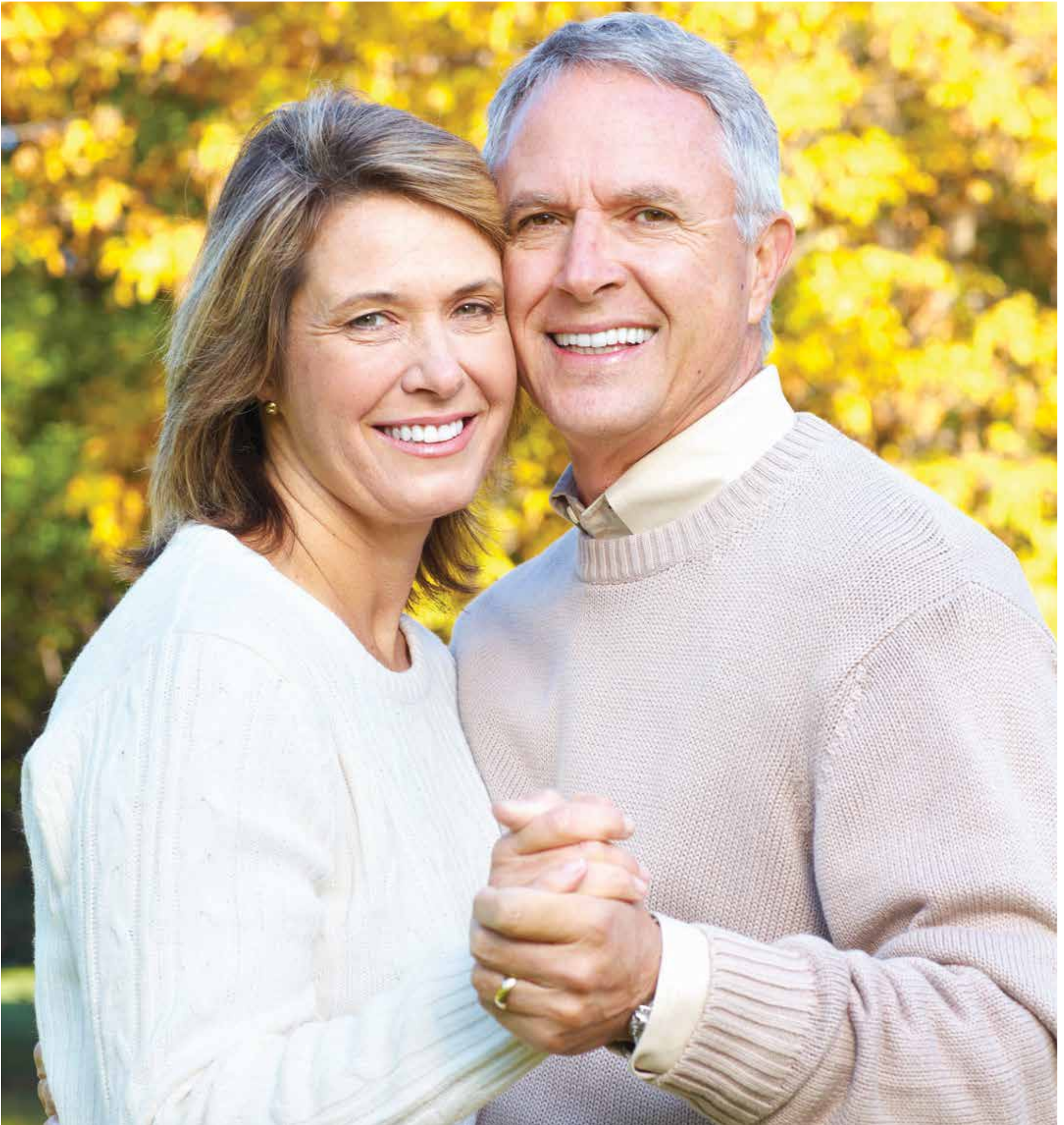


Senior Living



Branch Out with New Skills

The old saying about old dogs and new tricks simply isn't true. In fact, leaving everyday work schedules behind offers lots of free time to learn new skills — and it's never been easier to do.

TAKE A CLASS

Leisure classes offer a fun, engaging environment for seniors to try something different, and they're often offered very close to home. Check with local universities, colleges and community colleges to find out more about what's offered and when. There is typically a small registration fee, with courses on a wide range of topics. Interested in taking up a musical instrument, cooking, wine or travel? This is your chance to dive in. You can also increase your financial literacy, explore a different hobby or try out yoga. Lifelong Learning Institutes also offer stress-free classes at more than 120 locations across the nation. They operate with non-profit funding in all 50 states and Washington, D.C. There's no homework — and no tests!

GATHER WITH OTHERS

Visit a local Council on Aging to find out more about sponsored events. They'll also



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have programs focusing on hobbies and skills, as well as health-focused offerings for those living with things like diabetes, balance problems or fitness concerns. Seniors on select Medicare plans are eligible for SilverSneakers, a wellness program held at tens of thousands of fitness centers across the nation. SilverSneakers also offers cer-

tain health discounts. Too busy or have specific health concerns? Look for virtual classes if you can't make in-person meetings, and continue building a sense of community right from home.

HEAD TO THE PARK

Many city and county parks and recreation departments offer senior programming,

often with a focus on health and fitness. Look around and you'll find plenty of low- or no-cost classes designed especially for seniors. That may include everything from educational seminars, group activities and workshops to wellness classes and art activities. Learn a new language, a new dance, a new card game or a new sports activity. Some

parks and recreation departments even sponsor active-adult travel programs, with monthly single-day and longer seasonal trips. Affiliated clubs may meet at local community centers, churches, and senior facilities, and play host to a range of sponsored activities like games, featured speakers, community service projects and other special events.

Get Ahead of Financial Worries

Retirement offers us more time to spend with friends and family, to dive into hobbies and to explore the world around us.

Don't waste this opportunity by spending time worried about money. There are several ways to ensure that your retirement savings lasts.

SKIP THE STOCK MARKET

Retiring can be very stressful if your income is tied solely to an often-volatile stock market. Every dollar counts in retirement, in particular if you have plans to leave the legacy of an inheritance to your loved ones. That's why annuities now play such a foundational role in retirement planning. You'll have a guaranteed income stream, no matter what's going on with Wall Street. They are essentially insurance products, and you can select either fixed or variable options. The annuity is purchased upfront, then earns a consistent return on investment over an agreed-upon period. As long as the issuing company remains in business, the annuity is secure. So, doing your homework in advance is critical. There are also penalties if you want earlier access to your investment, meaning your funds are locked away.



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START A SECOND CAREER

Just because you've retired doesn't mean that you have to stop working.

Many retirees leap at the opportunity to begin a second career, usually on a part-time basis.

This might mean working in a field that's similar or

related to your former career, or in something else that always interested you.

Whichever direction you take, having access to this additional income will keep you from delving into your savings — and you'll remain engaged with life. That's a win-win situation, especially for seniors.

SEEK OUT SOUND ADVICE

Another important way to get the most out of your retirement funds is to get good advice from a pro about money management and investing. Ask friends and family for recommendations, and check online ratings and comments on local financial advisors. Find two or

three with a great reputation in your area, and make sure they have all required certifications. Meet with more than one before deciding, making sure that they'll offer options based on your individual needs — rather than simply pressuring you to buy a specific, one-size-fits-all product. Avoid anyone who gives you a hard sell.

Dating: Get Back Out There

If you find yourself single as a senior, there are several important factors to take into consideration. You'll want to be selective, safe and supportive throughout the entire process.

Many things might have changed since the last time you were dating — including big advances in technology. But you don't have to rely on the internet, if that's not in your comfort zone. Consider volunteering, taking a class or joining a club or church.

With the right preparation, focus and understanding you can find love again.

BE SELECTIVE

One of the benefits of growing older is knowing yourself and your own personal needs. At this point in life, you're not just looking for a date; you're looking for the right person. Make a list of attributes that you'd like from a new partner, everything from their hobbies and favorite foods to personality traits and physical attributes. Then look for people who sync up with your list. They don't have to be a perfect match, but the more things you can check off, the better your chances. If a date doesn't quite work, remember to continue to refine



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the list as you move forward.

BE SAFE

Don't go out on a date without doing a simple internet search of your potential partner — or ask a tech-savvy family member or friend to help. Beware if someone asks you for money, particularly early on. These “sudden” personal issues are often simply scams. If you

use a dating app, avoid profiles that only have one picture and no biographical information. Don't give out your phone number to people on the internet. Immediately report any offensive behavior to the site-management team, including harassing or threatening messages and requests for financial assistance. Only meet in well-lit, crowded places and make

sure others know where you are and when you expect to return.

BE SUPPORTIVE

Age brings experience, but not all experience is positive. Remember that the people you meet may be carrying memories of something traumatic, including a divorce or the death of a loved one. You may have

some of the same issues. This can provide a source of comfort and understanding when two people meet, but it might also lead to issues with self-confidence. Dating as a senior might require more time to sort through these complex feelings. In some cases, one partner or the other might even need more time to heal before dating seriously again.

Lower Your Risk of Stroke

Most victims of a stroke are 65 and older, with a rate of around 70% cited in multiple national surveys.

Some factors, like family history, are beyond your control. But we can cut down our chances with a few simple lifestyle changes.

KNOW THE SIGNS

There are some specific signs that indicate a stroke, so remain vigilant. Look for a sudden inability to speak coherently, and weakness or numbness in a leg, arm or face — in particular on only one side. The National Institutes on Aging also recommends monitoring for sudden vision problems, or a severe headache that happens for unknown reasons. If these symptoms are confirmed, you should immediately call 911. Time is of the essence. The faster lifesaving help arrives for the victim, the lesser the stroke's impact.

FAMILY HISTORY

Unfortunately, genetics play a role, as some people are simply more predisposed to have a stroke. The same is true of some forms of heart disease and sickle-cell issues. So, familiarize yourself with your personal family history and any health issues they've dealt with in order to better understand your risks. Sharing these



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details with your doctor will help shape the approach to maintaining your good health — and it could make all the difference in the world.

PROACTIVE APPROACH

A key factor in strokes is high blood pressure. Experts recommend closely watching these numbers, then quickly

addressing any movement out of the accepted normal range. The doctor will typically prescribe medicine and lifestyle changes as a preventive measure. Also keep a close eye on cholesterol and blood sugar levels. Smoking can also raise your blood pressure. Stay on a regular check-up schedule so your doctor can monitor

things like arrhythmias, another thing that may lead to stroke. Key scans can also look for plaque buildup or blockages before they lead to an emergency.

WATCH YOUR DIET

Depending on how active you are, doctors generally recommend consumption of

1,500 to 2,000 calories a day. Your individual body-mass index may also play a role in this number. What you eat and drink also plays a role in stroke risks. Reduce salt intake and avoid saturated fats. Four to five cups of fruits and vegetables are recommended daily, with no more than one glass of alcohol.

Understanding Supplements

Seniors should be wary of supplements. They're different from prescription medicine, and aren't subject to the same thorough and time-intensive government testing.

Despite claims for better health or treatment of disease, their effectiveness hasn't necessarily been proven. Talk to your doctor before adding a supplement to your diet. They'll be able to discuss its effectiveness, and how it might interact with any existing medical regimen.

MANY FORMS

Supplements are available in many forms, including pills, capsules, powders and liquids. Their makers often assure buyers that these pills are curative based on the presence of vitamins, minerals, herbs or amino acids. Because of the lack of testing, however, the Centers for Disease Control and Prevention does not approve them as a preventive or treatment for diseases. Vitamins, in particular, have confirmed health benefits. B12 aids in nerve health, D helps keep our bones strong, and B6 is critical to the creation of red blood cells. B12 is often prescribed to vegans, who risk deficiency because this vitamin is naturally found in animal sources. These are all necessary and vital func-



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tions, but don't rise to the level of some supplement companies' health claims.

UNDERSTANDING RISKS

With any unprescribed supplement, the worry with older users is how they may interact with the medicines you're already currently taking. Doctors carefully calibrate prescriptions to make sure

they mix well. Over-the-counter pills might lead to unexpected health outcomes. There are also risks associated with ingesting too much of select vitamins and minerals that users might not be aware of — and this is particularly dangerous for those with pre-existing conditions. Even the supplements themselves might interfere with each

other.

HONEST DISCUSSION

Your health care providers are the most familiar with your situation, including current and past health issues and your mixture of prescription medication. Have an honest talk about the concerns that led you to consider a supplement, as they might have suggestions

with a proven track record of effectiveness and safety. They'll also warn you about potential negative drug interactions. In the end, you'll have a personalized plan that takes into account other drugs, health status and your age. If you're set to have a medical procedure, doctors may also instruct you to stop taking any supplements for a few weeks.

Improve Your Health with Yoga

Join millions of seniors who are already participating in yoga — an activity that has so many positive health impacts, yet is low impact and easy on the joints.

You'll improve your flexibility, balance and mobility while also building aerobic fitness and muscle strength.

MANY BENEFITS

Older adults who practice yoga have a reduced risk of falling, because of a proven track record of better stability. Greater flexibility and improved joint health have also been linked to reducing symptoms of osteoarthritis. Yoga participants traditionally have reported better respiratory health, lower blood pressure, improved mindfulness, reduced anxiety and needed relaxation. As you continue to practice yoga, you may find that you have better posture, better digestion — since yoga stimulates muscles in the core — and better pain management. It's also not a huge commitment: As little as 10 minutes of yoga a day has been shown to help with bone density, a critical concern as we age.

WHAT TO AVOID

Beginners should start with



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a live instructor, rather than watching videos. Done incorrectly, yoga can unfortunately lead to injury. Seniors should also be aware of their natural limits. Avoid inversions that place your head below your heart, and forward bends with legs straightened. Twists should be limited to the mid-range, while avoiding extremes of movement. When

deciding on a yoga studio, look for instructors who have been certified by Yoga for Seniors. They'll know more about tailoring movements to your special needs. If your breathing ever becomes labored, immediately reposition yourself. Take breaks, as needed.

BEST POSES

Some specific poses tend to

work best for seniors, so ask your yoga instructor about the mountain pose, the tree pose or the cobra pose. Those with a mobility impairment should consider chair yoga, as should anyone under doctor's restrictions or with worries about their physical condition. Make sure you have a sturdy chair without wheels.

After warmups, you'll be led

through specifically designed flexibility and strength-building sessions before participating in a modified cool-down period. If done correctly, Healthline reports that this stationary, supportive option is just as beneficial as regular yoga classes. It's especially helpful for those with balance or joint issues, menopause or arthritis.

Rethink Retirement Communities

Retirement communities used to be exclusively associated with the rocking chair. Not much ever seemed to be going on. Today, many have become bustling facilities with vibrant groups of residents.

Here's how to find one that matches your active lifestyle.

COSTS AND OFFERINGS

When researching retirement communities, begin with their pricing structure and see how that matches the facility's individual amenities. Some particular offerings will signal that you're considering a more active community, including tennis courts, exercise classes or a place to play horseshoes.

At the same time, you may want to move away from everyday chores in order to focus on socializing, hobbies or fun activities. Inquire about concierge, dining and laundry services. This is a fast-growing sector of the economy, so there's a wide range of pricing and amenities. Keep looking until you find a few that could be a perfect fit, then schedule a visit. As you arrive, note nearby options like libraries, gardens or hair salons.



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SOCIAL SCHEDULE

The best retirement communities offer a packed schedule of events so that seniors can create or maintain a social circle of friends. Ask to see their calendar to learn more about how they create an open and fun environment. Planned activities might include arts and crafts, movie night, board games, a book club or dances. Even if you're not interested in all of

them, these get-togethers will help build a sense of community and friendship. The best retirement communities also occasionally offer sponsored trips to area points of interest.

LIFESTYLE CONSIDERATIONS

Are you moving into this community with a pet? Make sure each potential community allows them before committing to a move. Some com-

munities restrict visits or travel, so particularly active residents might want to look elsewhere.

Proximity to retail, swimming pools, golf courses, churches and public transportation may be part of your decision-making process. Most important, however, is how close the community is to health care options.

The facilities should be easily accessible for first

responders, and close to your doctor, the hospital and other needed service providers. Pay close attention to nearby schools, construction projects or sports facilities if you are sensitive to noise or worried about traffic.

Safety is also a concern, so make sure there is ample lighting, a wide array of security measures, emergency-response systems and a dedicated check-in area for visitors.