

# Senior Living



# Overcome Travel Limitations

Many people eagerly await retirement because they'll finally have the time to travel and take desired trips.

However, when retirement arrives, they sometimes find they have new challenges that make travel difficult.

Age can sometimes be accompanied by new disabilities—mobility impairments, loss of hearing or reduced vision. These challenges don't have to keep you from taking the trips of your dreams, however. More companies and travel destinations are recognizing the importance of barrier-free and accessible travel.

## FIND ACCESSIBLE DESTINATIONS

Take out that list of places you want to visit and research which ones provide the accessibility options. In the United States, National Parks are committed to providing barrier-free access to older people and people with disabilities wherever possible.

Even some of your favorite physical activities have an increasing number of adaptive options such as accessible ski equipment, therapeutic horseback riding, sitting volleyball, modified bicycles (tandem bicycles are recommended for those with hearing or visual impairments), tandem kayaks or wheelchair basketball.

Consult with a travel agent



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about your desired destinations and whether there are barrier-free accommodations. Wheelchairtravel.org has a guide to accessible destinations around the world.

## IDENTIFY ACCESSIBILITY AIDS

Once you have selected a destination, find out what accessibility tools are available in those locations. Some cities will have accessible taxis. Some opera houses and theaters will provide special hearing aids or closed captioning. Other items to research include footpaths and sidewalks ramps and public transportation.

When you reserve a hotel room, ask what accessibility options they have. Most will have at least some rooms designed for wheelchairs with larger doors, roll-in showers, adjustable beds and safety features. They might have rooms for people with hearing issues that have visual alarms or light signals if the phone rings or someone knocks on the door. They make sure that plugs are at waist-height for those who can't reach the ones on the floor.

Increasingly, hotels and resorts are making use of technology to design smart rooms that are more accessible. They

might install voice technology that lets guests control light switches and other electronic room features by voice. Others have mobile room keys or tablets that let a person control all elements of the room from the blinds to lights to music to the television.

Are you traveling with an unrelated caregiver? If so, does the hotel have accessible suites or adjoining rooms?

If you have medications that need refrigerating, does the room have a refrigerator?

If you are going to fly, request wheelchair assistance if you need it and then notify the gate agent when you arrive.

## TALK TO YOUR DOCTOR

The Centers for Disease Control recommends that senior travelers talk to their doctor before traveling. It's important to find out whether your destination requires you to have certain vaccines or whether there are specific health risks in those areas. Let your doctor know where you are going, how long you are staying and what activities you plan to engage in.

They also recommend packing and taking enough of all the medication you will need during a trip so you don't fall prey to counterfeit medicine.

# Instruments of Good Health

Henry Nelson is quite certain he knows the secret to a long life.

A retired music teacher who recently celebrated his 100th birthday, Nelson is an active performer, playing tuba in a brass quintet. Playing music, he says, keeps a person healthy and unlike such things as football or basketball, you never age out of being able to play.

He did have to mostly give up piccolo when his arthritis got bad, but lifting and holding the tuba (and lugging it to and from rehearsals) keeps him physically fit, reading music keeps him mentally sharp and performing in a group provides important social interaction.

John Hopkins Medicine says the research supports Nelson's belief—that playing music or even listening to it gives your brain a total workout. Their researchers have had musicians do improv performances while lying in an MRI machine so they could observe what the brain does. They discovered that the brain has to do a lot of work to figure out how one note relates to the next and to understand music's structure.

They're not the only ones who have put musicians into MRI machines. In a 2018 study published in "Brain Structure and Function," researchers compared MRI scans of musicians and non-musicians to compare how their brains were aging. The musicians,



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both professional and amateur, had younger-looking brains. In fact, amateur musicians had even younger brains than professional ones did.

Other research, John Hopkins Medicine said, found that listening to music reduces anxiety, blood pressure and pain. It improves memory, mood, mental alertness and sleep quality.

BrainFacts.org reported on other studies that said people who make music enjoy other benefits as they age over those who don't. They can hear better in noisy environments, their memories are sharper and they have more cognitive control.

Clinical geropsychologist Jessica Strong listed for BrainFacts several of the reasons why playing a musical instrument has such brain benefits. You are coordinating your hands, fingers and sometimes feet while suppressing other movements. You're interpreting and following sheet music. You're focusing your attention on music and shutting out other stimuli.

She ran numerous tests and conducted research in 2018 that found that musicians and those with musical training were able to score higher on tests related to language comprehension, planning and attention.

While many people start playing instruments while a child or teenager, it's never too late to start. In many communities, musical programs are inviting senior citizens in to learn instruments and to play in ensembles and bands. The emphasis is on social interaction and having fun with the instrument and not on becoming a professional.

The National Association of Music Merchants encourages older adults to take up musical instruments. They cite one study from the "Hearing Journal" in 2013 in which researchers found that adults aged 60 to 85 who had no previous musical experience ben-

efited from weekly piano lessons—one 30-minute session and three hours a week of practice. After just three months, they showed signs of improved memory and better brain processing speed.

And as Nelson pointed out, participating in arts programs boosts the mental health and social functioning of seniors. Skill is irrelevant. What matters is participating because it fosters good communication skills, creates a support network and community and builds an individual's sense of identity.

So don't be shy—find an instrument that appeals to you and start playing.

# Write Your Story

Writing an obituary is no easy task, but it is one that lovingly memorializes a life and is often saved for generations.

Obituaries have traditionally been published in newspapers as a way of informing the community that a person has died and announcing when and where funeral services will be. Today they are also often published on funeral home websites and special memorial pages.

Whether you are writing an obituary for a family member, a beloved friend or even pre-writing your own, there are certain tasks you can do to make the job easier and formats to follow.

Start by talking to people who are close to the person. Ask what most stands out about the deceased. Do they have favorite memories? What do they most remember about the person? You'll find that for many people, sharing such memories helps them grieve. Listen for themes or words that get used a lot so you can understand the person's personality and get a feel for the tone that the obituary should take. Many are formal, but some can even be light-hearted or poetic.

Gather important details such as date and city/state of birth and death, full name (including family name if a married person changed their



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name), occupation and list of survivors and those who preceded the person in death. Discuss with the family how many survivors will be listed. Some prefer to just name immediate family members

and then say “beloved cousins, nephews, nieces and friends.”

Read other obits in the publication where the obituary will appear to see if there is a required format. Find out the obituary's cost as your budget

may dictate how long the obituary can be. You may end up writing a longer obit that can be published in a funeral bulletin or at the funeral home website and then edit it to a more concise version to publish in

publications that charge.

Most obits will start by listing the person's name and say that they died at a specific age in a specific place. For example, “Shariesse Jones Garland, 84, died in Grand Rapids, Michigan on Feb. 1, 2023 after a short illness.”

Follow the opening sentence with a description of the person. Refer to your interviews and try to capture the most striking or memorable elements of a person in a positive manner. If you have the space, follow it up with a few examples that illustrate those elements. Depending on what matters to the person and the family, list important relationships and major accomplishments. Those could include hobbies, community work or career-focused achievements. Include information about the person's personality—what was it that made others love the deceased? What was the person passionate about?

Close the obituary by providing time, date and location information about a funeral or memorial service. This might also include visitation hours. Then state where flowers can be sent or list a charity to which donations can be made.

Ask a few other people to read it and provide feedback. Set it aside for at least a few hours and then edit it a few times. It's the sort of writing you want to put careful effort into so that you and other loved ones can have something to keep and remember the deceased by.

# Find Unclaimed Money

While money always matters, during retirement, every dollar counts.

If you've had many careers throughout your life or worked for places that closed or were bought out or sold, you may have lost track of some of your retirement accounts. You wouldn't be alone.

The U.S. Bureau of Labor Statistics say that people who were born between 1957 and 1964 worked an average of 12.4 jobs between the ages of 18 and 54. That's a lot of places where you might have a pension or retirement account.

Other people lose track of accounts because they have a spouse who died and they were unaware of some of the accounts they had with former employers.

Capitalize, a firm that works with retirement assets, did a study that found as of May 2021, there was \$1.35 trillion unclaimed dollars in 24 million different 401(k) accounts. The average balance in these accounts is \$55,400.

And those are just 401(k) accounts. There are other forms of retirement accounts from IRAs to pensions.

## FINDING MISSING MONEY

Sometimes an employer turns money over to a state's unclaimed property fund and you can search for it at your state's treasury site. It's a good idea to do this every few years



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anyway in case you have unclaimed money from other sources. Another place you can go is [missingmoney.com](https://www.missingmoney.com). They'll help you find missing money in any state. This can include lost pay, uncashed checks from insurance companies or refunds from utility companies.

In a February 2022 article, the AARP recommended several steps for tracking down missing accounts, starting with making a list of everywhere that you or your spouse worked where you contributed to a 401(k). Call them and ask

whether they still have an account in your name. Update your contact information with them. They recommend rolling your 401(k) money into a new 401(k) or an IRA to consolidate multiple accounts and keep better track of them.

Sometimes plans are hard to find because the company that held them went out of business or the plan was abandoned during bankruptcy filings. This is where the Department of Labor can be of help. The Employee Benefits Security Administration lets you search for abandoned benefits at

<https://www.askebsa.dol.gov/AbandonedPlanSearch/>. You can also file a Form 5500 with them to search for missing assets.

Another site to visit is [pbgc.gov](https://pbgc.gov). This is the website for the governmental agency that protects retirement income for people in the private sector with defined pension benefit plans. They report that more than 80,000 people have not claimed their pension benefits.

If you think you might be one of those 80,000 people, you can call their office at 1-800-400-7242 and ask them to con-

duct a search for you. (TTY/ASCII users can call 711.) When you call, be prepared to provide your name, social security number, mailing address, daytime and evening phone numbers, the company that you worked for and the dates that you were with them.

AARP also issues a warning—claiming your money is free. Run fast from anyone who tries to charge you to recover your assets. However, if you have hired a financial advisor for other reasons, this is one task that they might be able to do for you.

# Cope With Sundowning

The clock ticks over to late afternoon and all of a sudden your loved one with Alzheimer's or dementia starts becoming more confused, restless, irritable, maybe even aggressive. For some people this is an almost daily occurrence.

There's a name for this and there are things that can be done to alleviate it.

The name is sundown syndrome—or sundowning—and it is a group of symptoms that happen in late afternoon and early evening by people who also have a wide range of dementia-related diseases. It is not in itself a disease and Mayo Clinic doctor Jonathan Graff-Radford said there isn't a known cause for it, though they have identified factors that make it worse.

## CONTRIBUTING FACTORS

The National Institute for Health reports that sundowning may be related to confused sleeping and waking cycles and that the changes a brain affected by Alzheimer's and dementia undergoes affects the body's biological clock.

People experience more severe sundowning symptoms



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when they are hungry, thirsty, overly tired, in pain, depressed or bored. It can also happen when a person has spent a day in low lighting or in an unfamiliar place.

For some people, sundowning can be brought on by an illness such as a urinary tract infection or a change in medication.

## PREVENTING SUNDOWNING

The NIH recommends several things that caregivers can do to help their patient avoid sundowning.

The first is to avoid those things which can make it worse. These include not serv-

ing any drinks with caffeine or alcohol and limiting sugar intake, especially later in the day.

Keep the person's routine as predictable as possible when it comes to such things as waking up, bedtime, meals and other activities.

Encourage them to get enough physical activity each day. They also suggest taking the person outside for part of the day or at least sitting by a window to get some natural light. This can help a person's biological clock reset.

As the day wanes down, reduce the amount of activity and turn down or off any background noise. Play gentle

music that they are familiar with or relaxing sounds of nature. If they watch television, avoid anything that could be upsetting such as the news.

Make sure the person gets enough rest at night. If they need rest during the day, try to keep naps short and earlier in the day. Provide a night light when things get dark or the person is in unfamiliar surroundings. The Mayo Clinic website says this can help reduce agitation.

The Mayo Clinic cites research that says a low dose of melatonin combined with exposure to bright light during the day can help ease sundowning symptoms.

## COPING WITH SUNDOWNING

Start looking for symptoms in the late afternoon and early evening and be prepared to respond to them. A person might start pacing, wandering or yelling. Listen compassionately to their concerns. Reassure them.

If you can, distract them with a beloved object, a simple task or a favorite snack.

If it continues or gets worse, you may need to talk to the person's medical care team. They can eliminate such alternatives as a sleep disorder, medication side effect, other illnesses or pain.

# Spend Time With Grandchildren

One of the greatest joys of old age can be having grandchildren—whether the actual children of your children or members of the younger generation that you’ve unofficially adopted. Intergenerational relationships are good for all involved.

And research shows that there may be good effects for both grandparents and grandchildren. Utah State University Extension reported the results of several studies over the past decade that have found:

Children who are emotionally close to their grandparents are less likely to be depressed as adults.

A close relationship with grandchildren can boost brain function in the grandparents, protect against depression and increase their lifespan.

What sort of things can you do to connect with your grandchildren and form good relationships? There are more opportunities than ever before.

## VISIT

The simplest and most obvious is to have frequent visits. This requires maintaining a good relationship with the par-



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ents of the children and coordinating with them to have visits at both the homes of the children and your own.

Activities you can do together will vary depending on your interests and the interests of the child. Some grandparents like to take their grandchildren to concerts, plays or art museums. Others like to play with Legos or do puzzles. Others like to go swimming, ride bikes or play basketball.

Sometimes a visit can be as quiet as curling up to watch a movie together or read a book while other times in can involve trips to the zoo or a sporting event.

If you live close to your grandchildren, try to plan weekly dates. If you are further away, your visits may be more

of an event filled with special occasions.

## USE TECHNOLOGY

Technology is simply an everyday part of life for the younger generation and it can be a great tool to help the two of you connect.

Use social media to share pictures or create and post videos together. Use communication devices to bolster your relationship by texting, Facetimeing, emailing or connecting over Zoom.

Technology is especially a bonus if you live far apart. You can sing your grandchild a lullaby or read a bedtime story over Zoom or through the phone. You can play online games together or watch streaming movies at the same

time while apart.

## SEND MAIL

While technology is great, there is something special about getting mail the old-fashioned way. Send your grandchildren cards, letters or photos through the mail.

If you are artistic, make pictures for your grandchildren and send it to them and ask them to send you their artwork—which you can display proudly in your own home for them to see when they visit.

## TEACH SKILLS AND SHARE HOBBIES

You have unique skills, passions and interests that are likely different from others in your grandchild’s life and that they will associate with you.

Take them fishing. Teach them how to cook your favorite recipes. Show them how to sew and make special accessories for them to wear. Sing your favorite songs with them.

Set aside part of your garden and devote to anything your grandchild wants to plant and care for. Take them bird watching. Let them in on the secrets of amateur radio and show them how to message the International Space Station. Take them to visit art museums or go to a pottery painting store to create treasures together.

Whatever you decide to do, have fun with your grandchild and don’t be afraid to laugh, be silly and give plenty of hugs. Create a relationship that will give both of you joy and long-lasting memories.

# Smart Home Technology

Too often technology is seen as the purview of the young.

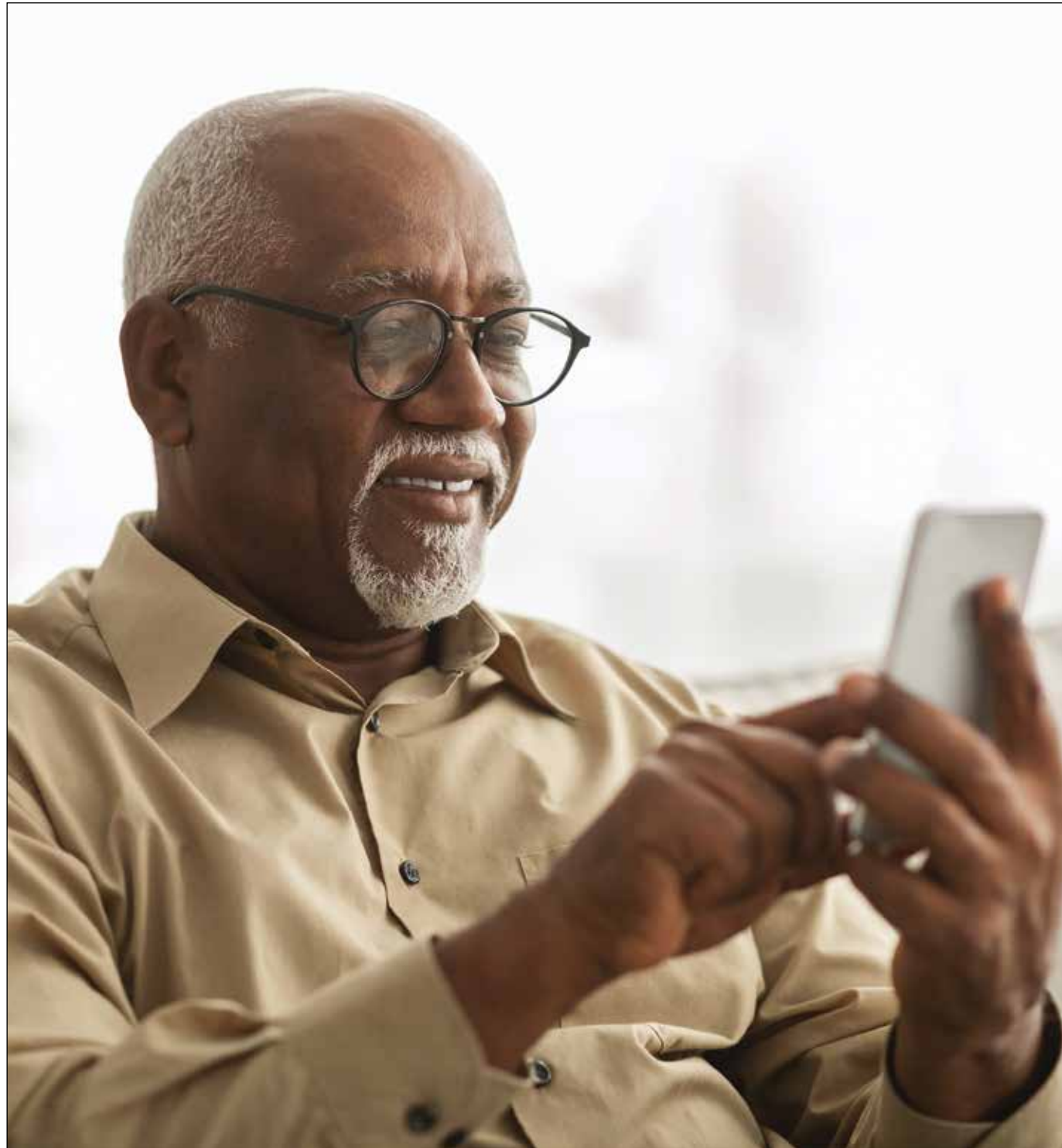
But when it comes to smart home technology, the benefits for seniors far outweigh those for younger folks. This ever-changing technology can help older adults stay in their homes longer and provide important health and wellness monitoring.

As more research has been done, the AARP has begun to partner with smart-home device makers to offer discounts on some devices and services as a way to empower their older membership to live more independently. According to the AARP, 87 percent of seniors above the age of 65 that they surveyed said they plan to remain living at home rather than moving to senior living communities or assisted living facilities.

## SMART HOME TECHNOLOGY

Smart home devices can be divided into such categories as home security cameras, smart lighting, plugs with timers and health monitoring devices. They can often be set up with a smart phone and usually can provide remote access for both the seniors and their caregivers. Most require a wi-fi connection.

Security systems serve several functions. They can sound alarms if there is a break-in, but they can also perform



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more mundane tasks such as alerting you that a door or window has been left open. Security systems include smoke detectors, smart locks, cameras that let you see who is on your property, motion sensors, water sensors and glass

break sensors. Some come with panic buttons. Others include a professional monitoring plan so that a live person will call if an alarm goes off.

Emergency contact systems are electronic devices that a

person wears. They do such things as provide fall alerts or allow the wearer to contact emergency personnel. While these devices have been around for a long time, some of the new ones, such as smart watches can stream music,

control lights and other devices with voice commands and share medical information with emergency responders.

Smart screens provide practical and social benefits for seniors. These wi-fi devices provide video call technology. This lets a senior set up telemedicine appointments, emergency services and calls with friends and family that are more personal than just a voice call. Many can be controlled with voice commands and serve as the controller for other smart home devices. Some can also do such things as provide weather updates, control lights, play music and set timers.

## SPECIAL SERVICES

While most smart home devices are designed for anyone, there are some that are specifically designed for people who have dementia or Alzheimer's. Such organizations as the World Health Organization, the Alzheimer's Association and the National Institute on Aging provide resources on smart home devices for this demographic.

The most common device are contact sensors that can be attached to doors and windows and let the caregiver know when they are opened. They can also be installed on refrigerator doors to let you know if your loved one is remembering to eat. Depending on the device, it can turn on a light, call the police or an emergency contact or emit a recorded announcement.