

Senior Living



Tips for Downsizing



Have you found yourself with too much space in your home? Maybe it takes too long to clean or you're just ready for a smaller, easier-to-maintain space.

Whatever your reason for downsizing, there are numerous benefits to simplifying your life with a smaller house. They can include the following:

- Less expensive mortgage or rental payments;
- Less space and yard to maintain; and
- More convenient location for your needs.

So if you're ready to sell your home and invest in a smaller space, call a local real estate agent to help you through the process. They will be able to advise you on the next steps necessary to make your transition successful. The National Association of Realtors even offers a special designation for agents trained to help seniors during this life transition. Look

for the Seniors Real Estate Specialist designation.

WHAT'S YOUR PLAN?

Downsizing can be a difficult process to go through without a proper plan. That's because it typically involves selling or donating assets that may be important to you, but that may not have a space in your new home.

Your house is obviously the largest piece you'll have to be ready to give up. Putting your home on the market can be an emotional experience, especially if you have lived there

for a long time. Knowing that your finances and day-to-day living will improve with a smaller space can help you overcome some of the emotions connected with downsizing.

Here are a few steps to consider when making your plan:

Talk with a Realtor. Discuss your intentions with a local Realtor to get an understanding of how much your home will sell for on the market. This will help in setting the budget for your next home.

Talk with your family. If you're looking to shed some

extra materials, equipment or other assets, chat with your family members first. They may be able to take some of it off your hands, saving you the trouble of finding ways to off-load it.

Talk with your friends. Do you have any trusted friends who have went through similar experiences? Pick their brain to make sure you're not missing any key information for your decision-making process. People who have downsized in the past can be valuable sources for you during your research and planning.

Home Safety Tips

Safety is one of the most important focuses of many senior advocacy organizations — especially when it comes to overall personal wellness in the home.

Maintaining a safe environment can help you strengthen your independence and quality of life.

Here are some of the main home safety issues facing seniors today, according to Nationwide Insurance. Personal safety issues include muscle weakness, balance problems, limited vision and certain medications. Environmental safety issues include home hazards such as loose rugs, poor lighting on stairs and a lack of stair railings or grab bars in the bathroom.



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MEDICATION SAFETY

Always remember to medicate safely. The improper use and handling of medication can create serious safety issues. Here are a few tips for ensuring medication safety in your home:

- Check medication expiration dates on all prescription and over-the-counter medications.
- Always follow all medication directions closely.
- Store your medications in a

safe way, in its original container.

- If you have to take medication out of its original container, be sure to clearly label it with the name, dosage and any other pertinent information.

KNOW WHO TO CALL

If you ever have questions about your medication, who can you call? Your physician should be able to help you

with any of these types of inquiries, while your family members may be able to provide quick, hands-on support if needed.

Experts urge you to call the National Poison Control Hotline or another emergency services provider in the case of issues caused by improper usage of medicine. These professionals will be able to walk you through the steps neces-

sary to minimize the damage that can be caused by things like expired medicines or improper dosage.

RISK PREVENTION

Prevent unnecessary falls and improve your safety by making yourself aware of any hazards in your way. Not sure how to make your home a safer place? Here are a few tips from Nationwide to help with

your journey.

- Install secure handrails and bright lights with switches at the top and bottom of stairways.
- Repair loose or uneven steps.
- Check stairs for worn or loose carpeting.
- Install grab bars for the toilet, bathtub and shower.
- Install nightlights in areas you frequent at night.

Tips for a Memorable Cruise

There's nothing quite like a few days out at sea with your favorite people. From the nightlife to the beautiful views, a cruise vacation offers remarkable experiences you can treasure for years to come.

Is this your first time planning a cruise? Start by talking to a local trusted travel agent to help you plan things correctly. They will be able to match all your wants and needs with the right cruise line, destination and overall travel plan. You'll be cruising along on your dream vacation before you know it.

LOCATION, LOCATION, LOCATION

One of the first things to figure out before you book your cruise is the location. Cruises will take you anywhere from historic locations in Europe to the exotic lands of South America.

Ask your local travel agent for recommendations that offer a great balance of value and entertainment. You may be able to land a great deal, especially if you're planning to take your trip during the slower tourism seasons, including late fall or winter.

If you're open to different locations and experiences,



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work with your travel agent to find one that matches your interests, schedule and wallet.

SOCIALIZE STRATEGICALLY

Cruise ships can carry thousands of people on board — something to keep in mind as you plan your vacation. If

this doesn't sound like your type of crowd, work with your local agent to find a more intimate, relaxing option.

When it comes to socializing, many cruises offer open bars where people can meet and mingle. There are also typically various activities set up for throughout the cruise ship during the day, allowing

you to meet people with similar interests.

PICK THE RIGHT CRUISE LINE

Before putting a deposit down on your cruise vacation, consider conducting your research in a way that fits your schedule. Always remember to research reports

from the Vessel Sanitation Program of the Centers for Disease Control and Prevention. You can check out your ship's report card on the CDC website before you book your cruise. This information, including the results of the last cruise inspection, will help you make an educated decision.

Finding Love as a Senior

Love knows no age. If you are divorced, widowed or have always been single, then you may be on the lookout for that special someone.

According to AginginPlace.org, nearly 20 million people ages 65 and older are single. Finding romance at any stage of life can be complex, and seniors can face additional challenges, such as making the decision to start dating again after losing a spouse or partner.

Whatever has you stuck in terms of getting back on the dating scene, there are plenty of practical steps you can take to get back in the swing of things, especially if dating again is where your heart is leading you.

Read on for some interesting statistics and proven advice on how to find love in your golden years.

SENIOR DATING BY THE NUMBERS

Senior singles in America make up one of the fastest growing demographics in online dating. In a 2018 study by Medicare Advantage, a total of 29% of surveyed seniors reported going on a date with someone in the last year who they met through a dating website.

Here are some other key statistics from the survey:



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Men over 55 are 83 percent more likely than women over 55 to say that age is not at all important in a dating partner.

15% of seniors met dates at a bar or nightclub.

6% of seniors met dates at the gym.

18% of seniors met dates

through a social club, activity or hobby.

58% of seniors met through mutual friends.

GET STARTED

The thing older adults must realize is that online dating is all about getting out of your

comfort zone and taking the first step.

Here are a few things you can do to get back in the game:

- Talk to friends, family members or colleagues who have recently started dating.
- Spend time researching

dating apps and online sites. If needed, ask a younger family member or friend to help you learn the ropes.

- Set up a strong online dating profile that paints an accurate, honest portrayal of your personality and background.

Get a Great Night's Sleep

Research shows that one of the most important things for our overall health, especially as we age, is a good night's sleep. Following a normal sleep schedule is crucial to keeping your body on track in terms of concentration, memory function and immune system.

Basically, when you fall out of your sleep routine, your health pays for it. Sleep requirements vary from person to person, but most healthy adults require seven-and-a-half to nine hours of sleep per night. Feeling sluggish during the day may be an indicator that you aren't getting enough sleep, so be sure to pay attention to your body to determine your personal sleep requirements.

SLEEP DEPRIVATION

Older adults who don't sleep well are more likely to suffer from depression, attention and memory problems, excessive daytime sleepiness, and experience more nighttime falls, according to the Sleep Foundation.

As we age, our body produces lower levels of growth hormone. This can cause a decrease in slow wave, or deep



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sleep. When this happens you produce less melatonin, leading to fragmented sleep and more frequent wake-ups during the night hours. These are normal parts of growing older, but by keeping to a strict sleep routine and listening to your body when it's tired, you can help stave off these potential effects.

SLEEP APNEA

Untreated sleep disorders, like sleep apnea, can put a person at risk for cardiovascular disease, headaches and other issues. If you or someone you love experience snoring on a regular basis and it can be heard from another room, or make gasping noises during your sleep, these are serious

signs of sleep apnea. Check with your physician to see what kinds of tests they offer for determining if you have a sleep disorder.

IMPROVE YOUR SLEEP

Here are a few tips from the National Sleep Foundation to get a better night's sleep:

Use low-wattage bulbs and

turn off the TV and computer at least one hour before bed.

Make sure your bedroom is quiet, dark and cool.

Move bedroom clocks out of view to prevent disruptions to your sleep.

Adjust your bedtime to match when you feel like going to bed, even if that's earlier than it used to be.

Senior Fitness

We all know the benefits of a healthy lifestyle. Regular exercise can help boost your energy, protect your heart and reduce your risk of illness. But how much is enough to really reap the benefits of a consistent workout routine?

According to the medical experts at FamilyDoctor.org, it is recommended that seniors age 65 and older get at least two-and-a-half hours of moderate aerobic exercise every week, think brisk walking. Or you should get one hour and 15 minutes of vigorous exercise each week, think jogging.

Creating and following an exercise routine doesn't have to be complicated or difficult. It starts with a desire to be healthier and the will power to see it through. Read on for a few tips and exercise examples that can help you get off the couch and get into shape.

PHYSICAL HEALTH BENEFITS

One of the biggest health benefits to a regular workout regimen is maintaining a healthy weight. As we age, our metabolism naturally slows. This makes weight management a challenge. Exercise is a great way to increase your



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metabolism while burning muscle mass. This helps you burn more calories and lose weight.

Regular workouts can also enhance your mobility and flexibility. You may notice changes in your posture and overall energy level after you begin working out regularly. These benefits can improve your daily living and give you the physical boost you've

been looking for.

Be sure to always check with your physician before entering into a workout plan, as they may have specific recommendations or restrictions custom to you.

BEST EXERCISES FOR SENIORS

Here are some of the best exercises for seniors.

Walking: Walking is a per-

fect way to start exercising because it requires no special equipment and is relatively easy to get under way. Find different places you like to walk so you can avoid falling into a monotonous rut.

Fitness classes: Check in with your local gym to see what kinds of exercise programs are available specifically for seniors. Pickleball and cycling are great activities to

keep things fresh at the gym.

Water sports: Working out in water reduces stress and strain on the body's joints. It's also a relaxing activity that can be done alone or in groups.

Yoga: If you're looking for better flexibility, strength and balance, yoga may be for you. Check with your local yoga instructors to see if senior classes are available.

Avoid these Scams

Online and phone scams are on the rise. Thanks to the advent of new technological tools, scammers are getting more sophisticated with their methods of taking advantage of vulnerable populations.

Here are a few red flags to help you spot telemarketing scams, according to the Federal Trade Commission.

- You've been specially selected (for this offer).
- You'll get a free bonus if you buy our product.
- You've won one of five valuable prizes.
- You've won big money in a foreign lottery.
- This investment is low risk and provides a higher return than you can get anywhere else.
- You have to make up your mind right away.
- You trust me, right?
- You don't need to check our company with anyone.
- We'll just put the shipping and handling charges on your credit card.

WHO IS AT RISK?

Many scammers target deaf and hard-of-hearing individuals who use a video relay service. Placing a video phone call, the scammers claim to be



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from the IRS and provide fake names and badges. Scammers get creative with their calls, addressing their victims in their native language, if applicable, or even threatening them with arrest or deportation if they don't supply specific informa-

tion, usually bank account numbers or Social Security numbers scammers can use to defraud victims.

HOW TO REPORT PHONE SCAMS

You can play a big part in

shutting down future phone scams by reporting them to the FTC or Federal Communications Commission.

Here's how:

Report telephone scams to the Federal Trade Commission, either online at www.ftc.gov or

by phone at (877) 382-4357.

- Report all robocalls and unwanted telemarketing calls to the Do Not Call Registry.

- Report caller ID spoofing to the FCC either online at www.fcc.gov or by phone at 888-225-5322.