

# living

## SENIOR

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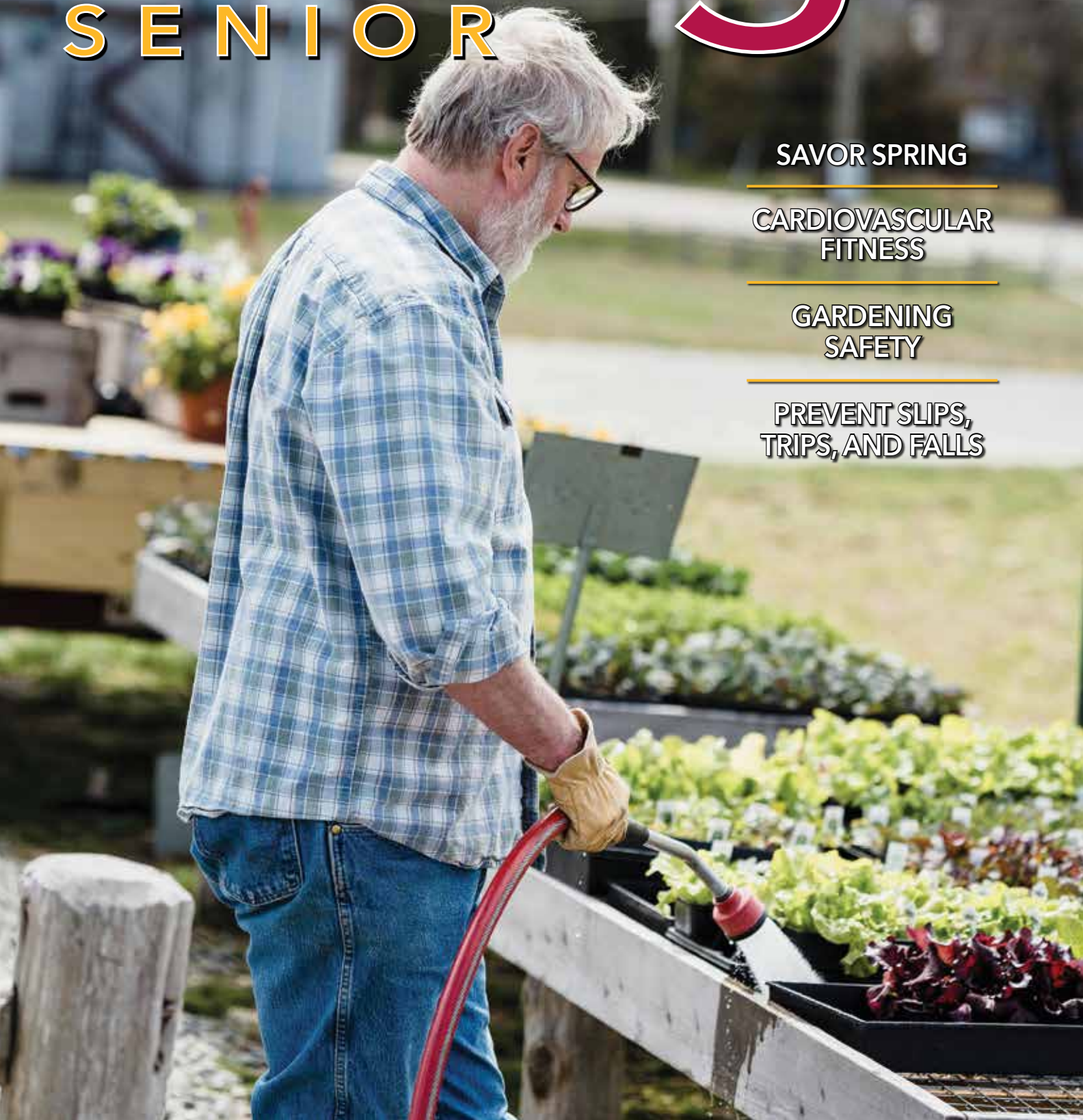
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# Make an active retirement a reality

*There are many ways to stay engaged with the world around you*

Scores of people view retirement as a time in their lives when they aren't beholden to schedules and can finally indulge in hobbies and interests they'd been dreaming about while sitting in meetings or commuting to the office.

Although retirement often is billed as a time to enjoy life, research suggests a different scenario plays out all too often.

According to a recent study commissioned by The Oddfellows, one of the oldest friendly societies in the U.K., 39 percent of retirees have experienced feelings such as loneliness, boredom and a reduced sense of identity and purpose shortly after the retirement glow wears off.

Staying active and engaged during retirement may take some creative effort, especially for those who were used to the regimented schedule of work.

Here are some ways to maintain your active engagement with the world after calling it a career.

## Take that trip

According to AARP, travel is one of the most popular things to do during retirement. Odds are there are places retirees have always wanted to visit, and the world is just waiting.

Taking a tour or being part of a travel group can simplify travel planning by leaving the organizing to someone else. Travelers just enjoy the ride.

## Get moving physically

The National Council on Aging says regularly engaging in physical activity a person enjoys can help prevent bone loss, boost immunity, improve mood, and even prevent chronic illnesses.

Team sport participation is a top choice for seniors looking to stay active because sports provide physical exercise and also



Staying active and engaged during retirement may take some creative effort, especially for those who were used to the regimented schedule of work. There are many ways to maintain your active engagement with the world after closing out your career.

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an opportunity to socialize with friends or teammates.

## Maintain a consistent schedule

Some people thrive when they know what is coming next. If you need a routine in order to be happy, establish a consistent schedule that works. For example, people can wake up at the same time each morning and eat lunch during at the same time they did while working.

Upon retiring, incorporate a daily plan for exercise if physical activity is not part

of your traditional routine.

## Try something new

It is never too late to try a new activity, class, sport, or hobby. Challenging yourself can stimulate the mind and provide a pathway to new relationships. Individuals can even consider going back to college.

In many states, senior residents can take regularly scheduled courses tuition-free at the state's public colleges and universities,

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**living**  
SENIOR

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Editor:.....Heather Ruenz  
Page Designer:.....Jen DeGroot  
Creative Director:.....Heidi Schulz  
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# Average retirement age in U.S. is 62

A high cost of living and advancements in medicine that have contributed to longer life expectancies would seemingly compel individuals to work longer, but data indicates the average professional is retiring shortly after turning 60.

Data from the 2024 MassMutual Retirement Happiness Study indicates that the average retirement age among American retirees is 62.

That's in spite of the fact that pre-retirees and retirees who participated in the study indicated that 63 is the ideal retirement age.

Canadians are staying in the workforce a good deal longer, as Statistics Canada reports the average retirement age across Canada in 2023 was 65.1.

That disparity could be due to the Canada Pension Plan, which replaces part of retirees' income with a monthly, taxable benefit. The Government of Canada reports the standard age to start the CPP is 65.

(METRO CREATIVE)



A recent study indicates that the average retirement age among Americans is 62. That's in spite of the fact that those about to retire and retirees who participated noted 63 is the ideal age to do so.

(METRO CREATIVE Living Senior)



(METRO CREATIVE Living Senior)

## Enjoyable ways for seniors to savor spring

After a cold winter, there's often nothing better than the arrival of spring. From the moment those first crocuses and tulips peek their heads out of the soil to the days of cherry blossoms in full bloom, spring is a time of sunshine, warmth and a renewed sense of vitality.

Seniors who may have spent much of the winter cooped up indoors often are inspired by warmer temperatures to venture outside once again when spring has sprung.

According to UC Davis Health, time outdoors provides a host of health benefits, and seniors who embrace the great outdoors can reap those rewards.

Studies show that nature has a positive effect on the body by reducing cortisol levels and demands on the cardiovascular system and relieving muscle tension.

Being outside in sunshine (with the use of sunscreen) can increase vitamin D levels, which is important for a healthy immune system and strong bones.

Embracing the many ways to enjoy spring is relatively easy to do. The following are some ways seniors can make the most of spring.

• **Relax outside** – Seniors can soak up vitamin D and enjoy the sounds of nature by spending time on a deck or the front porch. Any activity that was typically done indoors, such as reading a book, listening to music, engaging in a hobby, and more, can be moved outside.

• **Explore local wildlife** – Trees and flowers are not the only things renewed by spring. Many animals give birth in spring and there might be little ones frolicking. Seniors can look for bunnies, fledglings chirping in bird nests, spotted fawns, and young foxes around their neighborhoods.

• **Attend an open-air event** – Whether it's a concert or an outdoor theater performance, seniors can look to local entertainment as a way to get outside and have a little fun.

• **Plant a garden** – Spring is a time when the ground has thawed and the soil is warm enough to begin planting a garden. Individuals should refer to their particular agricultural zones to determine when to plant. Certain plants need a specific number of hours of sunlight and minimum temperatures to grow. It's important to wait until the threat of overnight frost has subsided. Gardening can be a thorough workout, so it's important for seniors to go slowly as they acclimate to this type of activity.

• **Bike or walk the neighborhood** – Seniors can find serene paths to bike or walk. Dog owners can take their pooches for a stroll, or meet up with other friends and begin a walking club for camaraderie and exercise.

Seniors can make the most of the warm weather and extended daylight hours of spring to enjoy many outdoor activities.

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# Cardiovascular fitness and Alzheimer's disease

Cardiovascular activity has many benefits including that it may help lessen the impact of dementia, Alzheimer's disease in particular.

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Dementia is a general term for various brain disorders that can affect behavior, thinking and memory. Among the conditions that qualify as dementia, Alzheimer's disease is the most common.

According to the Texas Department of State Health Services, Alzheimer's disease is an irreversible condition that destroys memory, thinking and the ability to carry out daily activities. Although initial symptoms may be mild, the disease worsens over time and eventually people with Alzheimer's disease will need full-time care.

Many people are interested in any ways they can reduce the severity of it or stave off its progression. Cardiovascular fitness could be an important tool in that fight.

Cardiovascular activity may help lessen the impact of dementia and Alzheimer's disease in particular.

According to a 2018 study published in the journal *Neurology*, a population-based sample of 1,462 women between the ages of 38 and 60 was examined, and then followed up with in various intervals over a period of 40 years. Researchers found that women who partook in high fitness regimens saw their age of dementia onset

delayed by 9 1/2 years. Time to dementia onset was delayed by five years compared to medium fitness participants.

Another study, this one published in the journal *Frontiers in Neuroscience*, looked at exercise for those who already have Alzheimer's disease as a method of slowing the decline in activities of daily living. The study found that the daily activities decline was slower among individuals who engaged in an hour of aerobic exercise training twice a week compared to those in the non-active group. However, there was no effect on behavioral symptoms, depression or nutritional scores.

Aerobic exercise programs aimed at improving cardiovascular fitness seem to have moderate effects on cognitive function among healthy older persons.

But data from current randomized control trials are insufficient to show that these improvements are due exclusively to improved cardiovascular fitness. Still, incorporating cardiovascular exercise in all stages of life is important.

Here are a few notable ways exercise could affect Alzheimer's disease outcomes.

• **Improved blood flow:** Regular cardiovascular exercise facilitates blood

circulation to the brain. Better blood flow delivers adequate oxygen and nutrients to the brain, which is important for maintaining cognitive function.

• **Risk factor reduction:** Cardio helps manage several risk factors associated with AD, such as diabetes, high cholesterol and high blood pressure. By lowering these risk factors, individuals may reduce their likelihood of developing forms of dementia.

• **Reduced inflammation and oxidative stress:** Physical activity can reduce inflammation and oxidative stress in the body, each of which are linked to neurodegenerative diseases. The American Brain Foundation says high levels of inflammation of the brain may accelerate brain aging and contribute to the progression of neurodegenerative diseases like Alzheimer's disease, Parkinson's disease and Lewy body dementia.

• **Improved sleep:** Regular exercise can help promote more regular sleep patterns, which improves mood and cognitive health.

Although cardiovascular exercise cannot prevent dementia, it may help delay its onset.

(METRO CREATIVE)

## Money sense

# Carefully consider Social Security decisions

Your Social Security benefits can be an important part of your retirement income – but when should you start collecting them? It's a big decision, so you'll want to consider your options carefully.

Essentially, you'll need to decide whether you're going to take your benefits as early as possible – age 62 – or if you should wait until your “full retirement age” or even longer. If you begin accepting benefits at 62, they'll be about 30% lower than if you waited until your full retirement age, which is 67 if you were born in 1960 or later. And if you wait until 70, your benefits will be about 24% higher than at your full retirement age.

In deciding when to claim benefits, you'll want to weigh these factors:

- **Income needs** – If you need the money to help meet your daily cost of living, then you may not feel you have much of a choice about when to take Social Security. However, if you have sufficient income from other sources, such as your 401(k) or other retirement accounts, you may be able to delay taking benefits until they're much larger.

- **Employment** – If you're still working

and you haven't reached your full retirement age yet, it might be a good idea to wait before claiming Social Security because your benefits will be reduced by \$1 for every \$2 earned above \$23,400.

In the year in which you reach your full retirement age, your benefits will be reduced by \$1 for every \$3 earned above \$62,160. (But once you reach your full retirement age, Social Security will adjust your payments to credit you for the months during which your benefits were lowered because of your income.)

- **Life expectancy** – None of us can say for certain how long we'll live – but you may have some hints. For example, if you have a family history of longevity, and you're in good health, you might decide it makes sense to delay taking Social Security until your full retirement age, or even later, as you could potentially have more years of receiving larger checks.

- **Spouse** – If you're married, decisions about when to claim benefits could affect you or your spouse. The spouse with lower Social Security payments may be eligible to receive spousal benefits, which, when combined with their own benefits,

can reach up to 50% of the higher-benefit spouse's payment at their full retirement age. To qualify, the lower-benefit spouse's benefit at their full retirement age must be less than half of the other spouse's full-retirement-age benefit. But if the lower-benefit spouse claims their benefits before their full retirement age, their own retirement benefit and the spousal benefit will be reduced. Also, the lower-benefit spouse reaches their maximum benefit amount at their full retirement age – they won't receive additional benefits even if they or the higher-benefit spouse delays taking benefits past their respective full retirement ages.

One other point to keep in mind: If the higher-benefit spouse claims early, the survivor benefit to the other spouse is reduced, but if the higher-benefit spouse delays their benefit beyond their full retirement age, the survivor benefit is increased.

By making the appropriate choices, you can help maximize your Social Security benefits – and possibly enjoy a more comfortable retirement.

*This article was written by Edward Jones.*

  
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# Gardening safety for seniors



## *A rewarding and healthy activity but warrants reminders*

Longer hours of daylight and warming temperatures are hallmarks of spring and each of these variables do much to contribute to the reputation of a season that's become synonymous with rejuvenation.

After months spent confronting cold temperatures and huddling up indoors, people might find the welcoming conditions of spring irresistible, which compels many to spend more time outdoors.

There's no shortage of things to do outside in spring, and the season marks a perfect time to reestablish one's green thumb and get down and dirty in the garden.

Gardening is a rewarding and healthy activity, though some, particularly seniors, may need to approach springtime sessions in the garden with a heightened degree of caution.

Seniors are encouraged to keep the following health and safety tips in mind as they celebrate the return of spring and what that means for their gardens.

### **Recognize that gardening is exercise**

The Centers for Disease Control and Prevention identifies gardening as a good form of exercise, and evidence supports the notion that gardening is a particularly beneficial form of physical activity.

A 2024 meta-analysis published in

the Journal of Neurology, Neurosurgery & Psychiatry indicated that individuals who engaged in low levels of leisure time physical activities such as gardening are likely to have a lower risk of stroke than peers who are sedentary.

It's important to keep these findings in mind when gardening, which is perhaps more physically demanding than some may recognize.

Seniors can approach gardening just like they would other forms of exercise, taking the same precautions, such as stretching before and after each session and making a concerted effort to remain hydrated, while out in the garden.

### **Utilize ergonomic gardening tools and other specialized products**

The Center for Excellence in Disabilities at West Virginia University notes that ergonomics studies movements of a person's body during physical activities in an effort to produce tools that ensure a task has as little physical impact on the body as possible.

Ergonomic tools are designed to lower injury risk, improve efficiency and increase satisfaction that stems from performing a particular activity.

Before each gardening season, seniors

can inspect their existing tools and replace them with ergonomic alternatives, if necessary.

In addition, seniors can utilize specialized products, including long-handled gardening tools that reduce the need to bend over or kneel down, to further reduce their risk of injury while working in the garden.

### **Incorporate rest into your gardening routine**

Rest is vital for anyone engaged in physical activity, including gardeners. Frequent breaks during gardening sessions can help avoid strains and sprains and provide opportunities to hydrate and get out of the sun.

If possible, seniors can identify a shaded spot on their properties and place a bench there so they have somewhere to rest during gardening sessions.

The simple strategies mentioned can ensure seniors' springtime gardening sessions are as safe as they are rewarding.

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Seniors can keep several health and safety tips in mind as they celebrate the return of spring and what that means for their gardens.

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**RETIREMENT** • CONTINUED FROM PAGE 3

provided classroom space permits. See related sidebar for details on a program offered in Wisconsin.

bilingualism has been linked to higher cognitive reserve, delay in dementia onset and better performance in executive control.

**Pick up a new language**

Learning a new language is a beneficial tool for seniors who are looking to maintain cognitive abilities. The National Institutes of Health says

There are many ways for seniors to keep their brains and bodies active in an effort to overcome boredom and improve overall well-being.

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# Prevent slips, trips, and falls

*According to experts, fall prevention begins with healthy feet*

Among older Americans, falls are the number one cause of injuries and death from injury, according to the Centers for Disease Control and Prevention. Not only are seniors more at risk for falls, but when they do fall, they are at a greater risk for injuries, hospitalization, and complications.

Medical experts say that for people of all ages – including seniors – a ground-up approach to fall prevention starts with healthy feet.

“Painful foot conditions, such as osteoarthritis, calluses, bunions, hammertoes, and diabetes complications, can make it difficult to maintain balance and coordination when walking or standing,” says Bryn J. Laubacher, a board-certified foot and ankle surgeon and member of the American College of Foot and Ankle Surgery.

“Compounding the issue is that when you are suffering from a painful foot condition, it can be more difficult to engage in the strength and balance exercises that ultimately reduce fall risk,” Laubacher added.

Experts say that eliminating foot pain can lessen one’s chances of experiencing a life-altering fall. That’s why the foot and ankle surgeons of ACFAS offer the following steps for keeping feet and ankles strong and healthy.

## **Don’t ignore pain**

Foot pain is not just a normal consequence of aging, so don’t ignore aching and suffering or resign yourself to it. You likely have a treatable condition. See a foot and ankle surgeon when you experience pain for proper diagnosis and treatment.

## **Examine your feet**

Regularly inspect your feet. If you notice any bumps, lumps, or other changes, make an appointment with your foot and ankle surgeon for evaluation.

## **Exercise**

Simple stretching exercises can help you maintain strength and mobility in your feet and ankles, as well as provide pain relief. Talk to your physician about appropriate exercises for you.

## **Protect**

Wear cushioned insoles or any special footwear you are prescribed, along with comfortable, well-fitting and supportive



“Just one fall can have a major impact on a person’s independence and quality of life,” according to Dr. Bryn Laubacher. “That’s why it’s so important to prevent falls by taking care of your feet and ankles.”

STATEPOINT Living Senior

shoes, every day – even around the house.

## **Consider advanced options**

Know that at times, surgery is the most appropriate treatment for a given condition. Fortunately, many surgical techniques today can be performed on an outpatient basis. There are also more options than ever before.

According to Dr. Laubacher, new medical technologies and groundbreaking surgical interventions, such as bioengineered scaffolding for reconstructive

surgery, minimally invasive techniques, and stem cell regeneration, are helping patients restore functionality and get back to normal faster than ever before.

For more ways to keep feet and ankles healthy and prevent falls, and to find a foot and ankle surgeon near you, visit [FootHealthFacts.org](http://FootHealthFacts.org), the ACFAS patient education website.

Foot and ankle surgeons are experts in providing both conservative care as well as surgical approaches to foot and ankle healthcare.

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There are many compelling reasons seniors should make sure they get an annual exam with their primary care physician. Some Medicare Advantage plans will even offer an incentive to ensure patients do so.

JACOB WACKERHAUSEN/ISTOCK Living Senior

# Annual exam can help older adults stay healthy

One of the best ways to prioritize your vitality is with an annual health exam. That's especially true for older adults, who tend to have more health issues to manage, according to Dr. Grant Tarbox, national medical executive with Cigna Healthcare's Medicare business.

Annual exams can vary and go by different names, depending on your coverage. Generally, they are offered at no cost to you through Medicare or Medicare Advantage and there are a host of reasons to get one, Tarbox said, including the following:

- **Having a health care team leader** – It's important to have a trusted advisor leading your health care team. That is the purpose of a primary care physician.

A primary care physician knows your family and treatment histories and concerns. They play an important role keeping a broad

view of all your care needs and can help you navigate them.

By visiting your PCP at least annually, you maintain a critical relationship that will serve you well when you need it.

- **Putting a plan together** – Your annual exam is the time to discuss which health screenings and immunizations could be important for you based on your age, gender, and medical and family history. These include such things as a flu shot, a mammogram, or a colorectal screening.

Talk to your doctor about what preventive care activities are right for you and put together a plan to get them. Most are covered at no extra cost through Medicare or Medicare Advantage.

- **Addressing conditions before they worsen** – Aging increases the risk of certain chronic illnesses such as hypertension, heart disease, diabetes and arthritis. Ignoring these conditions won't make them go away.

Always tell your health care provider about any recent changes you are experiencing. Working with your provider to proactively manage a chronic condition before it worsens helps you to maintain your independence and vitality.

- **Reviewing medications** – If you take one or more medications, an annual exam is a good time to review them with your primary care physician. You may even want to take your prescriptions to your appointment.

Are these medications effective? Are you taking them as prescribed? Are there any

undesirable side effects? Are there potential harmful interactions, including with over-the-counter drugs?

You also can secure your refills and maybe even shift to home delivery for convenience or to save money.

- **Making lifestyle adjustments** – Even small changes can help you live longer and better. Talk honestly with your health care provider about your lifestyle. They may recommend changes, such as exercising, stopping smoking, or eating healthy.

- **Checking on your mental health** – Your emotional health impacts your physical health. Depression doesn't have to be a part of aging. Let your health care provider know if you are feeling sad, anxious or hopeless.

They may recommend increasing your social interaction. Additionally, treatments, such as talk therapy, medication or both, may be covered by Medicare or Medicare Advantage.

For more tips on how to make the most of your annual exam, visit [cigna.com/medicare/member-resources/#media-resources](https://cigna.com/medicare/member-resources/#media-resources).

If those aren't compelling enough reasons to get an annual health exam, then consider the fact that some Medicare Advantage plans will even pay you an incentive to ensure that you get one, said Tarbox.

He added that you may also want to see your dentist and eye doctor annually to ensure whole body health. Those visits are among the extra benefits often covered by a Medicare Advantage plan, he said. (STATEPOINT)



# Sports to get seniors up and moving

Discussions about the benefits of sports participation are often rooted in how much young people can gain from playing a team sport.

Older adults have much to gain from playing sports as well, and that's something retirees can keep in mind as they look for activities to fill their time.

A study published in the journal *Biochemistry Research International* found that physical activity can be a protective factor for noncommunicable diseases, including heart disease and diabetes, and can even help to delay the onset of dementia. The study also linked physical activity to improved quality of life and mental health.

Sports require players to be physically active, so seniors who decide to dust off their athletic gear and play the following sports can reap all the rewards that getting up and moving has to offer.

## Walking

Accessibility is one of the major benefits of walking. Even seniors with limited mobility can look to walking as a less demanding physical activity that compels them to get out of the house. And the benefits of walking may be more profound than people realize.

Preliminary research presented at a recent American Heart Association

gathering estimated that walking an additional 500 steps per day, which is equivalent to roughly a quarter of a mile, was associated with a 14 percent lower risk for heart disease, stroke or heart failure.

## Pickleball

The popularity of pickleball has skyrocketed in recent years, with the Sports & Fitness Industry Association estimating there are now roughly nine million pickleball players in the United States.

One organization reports that nearly 1.4 million Canadians played pickleball at least once per month in a recent year, proving that this popular sport transcends borders and offers a great way to socialize with fellow seniors.

## Softball

Baseball was the first love of many a sports fan over the years, and senior softball provides a way to maintain or even reignite that passion, all the while reaping the health benefits of sports play.

Softball can help seniors maintain their hand-eye coordination and improve their flexibility. But perhaps the most notable benefit of playing senior softball involves socialization. Senior softball requires being on a team, and the benefits of socialization for seniors are numerous, particularly when

they play in leagues featuring players from outside their immediate social circle.

A study published in *The Journals of Gerontology* found that older adults who socialize with people outside their typical social circle were more likely to have higher levels of physical activity and a more positive mood. Such individuals also had fewer negative feelings.

## Golf

Golf provides a range of health benefits that committed players are well aware of. Seniors who play golf, particularly those who walk the course instead of using a cart to get around, can reap the rewards of walking, including improved cardiovascular health.

They can also get the benefits of strength-training, as carrying a golf bag around nine or 18 holes can build strength that protects bones and reduces the risk of fractures. Traversing a course also helps to burn calories, which can help seniors maintain a healthy weight.

The positives of participating in sports applies to people of all ages, including seniors.

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Seniors who decide to dust off their athletic gear and play any variety of sports can reap all the rewards that getting up and moving has to offer.

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