



Senior Living

GUIDE

JANUARY | 2022



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Staying Mentally Sharp

One of the biggest challenges as we age is keeping our minds sharp.

We've learned a lot of things over the years, but the joy of living is that there's always something more. Our body ages, but your brain doesn't necessarily have to. Here are a few key ways to stay sharp as you age.

STIMULATE YOUR BRAIN

The brain is similar to a muscle in that it needs to be regularly exercised and given proper nutrition in order to stay strong. Turn off the television, and try something a little more strenuous: Games, puzzles and word and math problems are like trips to the local gym for your mind. Hobbies can be very effective, too, as they challenge us in different ways. If you're more into the arts, try painting, drawing or a favorite craft. Time spent listening to music can stimulate your brain as well, sparking memories while creating new ones.

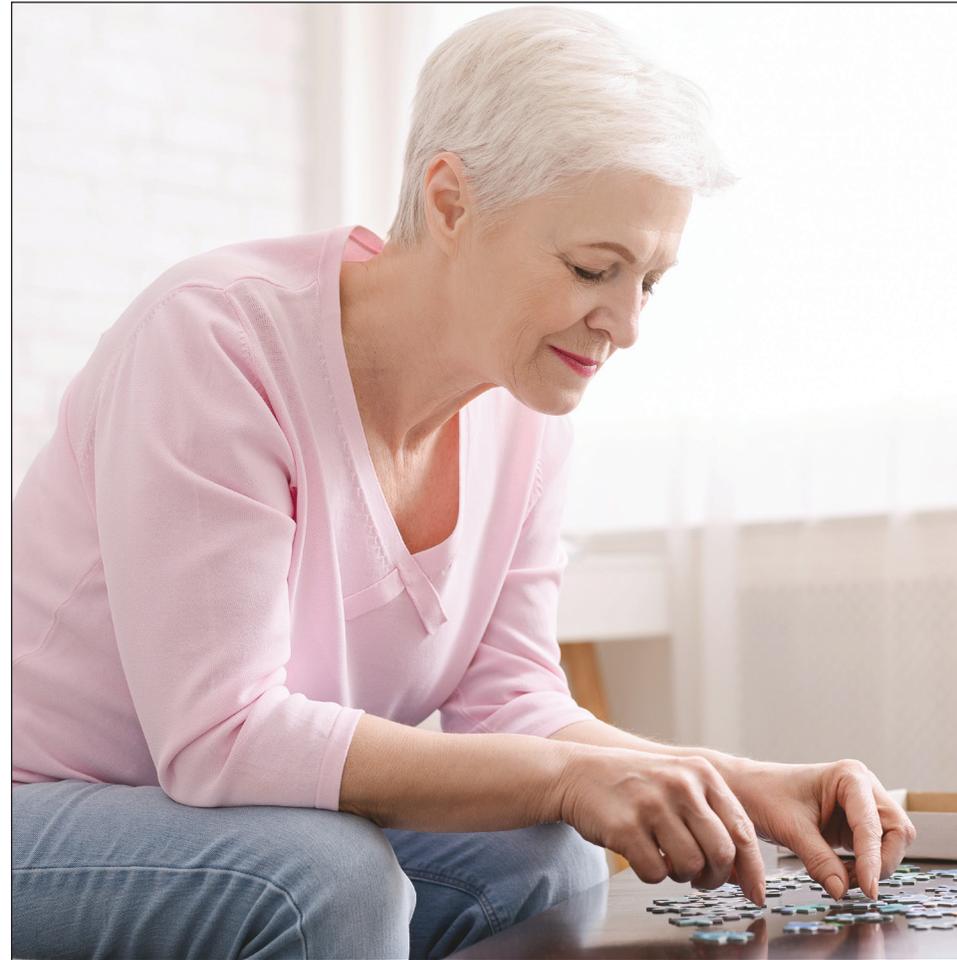
EXERCISE HELPS, TOO

Exercising your body actually has a positive impact on your mind, as a number of studies have linked physical exercise with healthy brains. These activities serve as natural stress reducers, but they also help get more oxygen-rich blood to your brain — and that gets your cognitive gears turning. Exercise can even help spark new growth in the brain, including synapses and nerve cells. While you working out, you're also addressing other common issues associated with aging like diabetes and heart health. Talk to your doctor before starting any new exercise routine.

WATCH WHAT YOU EAT

Diet is linked to better mental health at any age, but it's particularly important as we grow older.

You're probably already watching your caloric intake in order to deal with wellness and weight issues, but consider the brain benefits of eating healthier, too: Foods that are high in saturated fats and cholesterol have been linked to mental decline for seniors. Health experts also recommend a reg-



imen of B12, folic acid and B6. They reduce homocysteine levels, and your risk of dementia.

BE SOCIAL

Strong ties to a group of friends has long been linked with health benefits like lower blood pressure, and that leads

to longer lives. Local clubs, volunteer opportunities and church events also spark mental activity — and best of all, these kind of non-profits and charity organization are always in desperate need of volunteers, in particular seasoned helpers like you.



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Senior Vacation Ideas

Many people spend the bulk of their work lives dreaming of golden years spent relaxing.

There's more to retirement, however, than lounging on the couch. Travel planning can build in plenty of free time, and there's just a much better view. Here's a few senior vacation ideas to get you up and out of the house.

DAY TRIPS

The easiest way to start traveling is to experience the wonders that are literally all around you. You might be surprised by how much adventure awaits within a day's drive of your front door. Visit parks and museums and quaint area downtowns. You might find places to eat, shop and enjoy local entertainment that you'd never heard of, while acting as a tourist in your home state. And best of all, these trips are affordable for everyone, especially those on a fixed income.

BUS TRIPS

Want someone else to do the driving? Bus tours are a terrific option for seniors, because you don't have to worry about get-



ting there. These tours often take care of all of the planning and scheduling, as well. You can bring people from your circle of friends or make new ones along the way. Churches, senior centers and local tourism organizations can tell you more about what's available in your area.

DREAM TRIPS

Everyone has that one place, either domestic or international, where you've always wanted

to visit. Now's the time. Begin budgeting early, and save — then look for bargains. Budget airline travel and special package deals can smooth the way, if you're patient and persistent in searching for them. Traveling is a great way to meet new friends, discover new things and unwind in a new setting.

FAMILY TRIPS

If you're like most seniors, you have family members scattered all over, as siblings, chil-

dren and cousins followed their career and relationship paths. Why not schedule one long trip to see each of them, visiting one relative at a time for short spare-bedroom stays? When it's all said and done, you may have seen a good bit of the country. Before you go, call local chambers of commerce to find out more about regional attractions, and ask for their event calendars. There might be some solo adventures awaiting, as well.



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Estate Planning

It's a necessary topic that most people do not want to broach, but one that becomes increasingly important as you build a lifetime of memories: What happens to our property, investments, savings and keepsakes when we die?

Estate planning is a key component in making sure that your wishes are followed, and that your remaining family isn't caught off guard by final expenses. It can also help ensure that entitlement issues don't arise in your absence. Here's a look at how to get started.

FIND AN ATTORNEY

You'll need to consider what will be given to individual beneficiaries first. Once you've mapped out a general plan, then it's time to choose an attorney to guide you through what can be a complicated, emotional process. Get referrals from family or friends



who've developed their own plans, and focus on reputable, accredited lawyers who specialize in this field. In the end, this becomes an issue of trust, as you'll be sharing highly personal information in order to structure the estate plan properly. Take your time.

DISCUSS FINANCIALS

The first step to building an estate plan is to discuss all cur-

rent assets and liabilities. This helps the attorney calculate net worth, which in turn dictates estate taxes. Frank discussions about debt will reveal whether — or how much — family members will have to deal with after you pass away.

CHOOSE AN EXECUTOR

An executor is someone you implicitly trust to act in your best interest at the time of your

death — or, even before, should you become incapacitated. Some of the pressure of this decision is alleviated by the fact that you can set up more than one option, with different functions for different people. The executor's living situation and ability to follow through are part of any selection process, since they'll have to make a series of major decisions on your behalf.

REST EASIER

Developing a detailed estate plan might be one of the most important elements of end-of-life planning, and in some cases it's a very difficult journey. But the process ultimately provides peace of mind that your death won't create needless disruption relating to material things. With your wishes codified in an official document, you've done all you can to eliminate the prospect of family fighting over possessions, money and property.

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Senior Gardening

Good nutrition is such an important part of wellness, but it can be difficult to find healthy choices.

That's one reason to consider gardening as a senior. It also provides enough physical activity to increase blood flow, strengthen muscles and keep your mind engaged. Routine activity like gardening every day also reduces our risk of stroke, while opening the door to a longer, healthier life, according to the British Journal of Sports Medicine. Here's how to feed your mind, body and soul — without ever going to the store:

BETTER NUTRITION

Gardening is, of course, a cinch in suburban or rural communities. But even in urban areas, box gardens offer an every day alternative to processed, packaged and fast food which is loaded with unhealthy additives and health-impacting negatives like cholesterol and



salt. Consuming fresh, organic produce in the form of healthful vegetables and fruits addresses a myriad of endemic health issues for seniors, and you're saving money while participating in this sustainable activity.

DON'T HAVE A YARD?

Condo or apartment living can be ideal for busy seniors, but gardening becomes difficult if not impossible. That's

where local senior centers and gardening clubs come in. Many are funding programs meant to spark interest in gardening, building stand-alone projects in the community and providing educational classes on nutrition and cooking to help people turn their new hobby into finished meals.

TAKE IT EASY

Gardening doesn't have to be hard. Try raised beds, or large

planters and pots, since they can be tended without having to bend over. There are also a variety of tools that make the process easier for seniors: Purchase a garden cart to make hauling supplies, fertilizer and tools easier. There are hand-held blades that are specially hooked for weeding. Drip irrigation systems and soaker hoses eliminate the need for dragging a garden hose around.

PERFECT EXERCISE

You'll often see seniors walking through the local mall or neighborhood in a bid to stay active. Gardening provides similar benefits, and there's a delicious payoff at the end. You'll have to water, rake, pull weeds and pick fresh produce, just the kind of light exercises that help keep us fit without wearing us down. And you'll have to maintain a regular exercise schedule, because the plants require every day attention. Afterward, you can gather around a table stuffed with organic foods to unwind and enjoy.

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Healthy Aging

Retirement used to mean riding off into the sunset. Nowadays, seniors live richer, fuller lives filled with friends, family and new adventures.

Having the right mindset is a big part of this active way of life. So is maintaining your own particular sense of grace and style. Here's more on the art of aging gracefully.

YOUR MINDSET

Attitude plays such an important role in how we feel. Of course, that's true of any age, but it's particularly true for seniors. You are, as the saying goes, only as young as you feel. Staying positive helps us get through tough times, when family members may be having growing pains or a friend suffers health issues. But it also helps others, as your engagement with the world around you becomes contagious. Growing older brings its own unique set of challenges; approaching it all with an upbeat demeanor is one of the key elements in aging gracefully. Smile, and the world smiles with you.



YOUR ENVIRONMENT

Spend time with a social circle that helps keep you focused on the good things in life. Remember that habits become our destiny. So, pick activities that foster a sense of well being and accomplishment, whether it's joining the local gym, a civic or nonprofit organization, or a church group. Search out articles, websites and books that explore self actualization and fulfillment. Enjoy life for the

adventure it always has been. Don't be afraid to try that new look, or visit that new spot. Surround yourself with positivity and you'll be bolstered by all of it when things get more difficult.

YOUR SCHEDULE

Find a new passion, and you'll feel young again. Exercise, makeup or other beauty regimens offer the chance for a healthy glow, but so does living with purpose.

Explore a hobby like gardening or crochet, make the local bingo night a regular stop, take up some form of crafting that brings you joy. Whatever you choose, leave the rocking chair behind. Meaningful activities help us age gracefully by ensuring that we don't experience boredom or isolation. Bring a friend when you start these activities, or make new ones while you're there. You can turn back the clock together.

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