



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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OCTOBER 2021

FALL CLASS REGISTRATION FOLLOWS ZOOM SHOWCASE

More than 400 OLLI members registered for the more than 40 classes offered for the Fall Semester, as well as 17 classes from the Panama City campus.

“OLLI offers exciting, challenging courses tailored for adults 50 and over who love to learn and want to expand their intellectual horizons in a stress-free environment where there are no grades and no required homework. The courses offered are purely for the joy of learning,” OLLI Executive Director Debra Herman said.

Instructors include current and retired faculty members from area institutions of higher education,

FSU graduate students and experts in their subject areas, and through ZOOM, instructors from throughout the country and even international experts.

According to OLLI Program Coordinator Terry Aaronson, 1331 class orders were processed on the first day of registration. As of September 23, there were 42 new members.

A total of 375 members have enrolled in an accumulated total of 852 classes, and 138 registered for an accumulated total of 387 activities, clubs and special lectures.



THE CLAUDE PEPPER CENTER

AN ETHIC OF CARE NEEDED IN OUR LONG-TERM CARE SYSTEM

This article was originally published in 2021 by Generations Today, a publication by the American Society on Aging.

By Larry Polivka

The COVID-19 pandemic has had a devastating multidimensional impact on the world, especially among older adults, and specifically nursing home residents. More than 130,000 nursing home residents have died and for untold thousands their health and lives have been scarred by lingering long-term effects. The pandemic's impact on the nursing home population brings up a critical and unavoidable moral question: why were so many of our most vulnerable fellow citizens living in such exposed circumstances?

The nursing home tragedy was a result, in large part, of moral failures in our long-term care (LTC) system that date back many years. The fact that so many Americans were living in nursing homes and so vulnerable to becoming infected was a situation caused by policymakers failing to fund the expansion of in-home services and

much smaller community facilities. Older people greatly prefer such residences, and we have long known how to provide them.

The moral failure of not providing enough in-home and community-based services as an alternative to nursing homes is compounded by the absence of regulation concerning quality of care and quality of life, and insufficient enforcement resources. These regulatory inadequacies have been documented for years but have never been adequately addressed by federal and state governments.

We fund LTC at the lowest level among wealthy countries (.9 percent of GDP vs. 1.5 percent to 3.5 percent among European countries) and we rely on for-profit providers, mainly nursing homes and large insurance

companies to administer state Medicaid LTC programs.

Our LTC policies and practices should have been guided from the beginning of major publicly funded (mainly Medicaid) LTC programs 50 years ago by an ethic of care. This care ethic would prioritize providing every person with LTC needs the kind of help they preferred, which could best preserve their quality of life as they become more impaired. In the absence of such an ethic of care we have allowed the moral vacuum to be filled by organizations seeking maximum shareholder value and policymakers obsessed with budget austerity.

“We fund LTC at the lowest level among wealthy countries.”

An LTC program designed with an ethic of care would prioritize improving quality of care and increasing access to care rather than prioritizing efficiency objectives tied to cost containment. This limited notion of efficiency is used by austerity hawks to justify the kind of underfunding that keeps the United States at the bottom of wealthy countries in the percentage of GDP spent on LTC services.

This does not mean that efficiency has no place in an ethic of care-oriented LTC system. It does mean, however, redefining the criteria we use in assessing efficiency to include measures of achieving an improved

quality of care and life in LTC services and expanding access to them. This does not mean that efficiency has no place in an ethic of care-oriented LTC system. It means redefining the criteria we use to assess efficiency, including measures of achieving an improved quality of care and life in LTC services, and expanding access to them.

Commitment among policymakers and LTC providers to an ethic of care would not require giving up on preserving the autonomy of LTC recipients, including those living in nursing homes. An LTC system governed by an ethic of care would do more to protect autonomy than our current LTC system by making recipient autonomy an essential criteria for measuring service quality.

An ethic of care-guided LTC system also would support greater autonomy by expanding access to services to many more people who now are trapped in their homes by impairments for which they get little help. This greatly restricts their ability to make choices and to act upon them. In my judgement, commitment to personal autonomy is an inherent feature of an LTC ethic of care.

A New Moral Compass and Culture

A moral culture based on a communal ethic of care that includes prioritizing personal autonomy, but leaves no one to their own devices when they need

help, is our surest guide to a morally defensible LTC system. Autonomy without care can quickly become neglect and an excuse for indifference. An exclusive focus on care, however, is a recipe for meeting bodily needs while ignoring psychological and spiritual needs.

The best way I think for us to memorialize the tragic fate of those who suffered and died in LTC facilities is to insist that policymakers honestly and explicitly commit to an autonomy-respecting ethic of care and then operationalize this commitment by moving without delay to transform our LTC system.

A true transformation would mean vastly expanding publicly supported in-home services programs and replacing our large, antiquated, traditional nursing homes. These facilities are not designed to protect residents from pandemics or to provide them with an acceptable quality of life. Preferably they would be replaced by smaller, more human-scale residences properly staffed by well-trained and fairly compensated staff.

A model for this kind of LTC facility is the Green House program, which for the past 18 years has been building and operating 10- to 15-bed small house residences that have proven to better protect the health and well-being of residents than traditional nursing homes, without being prohibitively expensive.

Policymakers should soon decide to make LTC a Medicare Benefit, as Sen. Claude Pepper had proposed more than 30 years ago.

President Biden's proposal to spend \$473 billion over the next 10 years to expand in-home LTC services is a strong move in the direction of the system transformation we need. Congress should adopt the President's proposal as soon as possible.

I also hope that our policymakers soon decide it is time to make LTC a Medicare benefit, as Sen. Claude Pepper had proposed more than 30 years ago. By incorporating LTC into the Medicare program, we can ensure the level of funding required to support the LTC transformation that the pandemic has revealed to be a moral necessity. This transition is sorely necessary if we are ever going to treat impaired, dependent older and younger Americans with disabilities with the love and appreciation they deserve.

The French philosopher Emmanuel Levinas called ethics "first philosophy" because it is so fundamentally central to how we see ourselves and others. Ethics is the main source of what we value most, including the importance we place on virtues like courage, honesty and compassion, our daily behavior toward others, and the lens through which we view our lives' moral arch, see our moral failings, and find opportunities

to make amends and to seek and to give forgiveness.

Levinas thought the necessity to make moral decisions was a conscious constant in daily life and was most powerfully encountered in the faces of others, where we could see their joys, suffering and need for care. The capacity to see the faces of others in this way and feel the moral imperative to care for them depends upon preparing ourselves to recognize the true meaning of what we see and learn from the face of the other and then cultivating the moral capacity to

respond.

This is a message that should be heard by all of us in thinking about how to be most responsive to our moral failings that contributed to the LTC tragedy. Levinas' decisive message is that if we sincerely care about why this tragedy happened and want to take steps to ensure it doesn't occur again, we will look into the faces of those who have needed the kind of care in old age they never received and are still not receiving and know that an ethic of care is first philosophy for LTC policy and daily practice.

THE PRESIDENT'S PAGE

Harriet Waas
President, OLLI Advisory Council



We are ready to begin another amazing semester with OLLI, and even though we are still unable to have face-to-face classes as we had wished, there are

many interesting and entertaining classes being presented this semester via Zoom. There will be several face-to-face activities to attend following

specific FSU guidelines and, as always, our OLLI clubs will continue to meet through Zoom or in person.

Classes begin October 4. The OLLI Catalog is online at the OLLI website (olli.fsu.edu). Most of you have already registered but if you haven't selected your classes, registration continues until classes begin.

You can also register for activities throughout the semester, so check the catalog for those deadlines.

To become a club member, register for the club online as you do for classes and then contact the club chair to have your name added to the email list. You must do this each semester to keep your club membership active.

And be sure to check out the special lectures being offered! "Anna Eleanor Roosevelt: The Controversial First Lady in the United States White House" will be on Tuesday, December 7 from 1:30-3:30 p.m.; "The Tomb of the Unknown Soldier" will be on Thursday, December 9 from 1:30-3:30 p.m. These lectures are free, however registration is required. Sign up online and a Zoom link will be sent to registered members.

All in all, the OLLI Fall semester promises to bring you wonderful ways to promote thinking and to encourage you to stay involved and active!

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young."
- Henry Ford

FROM THE WRITERS' CLUB

CHATS WITH STRANGERS

By Nancy O'Farrell

Fast approaching the end of my seventh decade, I muse about the last ten years of retirement. This morning it occurred to me: freed of a work life, a mothering life, a cycle of work-cook-sleep-shop-clean-organize, I'm not in a hurry anymore. Where once I ran errands at breakneck speed, impatient in traffic, choosing the drive-through every time instead of parking and

walking in, now I drive the speed limit. I talk to people. I park at some distance from the front door of Publix just to make myself walk, and I return my shopping cart to the store every time. (Well, almost every time. If it's raining, I leave it in the cart corral.)

SO – here's something I think I want to do. I want to memorialize what I'm

going to call “Chats with Strangers.” I confess, I’ve never felt much interest in the stories of folks I don’t know – or maybe I just haven’t had the time to listen. But for the last ten years I have had many brief, one-time encounters with the folks who live around here, and I think I’ve realized that these little conversations have unlocked some pretty rigid preconceptions and made me a better, kinder person.

This one will be my story of “Standing in Line at the Bank.”

This morning I decided to take some rolls of coins to the bank and convert them to bills. I do this every so often, as soon as I accumulate around \$40 in rolled coins. More than \$40 worth begins to get pretty heavy, and I’ve had at least one occasion where I dropped a roll of quarters and the paper wrapper split open and quarters went everywhere. I lost some of them – that upset me far more than it should have. So now I’m more careful. But I digress.

Behind me in the short line was a very large man, both tall and broad. He had a belly, for sure. He was dressed in cargo shorts and heavy work boots with socks, the tops of which poked out of the boots. He was very tanned, almost to the point of looking like he was covered in dirt. His hair was long and wavy and tousled, and I figured maybe he had combed it when he got

up this morning, and maybe not. He smelled like sweat and smoke.

I have to mention in a little sidebar that I am awful about snap judgments based on appearances. You would think I would have learned at my advanced age to suspend that, but, sadly, no. So my instant thought was, “A bum. Wonder what he’s doing in the bank.”

He said, “I save \$20 in quarters every day. I roll them up just like that,” pointing at the rolls in the little basket I carried the coins in to make sure I didn’t have one of those roll-dropping disasters in the parking lot. “I do that and in December I take my kids on a nice vacation.” Trying to do the quick math in my head and coming up with \$140 a week for 52 weeks but not getting any farther than that, I replied, “That’s really cool. Coins can add up.”

“Yeah,” he said. “I used to use them to buy Lotto tickets and – well, I don’t know what I used my change for, actually. It just kind of disappeared. So I decided to save them instead.”

At this point, I’m not sure whether to believe him because that’s a lot of quarters to have every single day, but I don’t care. We are having this conversation, and I’m hooked.

“I just try to bring them in every so often,” I said. “My husband and I just dump our change on the dresser and we have a little change-counter thing that

separates them into quarters, dimes, nickels and pennies, and after a while, there's some real money there."

He nodded. "In December last year I took them to New York," he said. "And we went over into New Jersey, stayed at nice hotels, had a really nice trip. And it didn't cost me much extra money because I'd been saving those quarters all year."

He gazed out the window of the bank. "Now if I could just quit smoking," he said. "That would be some real money."

Aha, I thought. A smoker. Figures. (Remember my bad habit of jumping to conclusions.) "Yeah," I said. "That would be almost like a raise in pay." (Thinking to myself, wonder if he has a regular job.)

At that point, both tellers beckoned and we each walked up to a window. "It's gonna rain today," he said to the teller.

"Well, Paul, if you say so, I believe it," she responded.

Hm, thought I. She knows him. Regular customer?

"How do you want this?" she asked.

"Whatever," he said. And as she counted out the bills, I'm figuring he's just cashed a check. "You know," she said, "if you want to know about the weather, ask a yard man."

"Yeah," he said. "I kind of want it to rain and I kind of don't. I'm so backed up."

Okay, I think, he has a lawn service. Hm.

Paul (now I know his name) told the tellers to have a nice day, and left.

I cashed in my rolls of coins, got some more penny wrappers from the teller, and turned to leave. "We had a half inch of rain at our house last night," I said.

Paul's teller sighed. "Jealous," she said. "We had hardly any." My teller said, "We didn't have any at all."

"My yard is much happier today," I said. They both smiled. "Y'all have a nice weekend, now." "And you do the same," they said, almost in chorus.

As I backed my car out to leave the parking lot, I stopped to let the driver ahead of me pull out. It was Paul. He was driving a giant pickup truck with a magnetic sign on the door, and pulling a large trailer loaded with landscaping equipment. The trailer had a sign, too. I couldn't quite make it out, but the whole rig was pretty impressive. "You are an idiot" I said to myself. And I wondered where Paul and the kids are going this year. And I hoped he could beat that smoking habit; that would mean a few more dollars for that vacation.

MONDAY BOOK CLUB ANNOUNCES CHANGE FOR NOVEMBER; SETS SCHEDULE THROUGH DECEMBER

The **Monday Book Club** will meet via Zoom for meetings in the fall semester. The meetings are on the second Monday of each month from 11:00 a.m. until 12:30 p.m.

Please register online for the **Monday Book Club** and then send an email to Nancy O'Farrell, Chair, at nancyofarrell047@gmail.com, to make sure that you are on our email contact list. A Zoom link will be emailed in advance of each meeting, with a reminder of the link emailed the morning of the meeting. We welcome

OLLI members who live outside the Tallahassee area to attend virtually, especially our friends from OLLI at PC30A!

We do have a change for November. Please note that our book for that month will be Sense of an Ending by Julian Barnes. The meeting dates and books we will be discussing follow.

Sept 13 This Is How It Always Is by Laurie Frankel

Oct 11 Lab Girl by Hope Jahren

November 8 Sense of an Ending by Julian Barnes

December 13 The Wonder Boys of Whistle Stop by Fannie Flag

WEDNESDAY BOOK CLUB TO MEET VIA ZOOM; SETS SCHEDULE THROUGH JUNE 2022

The Wednesday Book Club will hold its meetings via Zoom for the next several months (through December 8th). Then we will reconsider the possibility of meeting in person.

To join our meetings, please register with OLLI for the Fall Semester, and then register online for the Wednesday Book Club (free). Then send an email to Laurie Svec, Chair, at ollibookclub@gmail.com to be on the list to receive the Zoom links for the Fall discussion meetings. (These go out the morning of each day we have a meeting.) Even if you have

participated in this Book Club before, please email Laurie to let her know that you have re-upped for Fall 2021. We hope you'll join us!

The book schedule for the 2021-22 year is listed below. Traveling Book Club bags will be available for three of the books on our list: Anxious People, Celestial Bodies and The Four Winds. Midtown Reader has our book list and offers a discount to OLLI Book Club members wishing to purchase a book on the list.

If you are an AARP member, you can read installments of October's

selection, The Boy in the Field by Margot Livesey, on their website after logging in.

October 13	<u>The Boy in the Field</u> by Margot Livesay
November 10	<u>The Book of Lost Names</u> by Kristen Harmel
December 8	<u>News of the World</u> by Paulette Jiles
January 12	<u>Anxious People</u> * by Fredrik Backman

February 9	<u>Celestial Bodies</u> * by Jokha Alharthi
March 9	<u>Buried Seeds</u> by Donna Meredith
April 13	<u>The Plague of Doves</u> by Louise Erdrich
May 11	<u>Lost Roses</u> by Martha Hall Kelly
June 8	<u>The Four Winds</u> * by Kristin Hannah

*Traveling Book Club available

SPECIAL TO THE TIMES

THE IMPORTANCE OF SOCIALIZATION IN THE AGING

ELDERCARE ALLIANCE2017

Research has found that social support can play a significant role in overall health as people age. Spending time with friends and family members can boost quality of life, including both physical and mental health.

Throughout life, close friends provide a strong foundation of compassion and trust for many people, and they can become even more important as we age.

Why are good friends so important for older adults, and how can you make sure you have the social support you need as you age?

The Importance of ‘Social Capital’ for Seniors

“Social Capital” refers to the types of personal connections that build trust and support participation for individuals. Research indicates that social capital offers health benefits that may be especially important for seniors.

For retired people, social capital can decline due to reduced contact with former work colleagues, the deaths of friends and family members, and loved ones moving away. The loss of social

contacts can have a direct impact on mental and physical well-being.

Social capital can encourage healthy behaviors, like walking around to visit neighbors, refraining from smoking, and seeking out health screenings after hearing about them from friends.

Potential Health Benefits of Staying Connected

For seniors, developing various positive sources of social support also can reduce stress, ward off anxiety and depression, and reduce the risk of some physical health concerns.

Experts say that certain types of social interactions can affect cognitive health. One study found that cognitive abilities declined 70 percent more slowly in individuals who had frequent social connections compared to those who had little social contact with others.

Socialization may improve memory and longevity as it reduces stress and isolation. Many seniors socialize by spending time in group exercise classes — which can provide a number of physical benefits, including the potential to increase lifespan. Exercise also lessens the risk

of a variety of chronic health problems like osteoporosis.

Finding Sources of Social Support

Family members frequently provide social support for seniors, but that's not always the case. For seniors who are widowed or live far from loved ones, finding other ways to socialize can be necessary.

As you get older, it's important to take advantage of opportunities to meet people and develop relationships.

Community groups like senior centers offer one source of friendships. In addition, senior living communities provide multiple opportunities for spending time around other people, including exercise classes, meals and a variety of activities.

Another good way to get connected is to find an organization you are passionate about and volunteer.

Whatever option you choose for meeting people, pay attention to the breadth of your social connections as socialization will play an important role in your overall well-being as you age.

HOW BAD OFF IS SOCIAL SECURITY?

From USA Today September 2021

Social Security's trustees issued another somber annual report on Aug.

31 that, as in previous years, warned of the pending depletion of reserves. The

current projection is that the trust fund backing retirement benefits only will run out of money by 2033, a year earlier than estimated in the 2020 report.

It's another wake-up call that Congress needs to do something — and the sooner the better. It's also a reminder that individuals may want to prepare more on their own. But the latest report doesn't say the system is going broke and will be unable to pay any benefits in a dozen-plus years.

Here are answers to questions regarding Social Security's retirement financing, where it's headed, and what it means for the 93% of Americans tied into the system.

What's the report's key takeaway?

Media reports have focused on the pending depletion of the trust fund supporting Social Security retirement benefits. This OASI fund, for Old-Age & Survivors Insurance, is now projected to run out of money in 2033. If including disability benefits, the DI fund, the system could be insolvent by 2034.

What does insolvency mean?

In the context of Social Security, insolvency means the trust-fund financial cushion is expected to be exhausted by 2033. It doesn't mean the system will stop paying benefits entirely around that time.

Even without this cushion, Social Security will still collect payroll and self-employment taxes and even income taxes (some higher earners face taxes on a portion of their benefits). Still, all this portends a cut in benefits, an increase in taxes or other actions to get the system's cash flow back to equilibrium.

So there are two key components?

Yes. Think of Social Security's retirement system as having a checking account and a savings account. The checking account receives all that payroll tax and other income and is constantly doling out benefits and paying other expenses. In years when income is comparatively low, it taps into the savings account, the trust fund, to pay benefits in full. Unfortunately, the Social Security system, like many Americans, has leaned heavily on savings withdrawals lately, and this cushion could run dry by 2033.

Is the 2033 projection unusually soon?

Not really. For nearly the past decade, Social Security's trustees have warned that the retirement trust fund would be depleted in either 2034 or 2035 (the years bounce around). In the 1997 trustee's report, the depletion year was as early as 2031. In certain other reports, it was projected to come much later, after 2050. Still, the current trend is worrisome, especially as the big baby boomer generation is retiring en

masse and only 2.7 workers now support each beneficiary, with the ratio decreasing. Besides, the depletion scenario is now just 12 years away.

Can Congress fix things?

Yes, as it has done several times in the past. Most of these remedies involve higher payroll taxes, benefit cuts or a combination. Higher taxes could spread across the board or focus on higher earners, for example. Benefit cuts also could be applied across the board or target high earners. There are options, but time is running out. “Taking action sooner rather than later will permit consideration of a broader range of solutions and provide more time to phase in changes so that the public has adequate time to report,” the trustees said in their latest report. Yet in today’s highly politicized environment, Congressional action doesn’t seem imminent.

How deep might the cuts be?

The current estimate is for a reduction of about \$1 for every \$4 or so in benefits starting in 2033. “At that time, the fund’s reserves will become depleted and continuing tax income will be sufficient to pay 76% of scheduled benefits,” the trustees said. Another way to look at it is by examining how much of a typical retiree’s income will be paid or replaced by Social Security benefits. Pensions, personal savings, perhaps housing equity and other assets make up the rest.

Lower-income people who are more dependent on the program could get hurt worse. On average, they currently rely on Social Security to replace about 56% of what their preretirement income was. That might fall to around 44% with across-the-board cuts, according to a Congressional Research Service analysis. Higher-income earners rely on Social Security to replace 35% of income, and that might fall to around 27%.

What actions might individuals take?

People have many options to shore up their personal finances to make them less reliant on Social Security. The whole field of retirement planning is tied, at least partly, to generating enough income to support a standard of living beyond what Social Security provides. The system was never intended to cover all of your retirement needs. The typical payment to retirees is just a bit above \$1,500 a month.

So what can you do? Start saving more, now. Utilize tax-sheltered retirement accounts such as workplace 401(k) plans and Individual Retirement Accounts. Pare down debt, especially that with high interest rates (credit cards), that taken on depreciating assets (cars and trucks) or that incurred for other people’s benefit (a child’s higher education).

What other actions can you take?

There are many more possibilities. For example, if your income is low, take a

look at the Retirement Saver's Credit, which provides a modest government retirement match, worth up to \$1,000 per person, in the form of a tax credit. If you have access to a Health Savings Account at work, start contributing money. These accounts offer a tax deduction upfront, while withdrawals can be taken tax-free for health costs in retirement. If you're already in good shape, with ample money in IRAs or a 401(k) plan, devise a withdrawal strategy, taking Required Minimum Distributions into account, so that you minimize taxes and avoid a tax bill on some of your Social Security benefits.

What about delaying Social Security?

This is the biggest decision most people need to make about

participating in the program. You can elect to start claiming retirement benefits as early as age 62 or as late as 70. For each year you wait, your monthly benefit amount rises. The argument for claiming early is to collect benefits for a longer period, especially when the getting's good (before any cuts). Perhaps you also need the income from Social Security to make ends meet now.

The key argument for delaying is that you will lock in higher monthly benefits that can help you avoid running out of money in old age. Keep in mind, also, that future COLAs or cost-of-living adjustments will get tacked onto larger benefits. Longevity risk explains why many, if not most, financial experts favor delaying for as long as you can.

WHAT EFFECT DOES WEIGHT HAVE ON YOUR HEALTH?

From Premier Health 2017

Getting to a healthy weight and staying there is not a short-term endeavor. It's about adopting a lifestyle that includes a healthy diet, physical activity and balancing the number of calories you consume with the number of calories you burn.

If you've been thinking about your current weight, it may be because

your clothes aren't fitting or you are getting out of breath going up the stairs. Or maybe your doctor told you that you have high blood pressure or high cholesterol and that excessive weight could be a contributing factor. The first step is to determine if your current weight is healthy.

Body Mass Index

One way to learn if your weight is in a healthy range is to calculate your body mass index (BMI). It is calculated based on your height and weight. BMI provides a reliable indicator of body fat for most people and is used to screen for weight categories that may lead to health problems.

- If your BMI is less than 18.5, it is in the "underweight" range.
- If your BMI is 18.5 to 24.9, it is in the "normal" or healthy weight range.
- If your BMI is 25.0 to 29.9, it is in the "overweight" range.
- If your BMI is 30.0 or higher, it is in the "obese" range.

"Underweight", "normal", "overweight", and "obese" are labels for weight ranges. Obese and overweight describe ranges of weight greater than what is considered healthy for a given height, while underweight describes a weight that is lower than what is considered healthy. If your BMI falls outside the "normal" or healthy weight range, talk to your doctor about how to achieve a healthier body weight.

Obesity and being overweight have been shown to increase the likelihood of certain diseases and

other health problems. BMI is a tool but not necessarily an indicator of a person's health. Your doctor should perform appropriate health assessments to evaluate your health status and risks.

Waist Measurement

Another way to assess your weight is to measure your waist. Your waistline may be telling you that you have a higher risk of developing obesity-related conditions if you are:

- A man whose waist circumference is more than 40 inches
- A non-pregnant woman whose waist circumference is more than 35 inches

Risk Factors of Excess Weight

Excessive abdominal fat is serious because it places you at greater risk for developing obesity-related conditions, such as Type 2 diabetes, high blood cholesterol, high triglycerides, high blood pressure, and coronary artery disease. Individuals who have excessive abdominal fat should consult with their physician to develop a weight loss plan.

Overweight and obese individuals are at increased risk for many diseases and health conditions, including the following:

- Hypertension
- Dyslipidemia (high LDL cholesterol, low HDL cholesterol, or high levels of triglycerides)
- Type 2 diabetes
- Coronary heart disease
- Stroke
- Gallbladder disease
- Osteoarthritis
- Sleep apnea and respiratory problems
- Some cancers (endometrial, breast, and colon)
- Liver and Gallbladder disease

The National Cancer Institute warns that obesity is associated with increased risks of the following cancer types, and possibly others as well:

- Esophagus
- Pancreas
- Colon and rectum
- Breast (after menopause)
- Endometrium (lining of the uterus)
- Kidney
- Thyroid
- Gallbladder

One study estimated that in 2007 in the U.S., about 34,000 new cases of cancer in men (4 percent) and 50,500 in women (7 percent) were due to obesity. The percentage of cases attributed to obesity varied widely for different cancer types but was as high as 40 percent for some

cancers, particularly endometrial cancer and esophageal cancer.

In the U.S. most of us are overweight but for those individuals whose BMI classifies them as “underweight”, there are significant risk factors for them. For example the lower a woman's BMI the more likely she is to be undernourished. Women who are underweight prior to pregnancy are at a higher risk for having a low-birth weight infant, fetal growth problems, perinatal mortality and other pregnancy complications. People who are significantly underweight also have these risks:

- Anemia and nutrient deficiencies
- Bone loss and osteoporosis
- Heart irregularities and blood vessel diseases
- Amenorrhea (loss of periods for women)
- Increased vulnerability to infection and disease
- Delayed wound healing

Your weight is the result of many factors. You can't change some factors, such as family history. However, you can change other

factors, such as your lifestyle habits.

Follow a healthy eating plan and keep your calorie needs in mind. Be physically active and try to limit the

amount of time that you're inactive. Being a healthy weight is much more than smaller dress size, it's all about your health.

If you are looking to lead a healthier lifestyle, talk to your physician about putting an individualized health plan together. It's easy to get the care you need.

5 WAYS TO KEEP YOUR BRAIN SHARP AS YOU AGE

From Time Magazine 2021

Important parts of the brain tend to atrophy as we get older—yet brain scans of some 70-year-olds resemble those of 20 to 30-year-olds. Emerging research points to habits that may keep the mind sharp during the aging process. “Despite the stereotypes, cognitive decline is not inevitable as you age, and adopting healthy lifestyle habits can significantly reduce your risks for dementia later on in life,” says Sarah Lenz Lock, AARP’s senior vice president and executive director of the Global Council on Brain Health.

Start socializing

“Social isolation increases dementia risk by 50%” in older adults, says Lock. “The link is unmistakable.” You don’t need to collect a whole crew of companions, however; a few close friends can be enough. Instead of seeking as many friends as possible, focus on building the

social circles that satisfy your individual needs, like spending more time with neighbors, volunteering at a community center or adopting a pet. One common aging problem, hearing loss, can get in the way of socializing. “Socially withdrawing may be easier than dealing with embarrassment over hearing loss and working to correct it,” says Angelina Sutin, a psychology professor at Florida State University. But addressing hearing loss is important for brain health. A 2019 study found that cognitive performance declined for every 10-decibel loss of hearing—and stress from loneliness makes cortisol levels go up, which could harm the brain over time.

If socializing in-person isn’t possible, it may help to connect with others online. In one study published in 2017 in

the *Journals of Gerontology*, after seniors learned to use Facebook, they scored higher on memory tests than

Practice relaxation

Stress is a natural part of life, and manageable stress that challenges you, motivates you and helps you grow actually supports brain health. But relaxation is equally important. Studies by Sara Lazar, a neuroscientist at Harvard Medical School, show that brain regions involved in focus and attention are thicker in people who practice meditation. Music is another great de-stressor, partly because it can be performed and listened to with friends, which could maximize its effect on cognitive longevity.

One way that relaxation aids mental sharpness is that it contributes to a good night's rest, says Lock. Deep sleep is critical for storing and consolidating memories, studies suggest. It starts to decline during young adulthood and continues to do so as people age, and adults who sleep poorly over the years are more likely to suffer symptoms of Alzheimer's disease. But simple routines can improve sleep at any age, such as limiting food and drink three hours before bedtime, maintaining the same sleep schedule and not looking at

smartphones or other electronics in the bedroom.

Exercise smart

As the body gets older, one of the best ways to keep it young is to stay physically active. The same is true for the brain. "If there's only one thing you can do for brain health," says Lock, "the evidence for exercise is overwhelming." Working out increases a protein called brain-derived neurotrophic factor (BDNF), which is vital for growing and keeping neurons. Exercise also helps prevent brain inflammation, among other benefits. Strive for 150 minutes of aerobic workouts and one to two days of strength training each week.

The benefits may increase if you mix exercise with other healthy strategies. Try adding a cognitive challenge—like playing sports or dancing, which combines a cardio workout, music, socializing and remembering the steps. Likewise, yoga may benefit brain health because it combines meditation with movement, says Lazar.

Exercising outdoors in fresh air may provide another bonus. Taking in greenery and natural light assists brain health by reducing stress and increasing melatonin for a more regular sleep-wake cycle.

Eat for your brain

After exercising, choose a brain-healthy recovery meal. In his research, Dr. Nikolaos Scarmeas, associate professor of neurology at Columbia University, found that the more closely adults followed a Mediterranean diet—having fish and plant-based foods such as fruit, vegetables, nuts and olive oil, while limiting red meat—the more their risk for Alzheimer’s disease dropped. The strictest followers cut their risk by 40%.

“Other diets haven’t been explored as extensively,” says Scarmeas. “There’s more evidence for the Mediterranean pattern so far.” Another eating plan that scientists are currently exploring is the MIND diet, a twist on the Mediterranean approach that further prioritizes foods that may be important for brain health, such as berries and green, leafy vegetables. One way that these diets may protect the brain is that they improve cardiovascular health; lowering blood pressure has been linked to a lower risk of Alzheimer’s disease. And Scarmeas noted that eating a Mediterranean diet can change the composition of people’s microbiome, a collection of trillions of bacteria that live in the

gut and influence the health of many parts of the body.

Pursue a purpose

Having a goal-driven purpose in life is associated with a 30% reduction in dementia, independent of other aspects of well-being, according to one 2017 study by Sutin, the Florida State University psychologist. “It’s so protective because it leads to meaningful engagement,” she explains. Socializing is one way to keep the mind engaged, but engagement can take many forms—whether that’s writing a novel, caring for someone in need, pursuing a satisfying job into your 80s, getting really into exercise or practicing an enriching hobby. It’s highly individual. “What’s purposeful to one person might be trivial to another,” says Sutin.

Chasing your “life’s purpose” may seem like the privilege of a lucky few. But Sutin’s research suggests that cultivating a sense of purpose contributes to brain health regardless of income, wealth or education. Plenty of activities can increase one’s sense of it. “Do what you love,” Lock says. “Do more of it more deeply.”

UNDERSTANDING WHEN A HEADACHE ISN'T JUST A HEADACHE

From Senior Citizen Times 2020

It can be easy to dismiss head pain as a regular headache, but in fact there is no such thing. More than 300 types of headache exist and the likelihood you'll experience one in your lifetime is high. Worldwide nearly 40 million people have some form of headache disease.

'Each headache comes with its own set of symptoms and a different approach to treatment,' says Vincent Martin, MD, president of the National Headache Foundation and professor of Clinical Medicine, University of Cincinnati College of Medicine. 'A physician trained in headache medicine is the best person to diagnose the type of headache you're experiencing but since symptoms usually come on gradually, you should record your symptoms and triggers over a few weeks.'

1. Tension

What is it: Typically these originate in the neck or back of the head with muscle tension and creep forward. Tension headache can be triggered by poor posture, lack of movement, eye strain, stress and hunger. They can be chronic or infrequent.

Treatment: The occasional tension headache can be treated with

nonsteroidal anti-inflammatory drugs (NSAIDs), such as aspirin or ibuprofen, as well as stretching and regular exercise. Chronic forms can be treated with amitriptyline or regular non-medication treatments including relaxation, developing coping strategies, acupuncture, massage therapy and physical therapy.

2. Sinus

What is it: Common when you are sick or suffer from allergies, this type of headache is caused by inflammation in the sinus passage with pain usually presenting in the forehead, browbone, cheeks, eyes and nose. They are often accompanied by nasal congestion, sinus drainage or fever.

Treatment: Monitoring your allergies can play a major part in avoiding a sinus headache. When allergens are high, you can take an antihistamine. NSAIDs can also help relieve pressure by reducing the inflammation in your sinuses. If you're sick and suffering from a sinus headache, NSAIDs plus a decongestant can often be your best option. You may need your health care practitioner to prescribe an antibiotic if the sinus infection is caused by bacteria.

3. Cluster

What is it: People with cluster headache often describe the pain as relentless stabbing sensations and experience attacks several times throughout a day for weeks at a time. During a cluster headache series, the pain is always on the same side, usually around the eye, and can include nasal congestion, sinus drainage or a drooping eyelid. Research indicates cluster headache series can be more active in the spring and fall due to the

changes in daylight and disruption in the sleep cycle with the time change. Unfortunately, some people will experience chronic cluster headache.

Treatment: Preventive treatments are available for cluster headache once a person is in an attack series. During an acute attack, inhaling pure oxygen by mask is helpful.

4. Migraine

What is it: Migraine disease is believed to be due to a hypersensitive nervous system that results in debilitating and recurring attacks of pain that can be accompanied by nausea, vomiting, dizziness or

sensitivity to light and sound. Some migraine attacks are preceded by disturbance in vision or smell, known as an aura.

For some, other symptoms begin 24 to 48 hours before the attack and can range from dizziness and

fatigue to mood swings or extreme hunger. Known triggers of migraine include stress, hormonal changes, certain foods (cheeses, chocolate, preservatives), and beverages (caffeine, alcohol).

Treatment: Maintaining a regular sleep schedule, not skipping meals, and hydration can help prevent migraine attacks. Keeping a record of triggers can help you and your health care practitioner correctly diagnose and treat your migraine disease with lifestyle changes, prescription and over-the-counter medications, and non-drug therapies such as acupuncture, biofeedback training, and relaxation therapy.

‘The next time your head pain strikes make note of the pain location, any potential triggers and have an honest conversation with your health care practitioner so they can help you get back to living your life,’ concluded Martin.

5 ESSENTIAL STEPS FOR MANAGING BLOOD SUGAR

From Senior Citizen Times 2020

In the U.S. alone, 28.1 million people are living with diabetes, and an added 7.2 million are living with undiagnosed diabetes, according to the Centers for Disease Control and Prevention (CDC). Additionally, the American Diabetes Association reports that 84 million American adults have prediabetes, but nearly 90 percent of them don't even know it.

If you are experiencing symptoms such as frequent urination (often more than ten times a day), persistent thirst or chronic fatigue, it's possible that you are living with diabetes – and it's crucial to get tested so you can get the treatment your body needs. That's particularly important now, because, according to the CDC, diabetes sufferers are among those at higher risk for severe illness from COVID-19.

Although the current pandemic and social distancing measures make things more challenging, the following tips can help you manage your blood sugar and prioritize your health if you have type 1 or type 2 diabetes, a family history of diabetes or are experiencing diabetes symptoms:

1. Get tested

The only way to be sure about your blood sugar health is to get tested. It's easier than ever to determine your risk for diabetes, even when spending more time at home. LetsGetChecked offers an at-home HbA1c test that measures your blood sugar over the previous three months to help identify prediabetes or check how well you are controlling the disease following diagnosis. After you receive your results, a team of physicians and nurses are available to help you navigate them and answer your questions. You can find the LetsGetChecked diabetes test online.

2. Keep track of your symptoms

Identifying your symptoms will help you tackle your health issues head on. Keep an eye out for symptoms of high blood sugar, including feeling thirsty all the time, feeling tired all the time or weak, frequent headaches, concentration issues and a fasting blood sugar level of 100mg/dl or more. If you experience these symptoms, it's important to get tested for diabetes right away.

3. Choose foods with a Low Glycemic Index

The Glycemic Index (GI) is a ranking of how quickly certain foods make your blood glucose levels rise after eating them. Carbohydrates with a low GI, such as porridge, brown pasta, noodles and multiseed/granary breads, are the best type of carbohydrates to eat for pre-diabetes or diabetes. 'Pulses' such as chickpeas, garden peas, butter beans, kidney beans, black beans and lentils are high in fiber and protein, which will also help slow down the breakdown of carbohydrates into glucose in the blood. This means that they don't give that sharp rise in your blood sugar levels.

4. Stay active

Physical activity is one of the best things you can do for your overall health and will help keep your blood sugar levels within normal limits. As a

rule of thumb, aim to get at least 30 minutes of moderate-intensity exercise into your day 5 times per week. Many free classes are available online, for all fitness levels, to help you start or continue your exercise routine.

5. Prioritize sleep

Sleep affects blood sugar, and your current blood sugar affects your sleep. Studies show that those who sleep for six hours or less will have significantly higher blood sugar, and a lack of sleep leads to slower fat metabolism and slower glucose processing – so aim to get at least seven to eight hours of quality sleep each night.

While staying active, eating the right foods and keeping track of your symptoms can all help manage your blood sugar, the most important way to make sure you are managing your health is to get tested.

HOW TO GET COMPLAINTS RESOLVED WITHOUT USING CUSTOMER SERVICE

From Senior Citizen Times 2020

Have you ever received an unfair bill and dreaded the typical fight with customer service to get it resolved? It might be a surprise charge from your cellphone provider, a bill from the cable company that just keeps increasing, or confusing contracts from your internet provider that renew

inexplicably. You finally call customer service to get answers and your money back, but they give you the runaround. You might even try calling again a different day to see if you have better success, only to fail again. If you know this frustration, you're not alone.

Cynthia Sedano from West Sacramento, California, understands the nightmare of customer service. She was having trouble with her cable equipment and had questionable charges on her account. She called the company to dispute the charges and to get help with the equipment problems. On the call she was promised that she could exchange the equipment, get \$40 off her monthly bill and a free premium channel for a year. What she wasn't told is that agreeing to this in turn signed her up for a new 2-year contract. After realizing this she spent hours seeking resolution through customer service. Ultimately her unpaid debts were sent to collections.

Consumer arbitration options

Most people are unaware that when you buy a product or service, the seller usually makes you sign away your right to sue them in the public court system. This is usually in the fine print you sign when you contract with a provider or click through terms of service digitally. This means you must use a private dispute resolution system called arbitration.

Arbitration can be confusing and difficult to navigate for the average consumer, including hours of legal research, document creation, mailing and filing. An easy no-risk way of simplifying this process and filing a claim is through an organization developed by legal experts and

consumer rights professionals called FairShake.

How does it work? Start by visiting fairshake.com to create a claim by providing basic information about your dispute and how you would like it resolved. Your information is then reviewed and an official legal demand is sent on your behalf. As your claim proceeds, a resolutions specialist checks in throughout the process, arming you with data, AI-generated legal research and personalized advice.

Often you work with organizations to settle so both sides are content and the matter can be resolved permanently. Sometimes you may go to an independent hearing to resolve the dispute. Successful FairShake claims recover an average of \$700 and many people get back even more. There's no risk because you only pay a portion of your award if you receive one.

Results that matter

Each year, millions of consumer disputes go unresolved. Sedano didn't want to become a statistic, and that's when she learned about FairShake through a friend. She went through the process and was granted reimbursement from the company for the fraudulent charges and early termination fee after sending the company a notice of dispute through FairShake. She was happy she was finally taken seriously and was able to

resolve her problems without additional headaches or negative marks on her financial report from an unnecessary collection.

A financial settlement or correction of unfair services makes a big difference to people who feel large companies

take advantage of the individual consumer. Beyond the tangible benefits, the reduction in stress and satisfaction of resolving a problem can help close a difficult chapter so you can move on feeling good about the outcome.

THE BENEFITS OF MEDITATION WALKS

From Healthline 2020

Walking meditation has origins in Buddhism and can be used as part of a mindfulness practice.

The technique has many possible benefits and may help you to feel more grounded, balanced, and serene. It also helps you to develop a different awareness of your surroundings, body, and thoughts.

What is a walking meditation practice?

Typically, during walking meditation you walk in a circle, back and forth in a straight line or in a labyrinth. It's also possible to do a walking meditation over a longer distance.

The pace is slow and can vary depending on the specific technique. Often, practitioners do a walking meditation session between seated meditations.

Examples of walking meditations include:

- kinhin
- theravada
- vipassana

Techniques can be as detailed as breaking down each step into six parts or simply strolling mindfully in a space. You may incorporate your breath or a mantra.

Below you'll find the many possible benefits of meditative walking.

1. Boost blood flow

Walking meditation is often used by people who sit for long periods. The walking practice helps to get the blood flowing, especially to the legs. It helps to alleviate feelings of sluggishness or stagnancy.

Mindful walking is also a great way to boost blood circulation and raise your energy levels if you're doing seated work for extended periods.

2. Improve digestion

Walking after eating is a fantastic way to boost digestion, especially if you're feeling heavy or full.

Movement helps food to move through your digestive tract and may also prevent constipation.

3. Reduce anxiety

If you're looking to lower your stress levels, you may find it useful to do a seated meditation practice before or after you work out.

A 2017 study on young adults showed that walking is more effective in reducing symptoms of anxiety when combined with meditation.

The participants who showed the most significant changes in their anxiety levels either meditated, meditated before walking, or walked before meditating. The control group, along with people who only walked, didn't show as great of improvements. Each meditation or walking session was 10 minutes.

4. Improves blood sugar levels and circulation

A small 2016 study concluded that a Buddhist-based walking meditation practice had a positive effect on blood sugar levels and circulation in people with type 2 diabetes.

People practiced mindful or traditional walking for 30 minutes, 3 times a week

for 12 weeks. The group that did the Buddhist walking practice showed more improvement than the group who did traditional walking.

5. Alleviates depression

It's important to stay active, especially as you age. Regular exercise helps to boost fitness levels and improve mood — both of which are at risk of declining in older adults.

According to a small 2014 study, older people had fewer symptoms of depression after practicing Buddhist walking meditations 3 times a week for 12 weeks. They also improved their blood pressure and functional fitness levels, which can be achieved through walking.

6. Improves well-being

When possible, take a walk in nature, like a park, garden, or place with trees, which may enhance your overall feelings of well-being and help you feel more balanced.

The practice of forest bathing is popular in Japan for its pros like relaxation and enhanced brain activity.

According to a 2018 study, people who walked for 15 minutes in a bamboo forest showed improvements to their mood, anxiety levels, and blood pressure.

7. Improves sleep quality

To get the benefits of exercise, it's not necessary to do an intense

workout. Research from 2019 showed that regular moderate exercise has a positive effect on sleep quality.

Walking may help to improve flexibility and reduce muscle tension so you feel better physically.

Plus, you'll be more likely to reduce feelings of stress and anxiety, especially if you walk in the morning. All of these benefits can leave you with a calm, clear mind so you're ready to drift off and sleep deeply each night.

8. Makes exercise enjoyable

Incorporating a mindfulness aspect into your fitness routine may make exercise more enjoyable.

Researchers in a small 2018 study found that people who listened to a mindfulness recording while doing a 10-minute walk on a treadmill found the activity more enjoyable. They were directed to notice their physical sensations in a nonjudgmental way.

This points to the likelihood that mindfulness may inspire connecting to exercise in a different way.

9. Inspires creativity

Practicing mindfulness may bring you more clarity and focus to your thought patterns, which in turn can stimulate creativity.

Research from 2015 points to the link between mindfulness and creativity.

More studies are needed that examine specific aspects of creativity in relation to mindfulness.

In the meantime, you can explore how a mindfulness practice enhances your problem-solving skills or the cultivation of new ideas.

10. Enhances balance

A study from 2019 on older women suggests that walking meditation can encourage better balance as well as ankle awareness and coordination.

The practice involves awareness of leg and ankle movements while walking slowly.

Make mindful walking a part of your day

Here are a few tips to help you get started with a consistent walking meditation routine:

Be aware of the present moment

Staying mindful of each moment is a habit that takes time to cultivate. As often as you can, bring your mind to the present moment when you're walking at any point in your day. Focus on the sounds around you, your breath, or any bodily sensations. Tune into your thoughts and observe them as they come and go.

See how the practice varies when you're walking to a destination in a rush versus walking slowly.

Practice seated meditation too

Walking meditation is often used in conjunction with seated meditation. So you may find it's worth learning seated meditation as well as walking meditation.

Seated and walking meditation tips to try:

- Do a 5- to 10-minute session of meditation followed by walking meditation, or vice versa.
- Notice the differences between the two practices and think about which one you prefer and why.
- As you progress, you can increase the duration of each session.

Slow down

Often when our mind is moving

EXERCISING WITH CHRONIC CONDITIONS

National Institute on Aging 2019

Almost anyone, at any age, can do some type of physical activity. You can still exercise even if you have a health condition like heart disease, arthritis, chronic pain, high blood pressure, or diabetes. In fact, physical activity may help. For most older adults, physical activities like

brisk walking, riding a bike, swimming, weightlifting, and gardening are safe, especially if you build up slowly. You may want to talk with your doctor about how your

quickly, we move in a hurry, too. Slow down your pace for a few minutes even when you find yourself short on time. Notice if you have any resistance as you tune into your breath and body. Breathe at a slow, steady pace. Walk within the time you have, no matter how brief.

Stay accountable

Discuss your practice and goals with a teacher, therapist, or friend. Touch base regularly to see if you've developed any insights and how you're progressing. Together you can determine how to deepen your practice.

You can also write things down in a log or journal and use this as a tool to reflect on your experience or progress.

health condition might affect your ability to be active.

Staying Physically Active: Alzheimer's Disease and Related Dementias

Researchers are assessing the benefit of exercise to delay mild cognitive impairment (MCI) in older adults and to improve brain function in older adults who may be at risk for developing Alzheimer's disease. Older adults with MCI may be able to safely

do more vigorous forms of exercise, similar to older adults without MCI, provided there are no other underlying health concerns.

Being active and getting exercise may help people with Alzheimer's or another dementia feel better and can help them maintain a healthy weight and have regular toilet and sleep habits. If you are a caregiver, you can exercise together to make it more fun.

Tips for helping a person with dementia stay active

- Take a walk together each day. Exercise is good for caregivers, too!
- Use exercise videos or check your local TV guide to see if there is a program to help older adults exercise.
- Dance to music.
- Be realistic about how much activity can be done at one time. Several short "mini-workouts" may be best.
- Make sure he or she wears comfortable clothes and shoes that fit well and are made for exercise.
- Make sure he or she drinks water or juice after exercise.

Even if the person has trouble walking, they may be able to:

- Do simple tasks around the home, such as sweeping and dusting.
- Use a stationary bike.

- Use soft rubber exercise balls or balloons for stretching or throwing back and forth.
- Use stretching bands.
- Lift weights or household items such as soup cans.

Exercising with Arthritis

For people with arthritis, exercise can reduce joint pain and stiffness. It can also help with losing weight, which reduces stress on the joints.

Flexibility exercises such as upper- and lower-body stretching and tai chi can help keep joints moving, relieve stiffness, and give you more freedom of movement for everyday activities.

Strengthening exercises, such as overhead arm raises, will help you maintain or add to your muscle strength to support and protect your joints.

Endurance exercises make the heart and arteries healthier and may lessen swelling in some joints. Try activities that don't require a lot of weight on your joints, such as swimming and biking.

If you have arthritis, you may need to avoid some types of activity when joints are swollen or inflamed. If you have pain in a specific joint area, for example, you may need to focus on another area for a day or two.

Physical Activity and COPD (Chronic Obstructive Pulmonary Disease)

If you have COPD, talk with your healthcare provider or a pulmonary therapist to learn what he or she recommends. You may be able to learn some exercises to help your arms and legs get stronger and/or breathing exercises that strengthen the muscles needed for breathing.

Pulmonary rehabilitation is a program that helps you learn to exercise and manage your disease with physical activity and counseling. It can help you stay active and carry out your day-to-day tasks.

Exercising with Type 2 Diabetes

For people with diabetes, exercise and physical activity can help manage the disease and help you stay healthy longer. Walking and other forms of daily exercise can help improve glucose levels in older people with diabetes. Set a goal to be more active most days of the week, and create a plan for being physically active that fits into your life and that you can follow. Your healthcare team can help.

A few easy steps to be more active:

- Stretch during TV commercial breaks.
- Walk around when you talk on the phone.

- Take more steps by parking farther away from stores, movie theaters, or your office.

Exercising When You Are Overweight

If you are overweight, don't let that stop you from doing physical activities, including all four types of exercises. If you have difficulty bending or moving easily or feel self-conscious, try different activities, like walking, water exercises, dancing, or weightlifting, to see what works best for you. Anything that gets you moving—even for only a few minutes a day in the beginning—is a healthy start.

Exercise and Heart Health

Your heart keeps your body running. As you grow older, some changes in the heart and blood vessels are normal, but others are caused by disease. Choices you might make every day, such as eating healthy, maintaining a healthy weight, and aiming to be more physically active, can contribute to heart health. Inactive people are nearly twice as likely to develop heart disease as those who are active. A lack of physical activity can worsen other heart disease risk factors as well, such as high blood cholesterol and triglyceride levels, high blood pressure, diabetes and prediabetes, being overweight and obesity. Being physically active is one of the most important things you can do to keep

your heart healthy. Aim for at least 150 minutes of moderate-intensity aerobic activity a week.

Sidney's Story

“About 5 years ago, I had triple bypass surgery. I didn’t exercise much before my surgery, but I knew I needed to be more active to stay healthy. I was worried about pushing myself. I started slowly and gradually built up to running outside and on the treadmill at my gym. Being active makes me feel better and it’s good for my heart.”

Exercising with Osteoporosis

Weight-bearing exercises, which force you to work against gravity, such as walking, jogging, or dancing three to four times a week, are best for building muscle and strengthening bones. Try some strengthening and balance exercises, too, to help avoid falls, which could cause a broken bone.

Doing these exercises is good for bone health for people with osteoporosis

and those who want to prevent it.
Exercising with Chronic Pain

Most people living with chronic pain can exercise safely, and it can assist with pain management. In fact, being inactive can sometimes lead to a cycle of more pain and loss of function. Talk to your doctor about what exercises/activities might be right for you. Each type of exercise—endurance, strength, balance, and flexibility—has its own benefits, so a combination may be best.

Exercise can help you maintain a healthy body weight, which may relieve knee or hip pain. Putting on extra weight can slow healing and make some pain worse. Remember to listen to your body when exercising and participating in physical activities. Avoid over-exercising on “good days.” If you have pain, swelling, or inflammation in a specific joint area, you may need to focus on another area for a day or two. If something doesn’t feel right or hurts, seek medical advice right away.

SIMPLE STEPS TO PREVENTING DIABETES

From the Harvard School of Public Health 2019

Keeping weight in check, being active, and eating a healthy diet can help prevent most cases of type 2 diabetes.

Overview

If type 2 diabetes were an infectious disease, passed from one person to another, public health officials would

say we're in the midst of an epidemic. This difficult disease is striking an ever-growing number of adults, and with the rising rates of childhood obesity, it has become more common in youth, especially among certain ethnic groups (*learn more about diabetes, including the other types and risk factors*).

The good news is that prediabetes and type 2 diabetes are largely preventable. About 9 in 10 cases in the U.S. can be avoided by making lifestyle changes. These same changes can also lower the chances of developing heart disease and some cancers. The key to prevention can be boiled down to five words: Stay lean and stay active.

What if I already have diabetes?

Guidelines for preventing or lowering your risk of developing type 2 diabetes are also appropriate if you currently have a diabetes diagnosis. Achieving a healthy weight, eating a balanced carbohydrate-controlled diet, and getting regular exercise all help to improve blood glucose control. If you are taking insulin medication, you may need more or less carbohydrate at a meal or snack to ensure a healthy blood glucose range. There may also be special dietary needs for exercise, such as bringing a snack so that your blood glucose does not drop too low. For specific guidance on scenarios such as these, refer to your diabetes care team who are the best resources for managing your type of diabetes.

Simple steps to lowering your risk

Control your weight

Excess weight is the single most important cause of type 2 diabetes. Being overweight increases the chances of developing type 2 diabetes seven-fold. Being obese makes you 20 to 40 times more likely to develop diabetes than someone with a healthy weight.

Losing weight can help if your weight is above the healthy-weight range. Losing 7-10% of your current weight can cut your chances of developing type 2 diabetes in half.

Get moving—and turn off the television

Inactivity promotes type 2 diabetes. Working your muscles more often and making them work harder improves their ability to use insulin and absorb glucose. This puts less stress on your insulin-making cells. So, trade some of your sit-time for fit-time.

Long bouts of hot, sweaty exercise aren't necessary to reap this benefit. Findings from the Nurses' Health Study and Health Professionals Follow-up Study suggest that walking briskly for a half hour every day reduces the risk of developing type 2 diabetes by 30%. More recently, The Black Women's Health Study reported similar diabetes-prevention benefits for brisk walking of more than 5 hours per week. This amount of exercise has a variety of other benefits as well. And even greater cardiovascular and other

advantages can be attained by more, and more intense, exercise.

Television-watching appears to be an especially-detrimental form of inactivity: Every two hours you spend watching TV instead of pursuing something more active increases the chances of developing diabetes by 20%; it also increases the risk of heart disease (15%) and early death (13%). The more television people watch, the more likely they are to be overweight or obese, and this seems to explain part of the TV viewing-diabetes link. The unhealthy diet patterns associated with TV watching may also explain some of this relationship.

Tune Up Your Diet

Four dietary changes can have a big impact on the risk of type 2 diabetes.

1. Choose whole grains and whole grain products over refined grains and other highly processed carbohydrates.
2. Skip the sugary drinks, and choose water, coffee, or tea instead.
3. Choose healthy fats.
4. Limit red meat and avoid processed meat; choose nuts, beans, whole grains, poultry, or fish instead.

Don't smoke

Add type 2 diabetes to the long list of health problems linked with smoking. Smokers are roughly 50% more likely to develop diabetes than nonsmokers, and heavy smokers have an even higher risk. [33]

Light to moderate alcohol consumption

Evidence has consistently linked moderate alcohol consumption with reduced risk of heart disease. The same may be true for type 2 diabetes. Moderate amounts of alcohol—up to a drink a day for women, up to two drinks a day for men—increases the efficiency of insulin at getting glucose inside cells. And some studies indicate that moderate alcohol consumption decreases the risk of type 2 diabetes. [1, 34-39], but excess alcohol intake actually increases the risk. If you already drink alcohol, the key is to keep your consumption in the moderate range, as higher amounts of alcohol could increase diabetes risk.

[40] If you don't drink alcohol, there's no need to start—you can get the same benefits by losing weight, exercising more, and changing your eating patterns.

Beyond individual behavior

Type 2 diabetes is largely preventable by taking several simple steps: keeping weight under control, exercising more, eating a healthy diet, and not smoking. Yet it is clear that the burden of behavior change cannot fall entirely on individuals. Families, schools, worksites, healthcare providers, communities, media, the food industry, and government must work together to make healthy choices easy choices.

DISEASES THAT LOOK LIKE ALZHEIMER'S (BUT AREN'T)

From WEBMD 2020

People who are confused and easily forget things don't necessarily have dementia. Many treatable diseases and conditions have symptoms similar to Alzheimer's disease and other forms of dementia.

Dementia Doesn't Always Mean Alzheimer's

Dementia is any memory loss or thinking problem caused by changes in your brain. Alzheimer's is just one type. Your memory also can be harmed by many other health issues, such as a stroke, Parkinson's disease, or a buildup of fluid on your brain.

If you notice symptoms that have you concerned, see a doctor right away. They'll give you a thorough exam that may include taking a sample of your blood for testing, brain imaging, and neurological testing to figure out what's going on with your health and get you help.

Depression

If you're depressed, you may find it hard to focus or remember things you need to

do. You also may sleep too much or too little, not want to spend time with your friends and loved ones, and feel hopeless much of the time.

People with Alzheimer's also can experience these things, but a physical exam and a conversation about your symptoms should help your doctor make the right diagnosis.

Urinary Tract Infections (UTI)

When bacteria enters your urethra (the tube urine flows through when you pee), it sometimes can cause a urinary tract infection (UTI) that can spread to your bladder or kidneys.

In some people, especially those of advanced age, UTIs can cause a sudden onset of symptoms that look like Alzheimer's. You may get confused, upset, sleepy, or have trouble paying attention. Some people hallucinate -- believe they see or hear something no one else can.

If your urine is tested and shows that you have an infection, you'll probably be given antibiotics to clear it up.

Thyroid Disease

The thyroid is a small butterfly-shaped gland in the front of your neck. It makes hormones that help your organs work and control how well your body uses food for fuel. If your thyroid is working too fast or too slow, it can affect your mental health.

People who don't make enough thyroid hormone have what's called hypothyroidism. Parts of your body work too slowly. This can affect your thoughts. You may find it hard to learn new things or recall an event that just took place.

If you're making too much thyroid hormone, you have hyperthyroidism. This can also make it hard for you to focus. And you may feel anxious or depressed. In severe cases, you can feel like you're losing touch with the real world.

If your doctor finds that your thyroid isn't working as it should, you may need to take medication every day to keep your hormones at normal levels. Some people see their symptoms get better right away. For others, it can take a few months.

Diabetes

People with diabetes can have a hard time keeping the right balance of insulin and blood sugar in their bloodstream. If your blood sugar

levels drop too low, your body and brain don't have enough fuel to work as they should. This is called hypoglycemia. If it's severe, you can get confused doing even a basic daily task. You also can become clumsy, appear drunk, or maybe even faint.

Often, you'll feel better if you eat or drink a small amount of food that's high in sugar. If that doesn't help, you should seek medical attention right away.

Lyme Disease

Some ticks carry harmful bacteria that can get into your system through a bite.

This causes an illness called Lyme disease. If the bacteria stays in your blood for a long time, it can affect your nervous system and short-term memory.

Some people say they feel like they have "brain fog." You could have trouble keeping up with what others are saying. And daily tasks also may take more effort. Symptoms can show up months or even years after a tick bite.

Lyme disease can be treated with antibiotics, but you might still have symptoms. The earlier it's caught, the easier it is to treat.

Vitamin B12 Deficiency

If you're low on B12, you may feel lost or easily "get turned around." Some

people also feel tingling in their arms and legs.

Your body needs this vitamin to make red blood cells, nerves, and DNA, but it can't make B12 itself. It has to get it from food. Since B12 is only found in animal products, people who follow a vegetarian diet might not get enough.

Other people can't absorb enough B12 from food. This could be the case if you have a condition like celiac disease or Crohn's disease, which affects how your body breaks down food. Using heartburn drugs also can cause trouble.

Your body needs enough stomach acid to pull B12 from the food you eat.

Your doctor can do a blood test to check your B12 levels. If yours is low, a vitamin supplement can help.

Certain Drugs

Many drugs -- like antihistamines, anti-nausea medicine, steroids, and bladder relaxants -- can cause symptoms that look like dementia. This is a greater risk for older people.

The older you get, the harder your body has to work to fight the toxic effects of some drugs. Plus, you may need to take more than one drug at a time, and they can interact with each other and cause side effects like confusion.

If you think a medicine you take is hurting your memory or slowing your thoughts, talk to your doctor.

Vestibular Disorders

Dysfunction of the vestibular system - which includes the inner ear and brain - can cause problems with balance and often, cognitive function. Vertigo, Meniere's disease, and labyrinthitis are a few vestibular disorders.

AGING AND YOUR EYES

National Institute on Aging 2019

Are you holding the newspaper farther away from your eyes than you used to? Join the crowd—age can bring changes that affect your eyesight. Some changes are more serious than others, but for many problems, there are things you can do to protect your

vision. The key is to have regular eye exams so you can spot problems early.

How Can You Protect Your Eyesight?

Have your eyes checked regularly by an eye care professional—either an ophthalmologist or optometrist. People over age 60 should have dilated eye

exams yearly. During this exam, the eye care professional will put drops in your eyes to widen (dilate) your pupils so that he or she can look at the back of each eye. This is the only way to find some common eye diseases that have no early signs or symptoms. If you wear glasses or contact lenses, your prescription should be checked, too. See your doctor regularly to check for diseases like diabetes and high blood pressure. These diseases can cause eye problems if not controlled or treated.

See an eye care professional right away if you:

- Suddenly cannot see or everything looks blurry
- See flashes of light
- Have eye pain
- Experience double vision
- Have redness or swelling of your eye or eyelid

Common Eye Problems

The following common eye problems can be easily treated. But sometimes they can be signs of more serious issues.

- **Presbyopia** (prez-bee-OH-pee-uh) is a slow loss of ability to see close objects or small print. It is normal to have this problem as you get older. People with presbyopia often have headaches or strained, tired

eyes. Reading glasses usually fix the problem.

- **Floaters** are tiny specks or “cobwebs” that seem to float across your vision. You might see them in well-lit rooms or outdoors on a bright day. Floaters can be a normal part of aging. But sometimes they are a sign of a more serious eye problem, such as retinal detachment. If you see many new floaters and/or flashes of light, see your eye care professional right away.
- **Tearing** (or having too many tears) can come from being sensitive to light, wind, or temperature changes, or having a condition called dry eye. Wearing sunglasses may help. So might eye drops. Sometimes tearing is a sign of a more serious eye problem, like an infection or a blocked tear duct. Your eye care professional can treat these problems.
- **Eyelid problems** can result from different diseases or conditions. Common eyelid problems include red and swollen eyelids, itching, tearing, and crusting of eyelashes during sleep. These problems may be caused by a condition called blepharitis (ble-fa-RI-tis) and treated with warm compresses and gentle eyelid scrubs.

Tips for Healthy Eyes

- Protect your eyes from too much sunlight by wearing sunglasses that block ultraviolet (UV) radiation and a hat with a wide brim when you are outside.
- Stop smoking.
- Make smart food choices.
- Be physically active and maintain a healthy weight.
- Maintain normal blood pressure.
- Control diabetes (if you have it).
- If you spend a lot of time at the computer or focused on one thing, you can forget to blink. Every 20 minutes, look away about 20 feet for 20 seconds to prevent eye strain.

Eye Diseases and Disorders

The following eye conditions can lead to vision loss and blindness. They may have few or no early symptoms. Regular eye exams are your best protection. If your eye care professional finds a problem early, often there are things you can do to keep your eyesight.

- **Cataracts** are cloudy areas in the eye's lens causing blurred or hazy vision. Some cataracts stay small and don't change your eyesight a lot. Others become large and reduce vision. Cataract surgery can

restore good vision. It is a safe and common treatment. If you have a cataract, your eye care professional will watch for changes over time to see if you would benefit from surgery.

- **Corneal diseases and conditions** can cause redness, watery eyes, pain, problems with vision, or a halo effect of the vision (things appear to have an aura of light around them). Infection and injury are some of the things that can hurt the cornea. Treatment may be simple—for example, changing your eyeglass prescription or using eye drops. In severe cases, surgery may be needed.
- **Dry eye** happens when tear glands don't work well. You may feel stinging or burning, a sandy feeling as if something is in the eye, or other discomfort. Dry eye is more common as people get older, especially for women. Your eye care professional may tell you to use a home humidifier or air cleaner, special eye drops (artificial tears), or ointments to treat dry eye.
- **Glaucoma** often comes from too much fluid pressure inside the eye. If not treated, it can lead to vision loss and blindness. People with glaucoma often have no early symptoms or pain. You can protect yourself by having dilated eye exams

yearly. Glaucoma can be treated with prescription eye drops, lasers, or surgery.

- **Retinal disorders** are a leading cause of blindness in the United States. Retinal disorders that affect aging eyes include:

- **Age-related macular degeneration**

(AMD). AMD can harm the sharp, central vision needed to see objects clearly and to do common things like driving and reading. During a dilated eye exam, your eye care professional will look for signs of AMD. There are treatments for AMD. If you have AMD, ask if special dietary supplements could lower your chance of it getting worse.

- **Diabetic retinopathy.** This problem may occur if you have diabetes. Diabetic retinopathy develops slowly and often has no early warning signs. If you have diabetes, be sure to have a dilated eye exam at least once a year. Keeping your blood sugar, blood pressure, and cholesterol under control can prevent diabetic retinopathy or slow its progress. Laser

surgery can sometimes prevent it from getting worse.

- **Retinal**

detachment. THIS IS A MEDICAL

EMERGENCY. When the retina separates from the back of the eye, it's called retinal detachment. If you see new floaters or light flashes, or if it seems like a curtain has been pulled over your eye, go to your eye care professional right away. With treatment, doctors often can prevent loss of vision.

What Is Low Vision?

Low vision means you cannot fix your eyesight with glasses, contact lenses, medicine, or surgery. Low vision affects some people as they age. You may have low vision if you:

- Can't see well enough to do everyday tasks like reading, cooking, or sewing
- Have difficulty recognizing the faces of your friends or family
- Have trouble reading street signs
- Find that lights don't seem as bright

If you have any of these problems, ask your eye care professional to test you for low vision. Special tools can help

people with low vision to read, write, and manage daily tasks. These tools include large-print reading materials,

magnifying aids, closed-circuit televisions, audio tapes, electronic reading machines, and computers with large print and a talking function.

Other tips that may help:

- Brighten the lighting in your room.
- Write with bold, black felt-tip markers.
- Use paper with bold lines to help you write in a straight line.
- Put colored tape on the edge of your steps to help you see them and prevent you from falling.

- Install dark-colored light switches and electrical outlets that you can see easily against light-colored walls.
- Use motion lights that turn on when you enter a room. These may help you avoid accidents caused by poor lighting.
- Use telephones, clocks, and watches with large numbers; put large-print labels on the microwave and stove.

Remember to ask your eye doctor if your vision is okay for safe driving.

7 WAYS TO REDUCE ANXIETY IN SENIORS

From A place for Mom 2020

We can get so focused on our loved one's physical health that we forget to pay attention to their mental health. In addition to being a physically high-risk population for COVID-19, elderly Americans are feeling increased anxiety and stress, according to Brian Carpenter, professor of Psychological and Brain Sciences at Washington University. Learn why your loved ones may be experiencing these negative

emotions due to senior loneliness, and get tips for coping with coronavirus stress.

Causes of increased anxiety in elderly populations

Isolation from family and friends
Seniors who live alone, or in a community that isn't allowing visitors during the pandemic, are especially

affected by isolation. Even those who live with family may not be able to visit with grandchildren or relatives deemed essential workers.

Higher risk

Older adults are more concerned with protecting themselves from the coronavirus due to age and underlying conditions.

Concern about medical care

Many medical providers, like optometrists, non-emergency dentists, and dermatologists, are closing to prevent contagion.

Reports of mortality

Seniors are exposed to coverage of elderly deaths across the country and statistics about their increased risk.

Guilt

Elderly people may experience guilt from having to rely on family or friends for groceries and everyday tasks. Some may also feel powerless because of their inability to help out during the crisis.

How to help seniors cope with stress and social isolation

These actions can ease your loved one's anxiety and reduce your own stress about their emotional well-being during the pandemic:

Listen actively

Sometimes the best thing you can do is listen to your loved one's concerns. Anxiety in older adults could stem from one of the reasons listed above, or from something more personal. The

World Health Organization emphasizes the importance of letting your loved one speak freely. They may be scared and confused, so remember to be open to their concerns and let them know you're there to listen.

Maintain a routine

Choosing to finish breakfast before turning on the news decreases early-morning anxiety, while a scheduled dinnertime can reduce **sundown syndrome** in those with dementia. If you're working from home and social distancing with children during the pandemic, see if your loved one can spend time with their grandkids to keep them both busy. This is also a great way to foster intergenerational relationships.

Accept their fears and feelings

Instead of just assuring your loved one that everything will be okay, actively listen and encourage them to express their fears. Your reassurance that their feelings are normal will ease anxiety. According to the CDC, it's important to "let older adults and people with disabilities know it is common to feel distressed during a crisis. Remind them that asking for and accepting help is a sign of strength."

Practice mindfulness

The World Health

Organization suggests you "draw on skills you have used in the past that have helped you to manage previous life's adversities and use those skills to help you manage your emotions during the challenging time of this outbreak."

These methods could include

meditation, therapy, or journaling.

For some elderly people, mindfulness can come in the form of listening to music from their childhood, or even taking a quiet bath.

Stay healthy and active

It's no secret that exercise has a positive effect on seniors' mental and physical well-being. Older people who regularly attend fitness classes at senior centers or go on walks could benefit from online chair yoga or senior aerobics videos at home.

Share facts from reliable sources

Elderly Americans are the most likely to be susceptible to internet scams and false news reports about the coronavirus, partially due to less technology experience. Websites with unsubstantiated information can cause anxiety in senior citizens through fear mongering and conspiracy theories. Suggest that your loved one stick to well-known, verified news sources for updates on COVID-19.

Stay busy with activities that remind them of happier times

If your loved one is used to scheduled activities or visiting with friends, increased isolation can manifest as anxiety and depression. If they live at home with you, suggest spending time together reliving happy memories rather than dwelling on negative changes in the present. If your loved one has dementia, check out this list of other activities to create connections.

Cook up favorite memories

Ask your relative what their favorite foods were growing up. What did they cook for you when you were a child? See if they remember recipes or have old cookbooks. With many restaurants closed, it's a great time to try pantry staples from the past, like copper penny salad, homemade bread, or their famous tuna casserole.

Watch something black and white

If you have kids or teens, there's a good chance they've only seen movies in color. Rent some of your loved one's favorites, and talk about how movies and TV have changed. Older films are often available for free through the Turner Classic Movies channel or your local library's online database.

Listen to the classics

Was your loved one a fan of jazz? How about Frank Sinatra or Elvis? There are incredible resources online to listen to music from the past. Ask if they ever went to see their favorites in concert, or about their best memories of radio shows.

Learn about family history

With kids out of school, it's fun to engage in educational, informative activities for the whole family. Set up an "interview," or just a time to chat, and use this **list of 20 questions** to learn more about your aging loved one.

What if anxiety in seniors persists?

If you noticed increased anxiety before the start of the pandemic, or if symptoms persist after life begins to normalize, it may be time to seek help from a doctor or geriatric psychologist. Generalized anxiety disorder has become prevalent in seniors — in fact, about 20% of older adults have diagnosable mental health disorders.

The National Institute on Mental Health describes generalized anxiety disorder (G.A.D.) as excessive, persistent worrying that makes it difficult to live your normal life. It can

manifest physically as headaches, stomachaches, sore muscles, or inability to sleep. Anxiety can also cause irritability, restlessness, and changes in appetite.

If your loved one has experienced these symptoms persistently for more than six months, their anxiety could be a diagnosable and treatable condition.

Talk with their doctor via telemedicine about your loved one's symptoms, treatment options, and the availability of elderly mental health specialists in your area.

SLEEP TIPS FOR OLDER ADULTS

From HelpGuide2019

Having trouble sleeping? These tips will help you overcome insomnia and other age-related sleep problems.

Sleep and aging

As we age, we often experience normal changes in our sleeping patterns, such as becoming sleepy earlier, waking up earlier, or experiencing less deep sleep. However, disturbed sleep, waking up tired every day, and other symptoms of insomnia are not a normal part of aging. Sleep is just as important to your physical and emotional health as it was when you were younger.

A good night's sleep helps improve concentration and memory formation, allows your body to repair any cell damage that occurred during the day, and refreshes your immune system, which in turn helps to prevent disease. 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. Insufficient sleep can also lead to serious health problems, including an increased risk of cardiovascular disease, diabetes, weight problems, and breast cancer in women.

To improve your quality of sleep it's important to understand the underlying causes of your sleep problems. The following tips can help you identify and overcome age-related sleep problems, get a good night's rest, and improve the quality of your waking life.

How many hours of sleep do older adults need?

While sleep requirements vary from person to person, most healthy adults require 7.5 to 9 hours of sleep per night. However, how you feel in the morning is more important than a specific number of hours. Frequently waking up not feeling rested or feeling tired during the day are the best indications that you're not getting enough sleep.

Insomnia and Aging Tip 1: Understand how sleep changes as you age

As you age your body produces lower levels of growth hormone, so you'll likely experience a decrease in slow wave or deep sleep (an especially refreshing part of the sleep cycle). When this happens you produce less melatonin, meaning you'll often

experience more fragmented sleep and wake up more often during the night. That's why many of us consider ourselves "light sleepers" as we age. You may also:

- Want to go to sleep earlier in the evening and wake up earlier in the morning.
- Have to spend longer in bed at night to get the hours of sleep you need, or make up the shortfall by taking a nap during the day.

In most cases, such sleep changes are normal and don't indicate a sleep problem.

Sleep problems not related to age

At any age, it's common to experience occasional sleep problems. However, if you experience any of the following symptoms on a regular basis, you may be dealing with a sleep disorder:

- Have trouble falling asleep even though you feel tired
- Have trouble getting back to sleep when awakened
- Don't feel refreshed after a night's sleep
- Feel irritable or sleepy during the day
- Have difficulty staying awake when sitting still, watching television, or driving
- Have difficulty concentrating during the day

- Rely on sleeping pills or alcohol to fall asleep
- Have trouble controlling your emotions

Tip 2: Identify underlying problems

Many cases of insomnia or sleep difficulties are caused by underlying but very treatable causes. By identifying all possible causes, you can tailor treatment accordingly.

- Are you under a lot of stress?
- Are you depressed? Do you feel emotionally flat or hopeless?
- Do you struggle with chronic anxiety or worry?
- Have you recently gone through a traumatic experience?
- Are you taking any medications that might be affecting your sleep?
- Do you have any health problems that may interfere with sleep?

Common causes of insomnia and sleep problems in older adults

Poor sleep habits and sleep environment. These include irregular sleep hours, consumption of alcohol before bedtime, and falling asleep with

the TV on. Make sure your room is comfortable, dark and quiet, and your bedtime rituals conducive to sleep.

Pain or medical conditions. Health conditions such as a frequent need to urinate, pain, arthritis, asthma, diabetes, osteoporosis, nighttime heartburn, and Alzheimer's disease can interfere with sleep. Talk to your doctor to address any medical issues.

Menopause and postmenopause. During menopause, many women find that hot flashes and night sweats can interrupt sleep. Even post menopause, sleep problems can continue. Improving your daytime habits, especially diet and exercise, can help.

Medications. Older adults tend to take more medications than younger people and the combination of drugs, as well as their side-effects, can impair sleep. Your doctor may be able to make changes to your medications to improve sleep.

Lack of exercise. If you are too sedentary, you may never feel sleepy or feel sleepy all the time. Regular aerobic exercise during the day can promote good sleep.

Stress. Significant life changes like retirement, the death of a loved one, or moving from a family home can cause stress. Nothing improves your mood

better than finding someone you can talk to face-to-face.

Lack of social engagement. Social activities, family, and work can keep your activity level up and prepare your body for a good night's sleep. If you're retired, try volunteering, joining a seniors' group, or taking an adult education class.

Sleep disorders. Restless Legs Syndrome (RLS) and sleep-disordered breathing—such as snoring and sleep apnea—occur more frequently in older adults.

Lack of sunlight. Bright sunlight helps regulate melatonin and your sleep-wake cycles. Try to get at least two hours of sunlight a day. Keep shades open during the day or use a light therapy box.

Tip 3: Improve sleep habits

In many cases, you can improve your sleep by addressing emotional issues, improving your sleep environment, and choosing healthier daytime habits. Since everyone is different, though, it may take some experimentation to find the specific changes that work best to improve your sleep.

Encourage better sleep at night

Naturally boost your melatonin levels. Artificial lights at night can

suppress your body's production of melatonin, the hormone that makes you sleepy. Use low-wattage bulbs where safe to do so, and turn off the TV and computer at least one hour before bed.

Don't read from a backlit device at night (such as an iPad). If you use a portable electronic device to read, use an eReader that requires an additional light source.

Make sure your bedroom is quiet, dark, and cool, and your bed is comfortable. We often become more sensitive to noise as we age, and light and heat can also cause sleep problems. Using a sound machine, ear plugs, or a sleep mask can help.

Use your bedroom only for sleep and sex. By not working, watching TV, or using your computer in bed, your brain will associate the bedroom with just sleep and sex.

Move bedroom clocks out of view. The light can disrupt your sleep and anxiously watching the minutes tick by is a surefire recipe for insomnia.

Keep a regular bedtime routine for better sleep

Maintain a consistent sleep schedule. Go to bed and wake up at the same times every day, even on weekends.

Block out snoring. If snoring is keeping you up, try earplugs, a white-noise machine, or separate bedrooms.

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

Develop soothing bedtime rituals. Taking a bath, playing music, or practicing a relaxation technique such as progressive muscle relaxation, mindfulness meditation, or deep breathing can help you wind down before bed.

Limit sleep aids and sleeping pills. Many sleep aids have side effects and are not meant for long-term use. Sleeping pills don't address the causes of insomnia and can even make it worse in the long run.

Combine sex and sleep. Sex and physical intimacy, such as hugging, can lead to restful sleep.

Tip 4: Diet tips to improve sleep

Limit caffeine late in the day. Avoid coffee, tea, soda, and chocolate late in the day.

Avoid alcohol before bedtime. It might seem that alcohol makes you

sleepy, but it will actually disrupt your sleep.

Satisfy your hunger prior to bed. Have a light snack such as low-sugar cereal, yogurt, or warm milk.

Cut down on sugary foods. Eating a diet high in sugar and refined carbs such as white bread, white rice, pasta, and French fries can cause wakefulness at night and pull you out of the deep, restorative stages of sleep.

Avoid big meals or spicy foods just before bedtime. Large or spicy meals may lead to indigestion or discomfort. Try to eat a modest-size dinner at least 3 hours before bedtime.

Minimize liquid intake before sleep. Limit what you drink within the hour and a half before bedtime to limit how often you wake up to use the bathroom at night.

Exercise for overcoming sleep problems

Exercise—especially aerobic activity—releases chemicals in your body that promote more restful sleep. Even if you have mobility issues, there are countless activities you can do to prepare yourself for a good night's sleep. But always consult your doctor before embarking on any new fitness program.

Try:

Swimming/water

exercises. Swimming laps is a gentle way to build up fitness and is great for sore joints or weak muscles. Many community and YMCA pools have swim programs just for older adults, as well as water-based exercise classes.

Dancing. If you love to move to music, go dancing or take a dance class. Dance classes are also a great way to extend your social network.

Lawn bowling, bocce, or pétanque. These ball games are gentle ways to exercise. The more you walk, and the brisker the pace, the more aerobic benefit you'll experience.

Golfing. Golf is another exercise that doesn't require vigorous movement. Walking adds an aerobic bonus and spending time on the course with friends can improve your mood.

Cycling or running. If you are in good shape, you can run and cycle until late in life. Both can be done outdoors or on a stationary bike or treadmill.

Aerobic exercise helps older adults sleep better

A study at Northwestern University found that aerobic exercise resulted in the most dramatic improvement in quality of sleep, including sleep

duration, for middle-aged and older adults with a diagnosis of insomnia.

- The participants exercised for two 20-minute sessions or one 30-to-40-minute session four times per week.
- They worked at 75 percent of their maximum heart rate on at least two activities including walking or using a stationary bicycle or treadmill.
- Their sleep quality improved from a diagnosis of poor sleeper to good sleeper.
- They reported fewer depressive symptoms, more vitality, and less daytime sleepiness.

Tip 5: Reduce mental stress

Stress and anxiety built up during the day can also interfere with sleep at night. It's important to learn how to let go of thoughts and worries when it's time to sleep.

Keep a journal to record worries before you retire

On your to-do list, check off tasks completed, list your goals for tomorrow, and then let them go

Listen to calming music

Read a book that makes you feel relaxed

Get a massage from a friend or partner

Use a relaxation technique to prepare your body for sleep

Seek opportunities during the day to talk face to face with a friend about what's troubling you

Getting back to sleep at night

As you get older, it's normal to wake up more often during the night. However, if you're having trouble falling back asleep, the following tips may help:

Don't stress. Stressing over the fact that you can't get back to sleep only encourages your body to stay awake. Try to stay out of your head and focus on the feelings and sensations in your body instead.

Make relaxation your goal, not sleep. Try a relaxation technique such as deep breathing or meditation, without getting out of bed. Although not a replacement for sleep, relaxation can still help rejuvenate your body.

Do a quiet, non-stimulating activity. If you've been awake for more than 20 minutes, get out of bed and do a non-stimulating activity, such as reading a book. But keep the lights dim and avoid screens.

Postpone worrying.

If you wake during the night feeling anxious about something, make a brief note of it on paper and postpone worrying about it until the next day when it will be easier to resolve.

When to talk to a doctor about sleep problems

If your own attempts to solve your sleep problems are unsuccessful, keep a sleep diary and take it to your doctor. Write down when you use alcohol, caffeine, and nicotine, and keep track of your medications, exercise, lifestyle changes, and recent stresses. Your doctor may then refer you to a sleep

specialist or cognitive behavioral therapist for further treatment, especially if insomnia is taking a heavy toll on your mood and health.

Therapy vs. sleeping pills for insomnia

While sleeping pills and sleep aids can be effective when used sparingly for short-term situations, such as recovery from a medical procedure, they won't cure your insomnia. In fact, they can actually make insomnia worse in the long-term.

Cognitive-behavioral therapy (CBT) is a form of psychotherapy that treats sleep problems by addressing the negative thoughts, worries, and

behavior that prevent you from sleeping well at night.

A study at Harvard Medical School found that CBT was more effective at

treating chronic insomnia than prescription sleep medication—but without the risks or side effects. CBT can be conducted individually, in a group, or even online.

DO YOU HAVE ARTHRITIS? CONSIDER THESE CHANGES

From Senior Citizens Times 2021

Arthritis is a common health condition in the United States, affecting one in four adults according to the Centers for Disease Control and Prevention. Characterized by the inflammation of one or more joints, arthritis can cause joint pain, stiffness and swelling that can limit one's functionality and impact daily activities. May is recognized as National Arthritis Awareness Month to bring attention to the widespread impact that arthritis has on adults, children and families.

These Changes Can Make a Difference for Those Living with Arthritis

Two of the most common types of arthritis are osteoarthritis (OA) and rheumatoid arthritis (RA). For those living with OA or RA, these changes could help improve daily life with arthritis:

- **Do simple exercises:** Exercise a few times a week to keep your joints as

functional as possible. Find an activity you enjoy doing, such as taking a walk or swimming in a pool. Be sure to check with your doctor about what exercises are right and safe for you.

- **Improve your sleep:** According to the patient organization, CreakyJoints, there are many lifestyle changes you can make that may help improve your sleep, even if you suffer from arthritis pain. You may want to try avoiding caffeine in the evening, reducing screen time before bed, eating lighter meals at night and keeping your bedroom cool, dark and quiet.
- **Choose foods that fight inflammation:** The Arthritis Foundation says

that, while there is no miracle diet for arthritis, there are foods that can help fight inflammation and improve joint symptoms. A diet rich in fruits, vegetables, fish, nuts and beans but low in processed foods and saturated fat is not only great for overall health, but can also help manage disease activity.

- **Lose any amount of extra weight:** According to The Osteoarthritis Action Alliance, extra weight greatly increases joint pain and damages the cartilage of the joints, especially in the hips and knees. Losing excess weight, even in small amounts, can help reduce joint pain, avoid joint surgery and become more active.

Speak to your Physician about Medicines for Pain Management

In addition to lifestyle adjustments, a range of medicines are available to help relieve arthritis symptoms. Nonsteroidal anti-inflammatory drugs (NSAIDs), such as ibuprofen and naproxen, are frequently used to ease inflammation and pain caused by arthritis.⁶

‘While it is important to have balanced pain management with arthritis, it is

crucial to speak to your physician often and openly about your daily lifestyle. That way, your physician can help personalize your treatment which may include NSAIDs or other types of pain management techniques,’ said Hasan Abed, MD, Anesthesiologist and Pain Management Specialist, Advanced Pain Management located in Timonium, Maryland.

If you take NSAIDs, it is important to talk to your healthcare professional because as many as one in four regular NSAID users are at risk to develop stomach ulcers – sores on the lining of the stomach caused by stomach acid.⁷ In addition to taking high doses of NSAIDs, other risk factors include taking NSAIDs with aspirin, or while taking corticosteroids or blood thinners, having had a stomach ulcer in the past and being older than 65 years of age. If you have more than two of these risk factors, you are considered at high risk for stomach ulcers.

Gastroprotection with NSAIDs can help lower the risk of stomach ulcers

Over-the-counter and prescription NSAIDs come in many different forms. They are available topically, as a lotion or gel and can be taken by mouth.⁶ Some NSAIDs include a gastroprotective medicine to help reduce the risk of getting a stomach ulcer.⁸

‘Because every case of arthritis is different, it is important to talk to your

physician about pain management and the potential risk of stomach ulcers if you take NSAIDs,' said Dr. Abed. 'If appropriate, your doctor may suggest

you take a medicine that can lower the risk of getting a stomach ulcer when taking an NSAID.'

FACTS ABOUT AGING AND ALCOHOL

From National Institute on Aging 2017

Anyone at any age can have a drinking problem. Uncle George always liked his liquor, so his family may not see that his drinking is getting worse as he gets older. Grandma Betty was a teetotaler all her life until she started having a drink each night to help her get to sleep after her husband died. Now, no one realizes that she needs a couple of drinks to get through each day.

These are common stories. The fact is that families, friends, and healthcare workers often overlook their concerns about older people drinking. Sometimes trouble with alcohol in older people is mistaken for other conditions related to aging, for example, a problem with balance. But how the body handles alcohol can change with age. You may have the same drinking habits, but your body has changed.

Alcohol may act differently in older people than in younger people. Some older people can feel "high" without increasing the amount of alcohol they drink. This "high" can make them more likely to have accidents, including falls and fractures and car

crashes. Also, older women are more sensitive than men to the effects of alcohol.

Drinking too much alcohol over a long time can:

- Lead to some kinds of cancer, liver damage, immune system disorders, and brain damage
- Worsen some health conditions like osteoporosis, diabetes, high blood pressure, stroke, ulcers, memory loss and mood disorders
- Make some medical problems hard for doctors to find and treat—for example, alcohol causes changes in the heart and blood vessels. These changes can dull pain that might be a warning sign of a heart attack.
- Cause some older people to be forgetful and confused—these symptoms could be mistaken for signs of Alzheimer's disease.

How Alcohol Affects Safety

Drinking even a small amount of alcohol can lead to dangerous or even deadly situations. Drinking can impair a person's judgment, coordination, and

reaction time. This increases the risk of falls, household accidents, and car crashes. Alcohol is a factor in 30 percent of suicides, 40 percent of crashes and burns, 50 percent of drownings and homicides, and 60 percent of falls. People who plan to drive, use machinery, or perform other activities that require attention, skill, or coordination should not drink.

In older adults, too much alcohol can lead to balance problems and falls, which can result in hip or arm fractures and other injuries. Older people have thinner bones than younger people, so their bones break more easily. Studies show that the rate of hip fractures in older adults increases with alcohol use.

Adults of all ages who drink and drive are at higher risk of traffic accidents and related problems than those who do not drink. Drinking slows reaction

times and coordination and interferes with eye movement and information processing. People who drink even a moderate amount can have traffic accidents, possibly resulting in injury or death to themselves and others. Even without alcohol, the risk of crashes goes up starting at age 55. Also, older drivers tend to be more seriously hurt in crashes than younger drivers. Alcohol adds to these age-related risks.

In addition, alcohol misuse and abuse can strain relationships with family members, friends, and others. At the extreme, heavy drinking can contribute to domestic violence and child abuse or neglect. Alcohol use is often involved when people become violent, as well as when they are violently attacked. If you feel that alcohol is endangering you or someone else, call 911 or get other help right away.

HOW HOPE AFFECTS YOUR HEALTH AND 5 WAYS TO BUILD IT

From Healthline 2021

Research shows that finding hope and optimism can have a positive impact on your mental and physical health.

- **During times like the pandemic, finding hope can be hard.**

- **Having hope and being optimistic can make for a healthier, longer life.**
- **Taking control, finding silver linings, and planning ahead can bring about hope.**

Uncertainty of the pandemic and its long-lasting effects can leave little hope.

“It’s very common that when we’re faced with multilevel challenges in terms of finances, health, lifestyle, relationships, and just living in the pandemic, that we have to dig deeper and work harder to find something to be hopeful about,” Diana Brecher, PhD, clinical psychologist and scholar-in-residence for positive psychology at Ryerson University in Toronto, told Healthline.

As unattainable as hope may seem, research shows that finding hope and optimism can have a positive impact on your mental and physical health.

According to a 2019 study, researchers found that optimism is specifically related to an 11 to 15 percent longer life span, on average, and to greater odds of living to the age of 85 or beyond.

“Research indeed suggests that individuals experiencing greater optimism are more likely to age in health and to live longer; they are also at a decreased risk of developing chronic diseases, particularly cardiovascular disease,” Claudia Trudel-Fitzgerald, PhD, research scientist and clinical psychologist at Harvard T.H. Chan School of Public Health, told Healthline.

She added that optimistic people are more likely to engage in physical activity and eat a healthy diet, as well as less likely to smoke, which in turn contribute to better health over time.

“There is also evidence that optimism is associated with lower risk of hypertension and overweight/obesity, hence reducing the risk of chronic disease and premature mortality later on,” Trudel-Fitzgerald said.

While there’s good reason to become more hopeful, finding ways to build hope can seem challenging. However, experts say the following five tips can help you tap into the positive side of life.

1. Take some control

The renowned and late psychologist Shane J. Lopez described hope as “the belief that the future will be better than the present, along with the belief that you have the power to make it so.”

“This says to some extent, we are in control of what will happen. While during the pandemic, we can’t control a lot — when the vaccine is available, when you are eligible to take it, if you will get sick — but there are things we can control,” said Brecher.

While the emotions of feeling hopeless are real, she said thinking about what is in your control that can have a positive impact on yourself and others is a good way to counter those feelings.

“Some people are choosing to be proactive toward other people, like helping neighbors or supporting people who are struggling, and by doing so they probably feel more optimistic because they’re able to do something as opposed to feeling stuck and like nothing is going to get better,” said Brecher.

2. Find good news and silver linings

Often when people face challenging situations, they reflect on how they overcame prior similar challenges. However, because the pandemic is unique, this strategy is difficult.

“One way to remain optimistic nowadays is to focus our attention on the good news, such as the development of the vaccine, and limit our consumption of negative news from the media when we feel more vulnerable, anxious, or sad. It is OK to not watch TV or read the newspaper for a few days to protect our mental health,” said Brecher.

Taking note of changes for the better that came out of the pandemic can also bring about positivity and resilience.

“Perhaps one was able to become more physically active by taking a walk every day, reconnect with old friends via technology, spend more time with their kids, or frequently prepare meals at home,” Brecher said.

3. Practice gratitude

Whether you write down or think about what you’re grateful for, Trudel-Fitzgerald said research shows that regularly practicing kindness and expressing gratitude can increase happiness and foster optimism “by reminding ourselves that good things are still happening even during darker times.”

Brecher agreed, and noted that humans have an innate negativity bias, which makes this difficult sometimes.

“[It]is hard-wired in our brains to be really attuned to risk, danger, and problems because our survival depends on it, so we have a tendency to be good at noticing danger and risk, however, it takes more intentional effort to notice the things that make us happy and things we can feel grateful for,” she said.

Feeling grateful requires an intentional act, not an instinctual response. To initiate gratefulness, Brecher suggests asking yourself the following questions.

- What good things happened today?
- What role did I play in those good things happening?
- What does it say about me that those good things happened?

“It becomes easier to notice the good things in each day the more you practice this.

It becomes a counterbalance to the negativity balance,” said Brecher.

4. Blame bad luck

In his book, “Learned Optimism,” Martin Seligman, PhD, defines optimism as an explanatory style people use to understand why good and bad things happen. He wrote that pessimists can learn to be optimists by rethinking how they react to adversity.

For instance, Seligman pointed out that optimistic people tend to believe that negative events are temporary and blame them on causes outside themselves while pessimists point to permanent causes created by themselves.

Additionally, when they fail, optimists see the failure in one area only and bounce back while pessimists believe failure in one area of life means failure in all areas of life.

“So, if something goes wrong and you see it as your fault, you’ll be less

optimist, but if you see it as bad luck, you’re more likely to bounce back. Also, if you see it as more situational than pervasive, you’re likely to say, ‘I’ll put it in a box and move on,’” said Brecher.

5. Look forward to better times

Planning safe activities that could be achieved once COVID-19 is under control can give you something to look forward to.

“For instance, one could envision a small outside social gathering with a few close friends or family members once the weather is permitting, and start thinking about the details, such as guests, location, music, etc.,” said Trudel-Fitzgerald. Knowing the pandemic won’t always keep us from seeing the people we love and partaking in our favorite activities might be the most hopeful thought of all.

HOW TO STOP DWELLING ON THE PAST AND MOVE ON FOR GOOD

By Akina Chargualaf

If there’s a thing or two that pain will teach you in this lifetime, it’s how it feels to swim and how it feels to sink. We must learn both. We must make this discovery because without determining how much effort it takes

to keep our head afloat, or even understand how it feels to hit rock bottom, we will not truly understand our power. With that power, we can break away from the past and stop dwelling.

Dwelling on the past means reading the same chapter over and over again while expecting the ending to change. It's reopening wounds and allowing opportunities for self-sabotage. Dwelling on the past is the biggest roadblock from moving forward, and life will move forward whether you're on board with it or not.

No matter what we do, time will continue to tick, and days will begin to pass. The morning will turn to night, seasons will change, and years will pass with or without our consent. I get it, letting go is easier said than done. It may take some time, but the first step is the willingness to take that step.

“1. You must let the pain visit.

2. You must allow it to teach you.

3. You must not allow it to overstay.”

— Ijeoma Umebinyuo, *three routes to healing*

When you begin to recognize that it's time to move on, then you are letting the universe know that you are ready to accept and welcome change. Change is nothing to be scared about, because without change, there is no flow.

Here's how to stop dwelling on from the past and move on for good.

1. Remember You Are the Author of Your Own Story

Look at it like this – you are the author of your book; this book is your whole life, and you are writing it as we speak. In this book, there are chapters, and each chapter tells the story of that

particular year. For example, chapter 14 is a chapter that tells the tale of when you were 14-years-old, and chapter 30 is when you were thirty-years-old. Like a novel, each chapter introduces a series of supporting characters and events that will shake up your world. These supporting characters come in the form of friends, lovers, colleagues, and family members, all who are here to help the growth of the protagonist.

Now take a look at this book and see which chapter you are currently dwelling on. How many chapters have you written since then? How many chapters have you written before that? Now, how many times have you dwelled on the same chapter expecting the ending to change?

We have the power to write the ending to whatever we please, but we must keep writing our story. No one else will write it and can write it for you. Always remember that.

2. Own Your Mistakes and Grow from Them

The true art of letting go is ownership. This includes owning up to the mistakes you have made, acknowledging the imperfections we all have as humans, and opening yourself to grow from them.

It may be a tough pill to swallow, but studies show that forgiveness can lead to lower stress and anxiety levels. Forgiveness is a powerful tool

for your self-growth and one of the most beneficial tools to prevent you from dwelling on the past. Learn to forgive others, and yourself: How to Forgive and Live a Happy Life Again (A Step-By-Step Guide)

3. You Can Only Connect the Dots Going Backward

In life, there will be moments when you realize that things had to unfold the way that they did. You will begin to understand why certain things didn't work in your favor, but connection will become clear in due time.

Dwelling on the past also means resisting what's in store for you. Trust the process and give yourself some credit for coming this far.

4. Better Things Await

Our energy may be finite, but the possibilities of what we can achieve in this lifetime are infinite. Remember that you are using energy when you dwell, when you worry, or when you become angry. What's exhausting is focusing on things that are out of your control.

Letting go is easier said than done, but like the muscles in our human body, this takes time to build and trust. The beautiful thing about letting go is that you are making room for new things in your life.

Change does happen for a reason, and sometimes, it's resistance that's preventing it from manifesting.

5. Honor Yourself

When you look back on some of our life choices, are there a few that stand out? Ones that usually start with the phrase, "what if?"

Before we go down that never-ending rabbit hole, ask yourself if you were honoring yourself during that specific period of your life. The needs and wants when you were 23 are probably not the same priorities you have today. Our financial requirements, job expectations, qualities in a partner, and our life necessities all evolve with change. If there's ever a moment you find yourself dwelling because of a decision you made in the past, remember that you were honoring yourself and what you needed *then*.

Let go, move on, and start honoring yourself *today*.

5. Get Inspired by Others

Who doesn't love a great success story? Watching Ted Talks, Goalcast, inspirational documentaries, and reading autobiographies is a great way to fuel your inspiration. Every hero and successful leader has a story of their own. Stephen King's first novel was rejected 30 times before being

published, Vincent Van Gogh only sold one painting in his lifetime, and Steven Spielberg couldn't get into his dream film school. One must go on a journey in order to find your life's purpose.

Watch this inspirational speech by the co-founder of The Manifesting Academy, Sarah Prout, as she shares how she overcame 10 years of suffering and went from welfare to multi-millionaire:

6. Meditate on What You Want Today

As we change, our dreams can change. One way to stop dwelling on the past is to focus on the future, and that works if we live presently today. A vision board is an empowering tool to help you gain clarity by re-shifting your

focus on your goals. You can never move forward by moving backward. You can only move forward if you have a vision to work toward.

Final Thoughts

“You must make a decision that you are going to move on. It won't happen automatically. You will have to rise up and say, ‘I don't care how hard this is, I don't care how disappointed I am, I'm not going to let this get the best of me. I'm moving on with my life.’” — Joel Osteen, *Your Best Life Now: 7 Steps to Living at Your Full Potential*.

Your past is only a part of you and by no means the definition of you. You are currently evolving, learning, and nourishing yourself to be the best version you can be. Learn from the past, but never live there.

PROTECT YOUR HEALTH AS YOU GROW OLDER

From MyHealthFinder 2020

These steps can help you live a healthier life.

Keep your body active.

Staying active as you get older is one of the best things you can do for your health. Regular physical activity can help you:

- Reduce your risk for type 2 diabetes, heart disease, stroke, and some cancers
- Reduce your risk for Alzheimer's disease
- Improve your balance and prevent falls
- Live on your own longer
- Improve your mood and sleep

- Reduce symptoms of anxiety and depression
- Improve your ability to think, learn, and make decisions

Keep in mind that if you haven't been active in the past, it's not too late to start! You may need to start slowly and build up over time.

- Get more tips on staying active as you get older.
- Find out how to move your way – with activities you really enjoy [PDF - 1.2 MB].
- Learn more about the benefits of physical activity.

Do aerobic activity.

Anything that gets your heart beating faster counts as aerobic activity.

- Aim for 2 hours and 30 minutes of moderate-intensity aerobic activities every week. Try walking, swimming, or doing yard work – and break up the time over the week however you want.
- If you can't do 2 hours and 30 minutes, do what you can! Even 5 minutes of activity can help improve your health.

Get more ideas for aerobic activities you can try.

Do strength, balance, and stretching activities.

Including a variety of activities in your routine can make it easier to do everyday activities. That's why it's important to:

- Do muscle-strengthening activities 2 or more days a week.
- Do exercises to improve your balance, especially if you're at risk of falling.
- Try stretching (flexibility) exercises so you can move more easily.
- Follow these safety tips during physical activity.

If you have a health condition, talk with your doctor about the best activities for you.

Get ideas for eating healthy.

Eating healthy is always important, no matter how old you are. And it's never too late to make healthy changes to your diet. Learn about healthy eating patterns.

Try these tips:

- Choose lots of vegetables and fruits.
- Make sure most of your grains are whole grains, like brown rice and whole-wheat bread.
- Choose fat-free milk or low-fat dairy products, like milk and yogurt.
- Choose healthy sources of protein like seafood, lean meats and poultry, eggs, beans, and nuts.
- Stay away from *trans* fats, saturated fats, and added sugars.
- Limit the amount of salt you eat. Use this shopping list to find lower-sodium foods.

Get more tips and ideas for eating healthy as you get older.

Play an active role in your health care.

Your doctor or nurse can help you stay healthy as you get older.

- Use our tool to get a list of preventive services recommended for you. Print out the list and take it with you to your next doctor's appointment.
- Get tips for talking with your doctor or nurse. This can help you play an active role in your health care.
- Tell your doctor or pharmacist if you have questions or concerns about your medicines. Get more tips for using medicines safely.
- If you think you might be depressed, let your doctor know. Depression is treatable – and it's nothing to be ashamed of. Learn more about depression in older adults.

If you have Medicare, be sure to schedule your Medicare wellness visit every year.

If you smoke, quit.

Quitting smoking is one of the most important things you can do for your health. Call 1-800-QUIT-NOW (1-800-784-8669) for free help with quitting.

- Get more tips for quitting smoking.

- Check out the benefits of quitting smoking when you're older.

If you have a history of heavy smoking and you smoke now or have quit within the past 15 years, ask your doctor about screening for lung cancer.

Take steps to prevent falls.

Older adults are at higher risk for serious injuries from falls. Take steps to lower your risk of falling:

- Do exercises to improve your balance.
- Ask your doctor or pharmacist to review your medicines. Some medicines can make you dizzy or sleepy. Learn more about using medicines safely.
- Get your vision checked every 1 to 2 years. And be sure to get new glasses or contact lenses when your vision changes.
- If you're worried that you might have hearing loss, get your hearing checked.

Make sure you have smoke alarms in your home.

Older adults are more likely to be injured or killed in home fires. To stay safe, put smoke alarms on every floor of your home.

Use long-life smoke alarms if possible. These alarms use lithium batteries and last longer than regular smoke alarms. They also have a "hush button" so you can stop them quickly if there's a false alarm.

If you use regular smoke alarms, replace the batteries every year. Try changing smoke alarm batteries when you change your clock back from daylight saving time in the fall.

Follow these other tips for using smoke alarms:

- Test your smoke alarms once a month by pushing the test button.
- Put smoke alarms on every floor of your home and near places where people sleep.
- Don't forget to put a smoke alarm in the basement.
- Replace your smoke alarm if it doesn't work when tested or if it's more than 10 years old.
- Dust or vacuum smoke alarms when you change the batteries.

Driving and Memory

Take steps to stay safe while driving.

Getting older doesn't make you a bad driver. But changes that come with aging can make it harder for you to drive safely. You may have trouble

seeing at night or find it harder to react quickly to avoid an accident.

Take steps to stay safe:

- Get your vision and hearing checked regularly.
- Always wear your seat belt.
- Never use your phone while driving.
- Plan your route and drive on streets you know.

Keep your memory sharp.

Just like physical activity is good for your body, activities that challenge your mind can help prevent memory loss and keep your brain healthy.

As you get older, it's important to:

- Learn new things – take a class or challenge yourself to read a section of the newspaper that you normally skip.
- Connect with other people – try sharing meals with a friend or volunteering at a local school.

If you're forgetting things more often than usual and it's getting in the way of doing everyday activities, talk with your doctor or nurse. Learn more about memory problems.

OLDER ADULTS HAVE GONE DIGITAL: FOUR TRENDS THAT ARE HERE TO STAY

From Senior Citizen Times 2021

During the pandemic, many older adults went digital, adopting technology to manage daily tasks and stay connected to family and friends.

As we emerge from COVID-19, here's what we see ahead for older adults with respect to their use of technology.

Post-pandemic, older adults will continue to acquire and use tech

It's probably no surprise that during the pandemic, older adults' usage and acquisition of tech increased, according to AARP's annual tech survey and we predict these trends will continue once the pandemic ends.

While sheltering at home to protect themselves from infection, adults in their 50's, 60's and 70's streamed movies and TV shows, and video-chatted with loved ones and colleagues. They also bought smart TV's, phones, watches, tablets, home assistants and home security and were likely to use them daily. Along with increased usage, older adults spent more on tech, with the average bill rising from \$394 in 2019 to \$1,144 in 2020.

Still, barriers remain. Older adults cite the cost of high-speed internet, privacy concerns and knowledge gaps as the top reasons they remain hesitant to adopt technology. And nearly 22 million older Americans continue to lack broadband internet access at home. AARP's annual tech survey discovered that more than half of older adults who have access to tech want a better understanding of the devices they've bought and more than a third still lack confidence when using technology.

To help older adults become more confident and knowledgeable users of technology, AARP Foundation and Chase have developed a library of free online resources in Spanish and English. These resources will help people stay connected to each other and their communities and strengthen their financial health.

The library includes videos and virtual workshops to assist with everyday tasks like mobile banking, finding jobs online, downloading apps, ordering groceries and more.

Digital banking is here to stay

Prior to the arrival of COVID-19, most older adults handled their financial transactions at a bank or ATM. Since the pandemic, however, many older adults have become accustomed to managing multiple aspects of their finances from their smart devices, and we predict this trend is here to stay.

Overseeing one's bank accounts virtually is only one benefit of mobile banking apps. They also help older adults improve their financial health by enabling them to deposit checks, monitor their spending, and save on monthly bills from the comfort of their own homes or any other location.

Online banking tools can also increase financial safety. For older adults, who are frequently targeted by scammers, electronic banking alerts like text

messages, in-app notifications and emails are a convenient early warning system, allowing them to notify the bank quickly when they discover suspicious charges.

AARP Foundation and Chase have created a virtual workshop outlining some of the most common scams on the internet and how to protect against them. Ways to protect oneself includes safeguarding personal information, paying close attention to the language used by the scammer, which will often contain spelling and grammatical errors, and setting up banking alerts to detect potential fraud. In this video, we developed a list of red flags and questions to ask yourself if you feel that an online connection might be a scam.

Older adults will continue to accomplish an increasing number of daily tasks online

During the pandemic, older adults became accustomed to visiting the doctor and ordering groceries online. We predict they will continue to do so once the pandemic ends and add many more tasks to this list as they become increasingly comfortable online.

Traveling to a medical appointment can be stressful and time-consuming, especially for older adults who lack transportation, face mobility challenges or have concerns about the pandemic. During COVID-19, many older adults were able to schedule

telehealth visits and consult healthcare providers from the comfort of their homes or assisted living facilities. Many providers are continuing to schedule virtual medical appointments via Zoom or Facetime even as the pandemic recedes. Telehealth can also make it easier to order prescriptions online, and refill them, saving trips to the pharmacy.

Many older adults used grocery delivery apps to order groceries during the last year and a half, reducing the time and effort it takes to procure groceries in person. Now that more older adults are familiar with ordering online, we anticipate that they will continue to do so.

Connecting virtually is here to stay

During the pandemic, many people realized for the first time the immense toll of social isolation. Older adults also learned that digital communication channels such as social media, Zoom, Skype, and

Facetime allowed them to connect safely and quickly with friends and loved ones even when they could not be together with them in person. ‘Research has proven what we intuitively know – that social connection is critical to our physical, mental and emotional well-being. Technology is a wonderful way to facilitate those connections when we cannot be together in person,’ said Lisa

Marsh Ryerson, President of AARP Foundation.

Technology provides older adults with the ability to live more fulfilling lives. 'Many older adults I speak with are

very grateful for how modern technology has improved their lives,' says Ryerson. They are able to enjoy their later years more than they ever thought they would.'

HERE ARE GARDENING TIPS FOR OCTOBER FOR TALLAHASSEE

Plant seeds or transplants of cool-season vegetables, such as broccoli, brussels sprouts, cabbage, cauliflower, carrots, onions, spinach, and turnips.

Plant herbs this month. Try dill, oregano, sage, and fennel. Set strawberry plants this month in a garden bed or container. Water well. Try planting daffodils. Find varieties that fit your region. Plant cool-weather annuals such as foxglove, petunia, and Shasta daisy.

If you have any tropical or subtropical container plants, move them indoors when the temperature drops to the 40s. Divide and replant crowded perennials. If you are planning on planting wildflower seeds, prepare the soil now. Till the soil thoroughly to a depth of 4 to 5 inches. Prepare a seed

mixture of many different kinds. Continue planting any trees and shrubs. They will have time to establish themselves before the spring. Apply a layer of mulch around your newly planted shrubs and trees.

Continue mowing and watering your lawn until it stops growing. Avoid fertilizing the lawn, as this could encourage tender growth that might be damaged during the winter. Apply a pre-emergent herbicide to your lawn to control winter weeds. Apply when nighttime temperatures are 55 to 60 degrees for 4 to 5 days.

If your lawn is losing color, try overseeding with annual ryegrass when temperatures are in the low 70s. Clean up your flower beds after the first killing frost; remove any dead plants.

QUOTES OF THE MONTH

EDUCATION

“If you think education is expensive, try ignorance.”

Andy McIntyre

WORK

“Vision without execution is hallucination.”

Thomas Edison

For publication in the OLLI times send **your information to George
and Harriet Waas at waas01@comcast.net**

Do you have an idea for a class?
Please submit any ideas for future OLLI classes and instructors to
Carroll Bewley, OLLI's Curriculum Team Chair at
carroll.bewley@gmail.com



The Osher Lifelong Learning
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Florida State University

