

# *Living* **50** *Plus*

April 2017

A Special Supplement to

**Laurinburg Exchange**

*Manage Your  
Mind*  
**How seniors  
can preserve the  
health of their  
brains**

*Hitting  
the Road in  
Retirement*  
**Money-saving  
travel tips for  
retirees**

*Eating & Aging*

**Eat healthy at 50  
and beyond**



Using the ability to drive and get around is one of the most challenging aspects of growing older for seniors. This loss of independence can result in loneliness, depression and isolation. Often seniors have to rely on family to take them places, leaving them at the mercy of a friend or relative's

schedule.

Ridesharing services such as Uber, Lyft, Sidecar, and many others can fill the transportation void for older adults and help them regain their lost independence. Many traditional paratransit services (door-

to-door transit, often limited to those over 65 and disabled) may be less convenient than ridesharing services, and it may be challenging to find a company that services rural areas. Plus, reservations may need to be made a day in advance, with limited drop-off locations available. That makes it hard for seniors to make spontaneous plans, again taking away some of their independence. But flexible ridesharing services may provide the flexibility seniors are hoping for.

Connecting with ridesharing services requires only a cursory education in mobile technology. According to a recent report from the Consumer Electronics Association, 46 percent of senior households have smartphones and 40 percent have tablets. Many seniors are becoming more tech-savvy, meaning they have the wherewithal to navigate apps and websites that can connect them with a ride. And if they aren't, a quick primer from a young friend or relative can stoke their confidence.

Before engaging a ridesharing service, seniors should familiarize themselves with how such services work and take steps to ensure their safety.

**Many ridesharing services are linked directly to a credit card account.**

Passengers should not have to pay in cash. If the driver requests it, this should raise a red flag. Report the driver to the service.

**Confirm that the driver matches the profile and the vehicle that was indicated on the ride app.** Never get in the car unless there is verification.

**Ask for an estimate regarding the cost of the trip and if those costs can increase considerably during the ride.** Budget-conscious seniors should avoid services whose rates can fluctuate dramatically after riders get in the vehicle.

**Look into Uber ASSIST as another option.** Seniors who require a little help to get in and out of the car or those who need wheelchairs or other devices can choose the Uber ASSIST option on their apps. This ensures their driver will be specially trained and is capable of helping with the transfer. New senior ridesharing services, such as Lift Hero in California, are now hitting the market as well.

Ridesharing services are changing the way people get around. While ridesharing might have been designed with millennials in mind, it has become the new go-to for seniors who are not ready to give up their independence.

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# Eat healthy at 50 and beyond



**A** balanced diet is an integral element of a healthy lifestyle for men, women and children alike. But while kids and young adults might be able to get away with an extra cheeseburger here or there, men and women approaching 50 have less leeway.

According to the National Institute on Aging, simply counting calories without regard for the foods being consumed is not enough for men and women 50 and older to maintain their long-term health. Rather, the NIA emphasizes the importance of choosing low-calorie foods that have a lot of the nutrients the body needs.

But counting calories can be an effective and simple way to maintain a healthy weight, provided those calories are coming from nutrient-rich foods. The NIA advises men and women over 50 adhere to the following daily calorie intake recommendations as they attempt to stay healthy into their golden years.

## Women

- Not physically active: 1,600 calories
- Somewhat active: 1,800 calories
- Active lifestyle: between 2,000 and 2,200 calories

## Men

- Not physically active: 2,000 calories
- Somewhat active: between 2,200 and 2,400 calories
- Active lifestyle: between 2,400 and 2,800 calories

When choosing foods to eat, the NIA recommends eating many different colors and types of vegetables and fruits. Phytochemicals are substances that occur naturally in plants, and there are thousands of these substances offering various benefits. The Produce for Better Health Foundation notes that a varied, colorful diet incorporates lots of different types of phytochemicals, which the PBH says have disease-preventing properties.

The NIA also advises that men and women over 50 make sure at least half the grains in their diets are whole grains. Numerous studies have discovered the various benefits of whole grains, which are loaded with protein, fiber, antioxidants and other nutrients. Whole grains have been shown to reduce the risk for diseases such as type 2 diabetes, heart disease and some types of cancer.

Another potential hurdle men and women over 50 may encounter is a change in their sense of smell and taste. A person's sense of smell may fade with age, and

because smell and taste are so closely related, foods enjoyed for years may no longer tantalize the taste buds. That can be problematic, as many people instinctually add more salt to foods they find bland. According to the U.S. Office of Disease Prevention and Health Promotion, older adults should consume no more than 1,500 milligrams of sodium per day. That equates to roughly 3/4 teaspoon of salt. Older men and women should resist the temptation to use salt to add flavor to foods, instead opting for healthy foods that they can still smell and taste. In addition, men and women should mention any loss of their sense of smell to their physicians, as such a loss may indicate the presence of Parkinson's disease or Alzheimer's disease.

Maintaining a healthy diet after 50 may require some hard work and discipline. But the long-term benefits of a healthy diet make the extra effort well worth it.

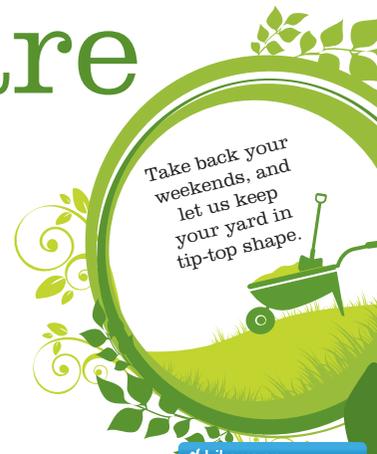
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## Adopting a dog or cat later in life

Companion animals bring great joy to their owners. The unconditional love cats and dogs provide appeals to people of all ages. While many people associate pets with kids who can't wait to welcome the first cat or dog into their homes, pets can benefit aging men and women as well.

It's not uncommon for seniors to feel lonely or depressed when they retire, their children move away or they lose a spouse or close friend or friends. The American Humane Society states that studies show pets help seniors overcome loneliness and depression by providing affection, company and entertainment. Pets also provide much-needed mental stimulation, and many pet owners find their pets help them become more physically active as well.

Seniors who adopt pets may also feel a sense of purpose when helping animals who may not have anywhere to live. This is particularly true of older companion animals, which many young families are understandably hesitant to adopt. Mature pets might be an ideal fit for seniors. When seniors are looking to adopt a pet, there are various reasons why older pets or particular animals might be the perfect fit

for them.

- **Adult pets may already be house trained, saving seniors the trouble and effort of training them.**

- **Seniors may find cats fit their lifestyles more than dogs, as cats are less active and do not need to be walked or played with as much as dogs.** Cats also are small and easily maneuverable, meaning even seniors who have arthritis or other physical limitations can easily care for cats. Many cats are also content to spend long periods of time sleeping on their owners' laps.

- **Small dogs that can be active within the house might be a good idea as well, especially for seniors with mobility issues.** They're also easily transported to and from vet appointments.

It's important that seniors carefully weigh the benefits of adopting a pet against any limitations they may have. Having a backup plan for care is advantageous as well. Seniors should not adopt a pet if they anticipate frequent travel or medical care that requires they be away from home for long periods of time.

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# Seniors and exercise: Tips to avoid injuries, get healthy



**E**xercise is an important component of a healthy lifestyle. Daily exercise can improve mood, promote an active lifestyle and reduce a person's risk for a host of ailments, including diabetes and heart disease.

Despite the importance of exercise, many people live sedentary lifestyles into their golden years. Seniors who want to embrace a healthier way of life and get more physically active should first consult with their physicians before beginning an exercise regimen. Certain medications may limit just how far seniors can push themselves, while preexisting conditions may make specific types of exercise off limits. After discussing their limitations with their physicians and developing a safe exercise routine, seniors can heed the following tips to avoid injury but still get healthy.

**Pick a partner.** Whether it's a spouse or a friend who is physically active

or wants to be, try exercising with a partner, at least initially. Doing so can provide the motivation you need and partners can serve as safety nets should you need assistance completing an exercise or suffer an injury and require medical attention. Personal trainers can serve as your partner, and many gyms offer discounts to seniors on personal training services.

**Start slowly.** Seniors who have not been physically active for some time should take a gradual approach to exercise. Instead of heading right for the treadmill, exercise bike or elliptical machine, start walking every day. When it rains, find a treadmill you can walk on. The American Academy of Orthopaedic Surgeons recommends seniors begin by determining how many steps they can take in a day and then gradually working toward 10,000 to 15,000 steps per day. Utilize step counting apps on your smartphone to track your progress.

Apply the same slow approach to strength training exercises, lifting only very light weights at first before gradually increasing weight as your body acclimates to the exercises.

**Stretch.** Bodies that have been inactive for lengthy periods of time are inflexible, and lack of flexibility increases your risk for injury. The AAOS recommends that seniors warm up their bodies before stretching with five to 10 minutes of low-intensity activity such as walking. Then stretch gently, remembering to relax and breathe during each stretch.

**Switch things up.** When strength training, do not work the same muscle group two days in a row. Muscles need time to recover. If you prefer circuit strength training where you exercise various muscle groups in one day, do not strength train on back-to-back days, leaving at least one day in between strength training sessions so muscles have ample time to recover.



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# Make vacations and travel a key component of retirement

When the time comes to bid farewell to conference calls, meetings and daily commutes, retirees have open schedules to fill with whichever activities they choose. Travel is one exciting way to pass the time.

Traveling can be a rewarding prospect for active seniors, particularly those who successfully preplanned for retirement and have the income to fund various excursions. Many seniors, both in the United States and Canada, find that travel tops their to-do lists once they retire. According to *Senior Travel* magazine, new travel options are emerging for newly minted retirees looking for something a little different from the status quo.

The list of destinations retirees have at their disposal is limitless. The following ideas are some of the more popular ways retirees choose to travel.

**Road trips rule.** Taking to the highways and byways is an excellent way to see the country. Seniors can customize their routes depending on which places they want to visit. RV travel can be as comfortable or as rustic as travelers prefer. Many seniors spend months traveling in their campers, which offer many of the same amenities of home. Campsites and special RV hook-up sites offer the other necessities of traveling the open road.

**Genealogical tourism is popular.** People hoping to trace their ancestry and visit their ancestral homelands are one of the fastest-growing travel segments. Visiting an old church in Europe where ancestors were married or



buying food from a market in which a great aunt or uncle once worked leads retirees on many international adventures. Such trips provide travelers with a unique opportunity to understand their roots up close and personal while enjoying some international travel along the way.

**Exotic tours can be exciting destinations.** History buffs or adventure-seeking couples may be particularly attracted to exotic travel destinations that are slightly off of the beaten path. Travel tours may take vacationers to destinations such as excavation sites or backpacking through the rainforest. With passport in hand, seniors can go just about anywhere their desires take them.

**Enjoy a relaxing seaside trip.** A seaside vacation can be the perfect trip for seniors who want to put their feet up and sip some cocktails while watching

the waves lap the shores. Many beach resorts offer all-inclusive packages for different age groups. Meals, excursions and hotel rooms can be bundled into one affordable, confusion-free price.

**Go cruising.** Speaking of all-inclusive vacationing, cruising seems tailor-made for those ages 50 and older because it offers the convenience of accommodations, food, entertainment, and transportation all in one. The various activities offered on the ship mean travelers can find ways to spend their time how they see fit. Cruising couples can opt to spend all of their time on the ship enjoying carefully prepared meals and entertainment or disembark and explore the various ports of call along the way.

Now that they have more free time, retirees can gear up for travel adventures to remember.

## 3 money-saving travel tips for retirees

Though a transient lifestyle is something few people aspire to during much of their lives, come retirement, the idea of staying in a place for only a short time has more appeal.

According to a 2014 study from the Transamerica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling. Many are succeeding in doing just that, as a study from the luxury travel network Virtuoso found that today's seniors spent an average of just over \$11,000 per year on travel. That was more than any other generation, highlighting just how much older adults like to get out and explore the world.

Retirees who fear they cannot afford to travel can explore the various ways for seniors to cut costs and still satisfy their wanderlust during retirement.

### 1. Take advantage of age-related discounts.

Some adults prefer to hide their ages, but when it comes time to travel during retirement, honesty is the best policy. Many businesses that cater to travelers offer discounts to seniors. Car rental agencies, hotels, travel agencies, and cruise lines may offer direct discounts to customers 65 and older, while membership in organizations such as AAA and AARP may make seniors eligible for additional discounts. Discounts on lodging and airfare might net the biggest savings, but even discounts on various smaller expenses can add up to big savings.

### 2. Don't overlook travel agencies.

While many prospective travelers' first instincts are now to visit various travel websites in an effort to find the most affordable trips, it's important that travelers not overlook travel agencies when planning trips. Travel websites, though a valuable resource, only list the hotels and airlines that agree to be included on their sites. While many participate, some do not, and those that do not may instead work independent of travel websites or partner with travel agencies. Travel agencies have access to the latest information, and many specialize in certain countries, knowing all the attractions visitors to their countries want to see. Travel agencies may offer packages that include admissions to popular attractions, which can be more affordable than planning a trip a la carte.

### 3. Travel as part of a group.

Group travel may not appeal to everyone, but it should appeal to older, budget-conscious travelers. Retirees who are uncomfortable driving at home will likely be even less comfortable driving in foreign countries where the rules of the road are not the same. Traveling in groups, whether it's with a retirement community, religious organization or another program, can save travelers substantial amounts of money. Many hotels and tourist attractions offer steep discounts for group tours, which can even be arranged through travel agencies. A hidden benefit of signing up for a group tour is the chance to meet new people and develop new relationships with fellow globetrotters.

Many working professionals hope to spend the bulk of their retirement traveling the globe. While such a goal is potentially costly, there are various ways to save and still see the world.

# How seniors can preserve their brains



## Doing jigsaw and crossword puzzles can keep the brain sharp.

reduced risk of cognitive decline. This could be because exercise elevates heart rate, which pumps more blood to the brain and body.

**Supplement with DHA.** DHA is an omega-3 fatty acid that is dominant in the brain. Adhere to a Mediterranean diet, which is generally high in natural sources of omega-3, including fish and mono-unsaturated fats from olives, olive oil, nuts and seeds. Supplements also may help, but individuals should consult with their doctors about which products to take.

**Challenge the mind.** Men and women can engage in challenging activities that stray from their routines. Puzzles, strategic games, jigsaw puzzles, or difficult hobbies can benefit the brain.

**Keep a close-knit group of friends.** Regular conversation and social interaction is a key component of any brain health wellness plan.

Slowing cognitive decline and promoting greater brain health should be a priority for adults of all ages.

**P**hysical activity and proper diet and nutrition can help people age 50 and older maintain their physical health. But there are also ways aging men and women can preserve brain health in an effort to prevent or delay the cognitive decline that affects millions of seniors across the globe.

It's easy to overlook the importance of keeping the brain healthy. However, a decline in brain function can result in poor concentration, memory loss and a host of other issues. Sometimes, by the time symptoms present themselves, it may be too late to reverse any damage.

Research suggests that a combination of nutrition and mental, social and physical

activities may have a greater impact with regard to maintaining and improving brain health than any single activity. Harvard Medical School also states that volunteering, caring for others and pursuing hobbies may benefit the brains of older adults.

A study published in the *Archives of General Psychiatry* found participants who reported higher levels of purpose in life exhibited superior cognitive function despite the accumulation of abnormal protein depositions (amyloid plaques and neurofibrillary tangles) in the brain, a hallmark of Alzheimer's disease. Having a purpose also may help those who do not have Alzheimer's disease.

In addition to the suggestions mentioned above, those who want to boost brain health can consider these strategies.

### Start exercising the brain early on.

A study published in 2012 in the *British Medical Journal* examined cognitive function in people ages 45 to 70. Researchers found evidence of cognitive decline in the 45-year-old participants as well as the older participants. It's never too early to put a brain health plan into motion.

**Read more books.** Reading can open individuals up to new vocabulary and scenarios that promote a stronger brain and recall ability. Enrolling in an education course at a local college, community center or online also may be beneficial.

**Hit the gym.** Several studies suggest an association between physical activity and

## Did you know?

**A**ccording to the Centers for Disease Control and Prevention, regular physical activity is one of the most important things older adults can do to promote their long-term health. The CDC recommends that men and women age 65 or older who are generally fit and have no limiting health conditions need at least two hours and 30 minutes of moderate-intensity aerobic activity, such as brisk walking, each week. In addition, such people should perform strength-training activities that

work all major muscle groups at least two days per week. While many fit older men and women with no preexisting health conditions are capable of these activities, those able to push themselves a little further can opt for 75 minutes per week of vigorous-intensity aerobic activity, such as jogging or running, combined with the same strength-training regimen. A combination of moderate- and vigorous-intensity aerobic activity coupled with strength training may also provide adequate physical activity for aging men and women. Before beginning a new exercise regimen, men and women should consult with their physicians to discuss any limitations they may have and how to manage those risks while still being physically active.

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