

A photograph of a man and a woman driving in a red convertible car. The woman is in the driver's seat, wearing sunglasses and smiling. The man is in the passenger seat, also smiling. The car is a classic red convertible with a tan top. The background is a blurred outdoor setting with trees.

# TIME OF *Your Life* 2020

for Adults Over 55 Years Young

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# TIME OF *Your Life*

for Adults Over 55 Years Young 2020

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# The Benefits of Getting In Touch With Your Creative Side



■ Creativity leads to a feeling of satisfaction that improves self-esteem. Learn how to fuel yours!

Creativity is often considered to be synonymous with making art. However, being creative doesn't just mean devoting yourself to activities such as painting, drawing or knitting. It also means being resourceful, a problem-solver, and coming up with interesting projects or initiatives.

In all cases, engaging your creativity allows you to develop cognitive faculties, improve your ability to reason and concentrate, avoid boredom and, for activities involving fine motor skills, to work on hand-eye coordination. Furthermore, being creative can lead to a feeling of satisfaction and thereby improve self-esteem.

Do you believe dancing is something that only younger, in-shape, highly coordinated people can do? Not so! Classic or country, modern or folk, in pairs or in a group, dancing can be enjoyed at any age.

A wide variety of dance classes exist, including ones specifically tailored to seniors. If you think that you have two left feet, this could be the perfect chance for you to work on your balance and coordination. And like all physical activities, dancing is great for your health and well-being. In addition to helping improve cardiovascular endurance, muscle strength and flexibility, it also stimulates memory and provokes a positive emotional response.

Taking dance lessons also provides the perfect opportunity for socializing and letting loose. Plus, there's nothing quite like taking on the challenge of learning something new — and the feeling of accomplishment that comes when you master a particular move or skill.

Finally, not only is dancing excellent exercise, but it's also a form of artistic expression that can have therapeutic effects, such as alleviating the isolation caused by illness. It may be especially beneficial for people with various neurological, psychological and musculoskeletal ailments and could help delay certain age-related health problems.

In short, there are many good reasons to foster your creativity. But how to go about developing it? Some feasible approaches include: landscaping a garden, redecorating a room in your house, making mandalas, going on cultural outings, inventing stories for children, or even just letting your mind wander on a nature walk. There are countless options! Simply consider what feeds your imagination and stimulates your curiosity.

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# Four Tips

For Readers with Low Vision



Has your diminishing eyesight made it difficult to read, even when you wear your glasses? Here are some tips on how to make reading a pleasurable activity once more.

**1. LOOK FOR LARGE PRINT BOOKS.** Many books are available in large print editions designed to be easier to read for people with vision loss. You can buy them online or at your local bookstore, or ask your librarian about your borrowing options.

**2. USE A MAGNIFIER.** You'll find a wide range of magnifiers in stores that can make reading more comfortable. Some models have built-in lighting, while others can be attached to a flat surface such as a desk. There are even electronic magnifying glasses with all sorts of features available, but they tend to be a bit pricey.

**3. DOWNLOAD E-BOOKS ON YOUR TABLET OR PHONE.** Apps like Google Play Books and iBooks offer a huge selection of books to purchase, and you can adjust the font size so that it's large enough to read without overtaxing your eyes.

**4. PURCHASE AN E-READER.** Reading your e-books on an electronic reading device puts less strain on your eyes. This is because, unlike tablets and smartphones, e-readers' screens aren't backlit. These devices also allow you to customize various settings, such as font size and line spacing, to whatever feels most comfortable.

Finally, if you're in the mood to hear a new story or rediscover an old favorite without straining your eyes, audio-books are another way to go.

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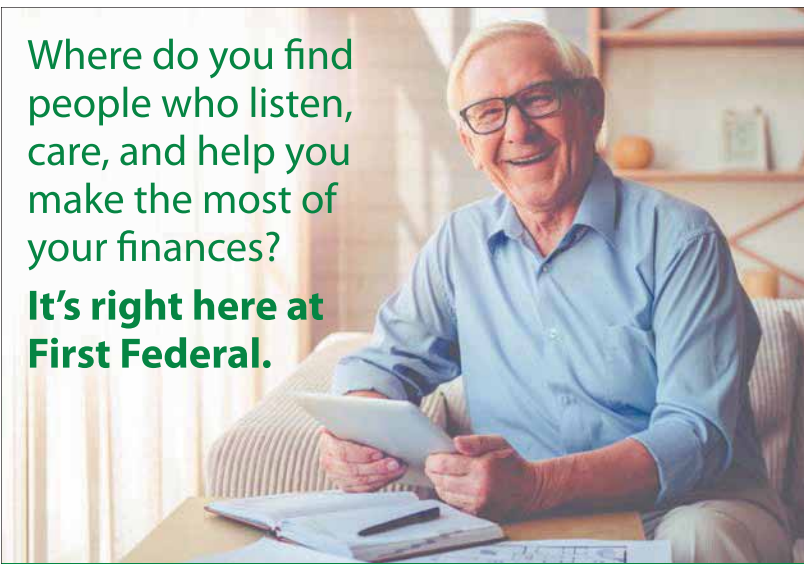
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# Eight Benefits

## of Online Grocery Shopping

Do you hate going out in bad weather? Or perhaps you have an ultra-busy schedule? Maybe you're temporarily confined to your own home because you're sick or recovering from an injury? In any of these cases, online grocery shopping can be a godsend. This handy service has the following advantages:

1. You can grocery shop anytime.
2. You'll nip impulse buying in the bud (you won't be tempted by those goodies located in the checkout aisle).
3. You'll find it easier to stay on budget, since you'll see your total automatically increase as you add items.
4. You can pick up or have your order delivered whenever you want.
5. You'll reduce travel and won't have to carry any heavy bags (if you opt for delivery).
6. You can replenish items in your home as you run out of them.
7. You can check the pantry or fridge if you're in doubt as to whether or not you have an item.
8. You'll save time. Of course, it takes longer in the beginning, but once you're used to it, online grocery shopping is much quicker than going to the store.



# Snowbirds Should Think "Health"

## Before Leaving Home

Heading south this winter? When it comes to your health, a little planning before you leave can save you a lot of trouble during your trip. Book any necessary appointments well in advance, and keep potential unexpected health care costs in mind while drawing up your budget. Here are a few other things to consider for happy, healthy travels.

### MEDICAL EXAMS

Visit your doctor, dentist and even your optometrist for complete checkups at least 90 days before departure. Also ask about any necessary vaccines (hepatitis A and B, tetanus, influenza, etc.) and specific instructions concerning any new prescriptions. Ask the relevant professionals all your medical questions so that you can go on vacation with peace of mind.

### MEDICATIONS AND PRESCRIPTIONS

Have all your prescriptions renewed and bring the original containers for your medications with you. Never empty the contents of several bottles of different medications into one to save space. The labels are important. During your trip, always carry a copy of your prescription for glasses or contact lenses, as well as a letter from your doctor explaining your medical prescriptions. You never know when it might come in handy. You should also keep a list of your allergies and medical conditions with you in case of an emergency.

### TRAVEL MEDICAL INSURANCE

Buy travel medical insurance that'll cover you outside the country, if necessary, and make sure it's fully paid for before departure. Read your insurance policy carefully, paying particular attention to the restrictions and exclusions. This will help you avoid any unpleasant surprises.

A vertical photograph of a dense forest with tall, thin trees. Sunlight filters through the canopy, creating a warm, golden glow. In the foreground, a white silhouette of a person's head and shoulders is shown in profile, facing right. They are holding a lit candle, with a small flame and smoke visible. The overall mood is serene and contemplative.

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# Five Housing Options

for Those Looking to Flee the Cold Winter

Whether your goal is to buy or rent a home for your stay down south, there are many options available. House, condo, apartment, RV or mobile home — there’s something for everyone.

## 1. SINGLE-FAMILY HOME

Buying a second property in another country (or another region) has many advantages: it provides rental revenue, a place of your own to stay, and an asset to be passed down to future generations. However, beware of unexpected costs including mortgages, income taxes, additional taxes and insurance. Be sure to ask lots of questions.

## 2. CONDOMINIUM

Buying a condo can also be a good investment. Easy to sell and low maintenance, condominiums are very popular with snowbirds. This pied-à-terre in the sun can quickly become a peaceful haven far from the hubbub of everyday life.

## 3. APARTMENT

Renting an apartment in a high-rise is a good option for travellers. If the idea of returning every year to the same location doesn’t appeal to you, an apartment is the perfect choice for temporary stays in warmer climes.

## 4. RV

For those who can’t sit still and love to see as much as possible, an RV is the ideal solution. More luxurious than a tent, an RV allows you to save on flight and hotel costs and invest a little more in fun activities.

## 5. MOBILE HOME

This type of accommodation is great for snowbirds who love lively surroundings and talking to new people. Mobile home parks are full of different sized accommodations, grouped close together for a friendly and dynamic atmosphere.



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# Take Control Now

With Advance Medical Directives

by Liz Weston

If you get COVID-19 and struggle to breathe, would you want to be put on a ventilator? Whatever your answer, ask yourself another question: Who would make your wishes clear if you couldn't speak for yourself?

Advance directives — an umbrella term that includes living wills and health care proxies or powers of attorney — are legal documents that all of us need but that many of us don't have. A living will allows you to tell your loved ones and medical providers what kinds of medical care you want at the end of your life. Health care proxies or powers of attorney allow you to designate someone to make medical decisions for you if you can't communicate. You need both, since not all medical situations will trigger a living will, says Carolyn McClanahan, a physician and certified financial planner in Jacksonville, Florida.

"A living will only really kicks in if you have an end stage process, a persistent vegetative state or a terminal illness," McClanahan says. "Oftentimes people run into a situation where they have a health event, but it's not something that's going to kill them."

When her father suffered a massive stroke at age 78, Desiree Fisher of New York used the health care power of attorney he'd created two years earlier to push for inter-

ventions and therapy to help him recover. Seven years later, he's doing well, she says.

"If I didn't have those documents, it would have been harder for me to advocate for him," says Fisher, a former real estate finance underwriter studying to be a certified financial planner.


**MAKE IT EASIER ON YOURSELF**

Attorneys typically draw up advance directives when they're creating someone's estate plan, but you don't need to go to an attorney to get this done, McClanahan says.

Many sites, including AARP and Everplans, offer links to free forms for each state. Five Wishes offers an interactive version for \$5. McClanahan likes the free advance directive forms at Prepare for Your Care, a site founded by Rebecca Sudore, a geriatrician and professor at University of California, San Francisco. The Prepare for Your Care site focuses on the quality of life you want — what you value about your life and what would make you want to go on living, or not.

"The problem that too many advanced directives get into is they're asking people about medical procedures that

CONTINUED ON PAGE 14 >



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they don't quite understand," McClanahan says.

People also worry that their choices are set in stone, which isn't true, says CFP Linda Rogers of San Diego.

"If you want to change something tomorrow, you can change it. But put something down on paper, otherwise the courts or the hospital could decide for you," Rogers says.

**PICK YOUR ADVOCATE AND A BACKUP**

When choosing the person who will make decisions for you, consider who would be most capable of advocating for what you want, rather than what they, other family members or a medical provider might want.

"Sometimes the spouse, or an adult child, is not the right person. Because they love you so much, they may not follow your wishes," McClanahan says.

Choose at least one backup person in case your first choice can't serve and make sure these advocates understand your wishes, says Susan M. Mitcheltree, a CFP in Timonium, Maryland. Give copies of the documents to them and talk about what you want.

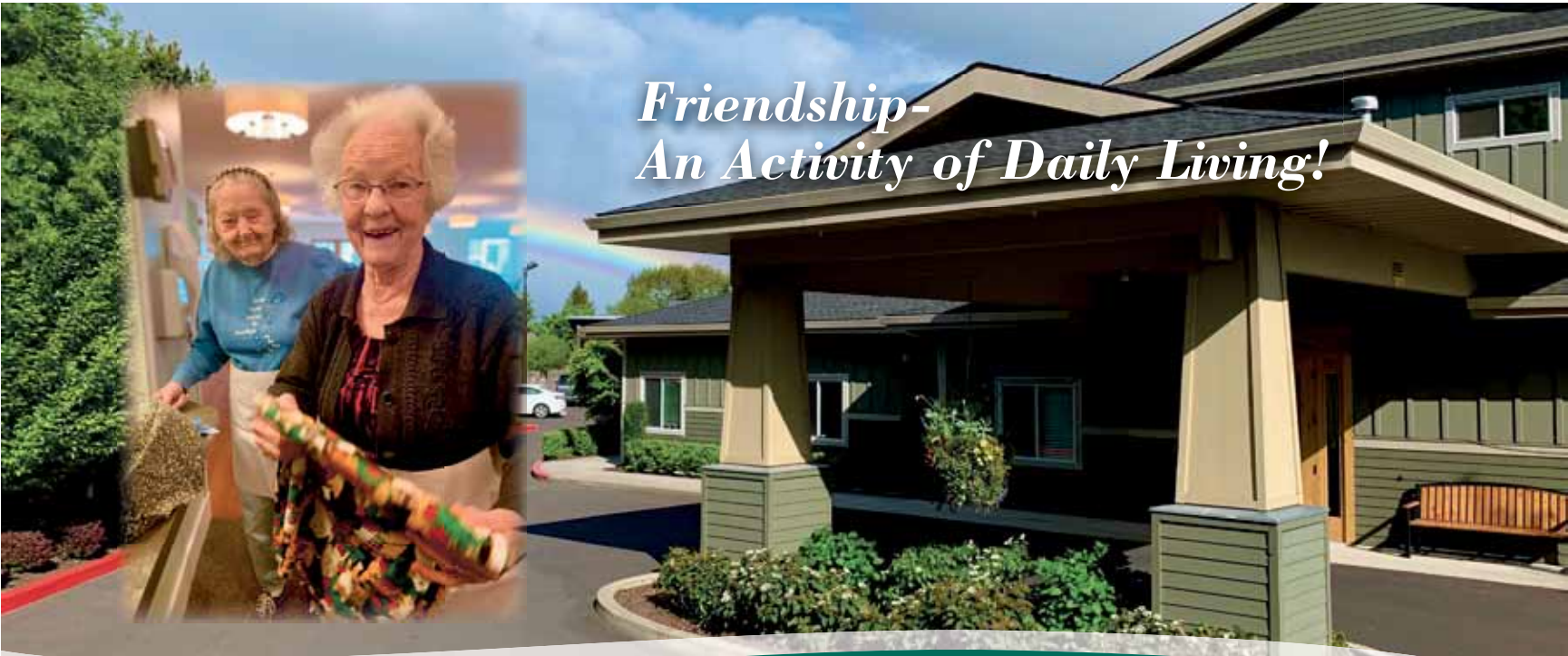
"You will never cover every situation," she says. "However, the more information you can give your health care agent, the better they will be able to best honor your wishes."

**SHARE YOUR PLANS**

Follow your state's rules, included with the forms, about how to make these documents valid, such as having witnesses sign or getting the paperwork notarized. Once you've done that, store the originals in a secure place at home, along with your will, and tell your family where to find them. Your doctor and attorney should have copies as well. Ask your doctor to include the forms in your electronic health record, so other medical providers can access it in an emergency. Also carry a card in your wallet that has your health care agent's name and contact information, along with where you keep the originals and copies.

If your choices could cause discord in your family, consider including a note explaining your thinking, Mitcheltree says.

"Even if they disagree with your decisions, it is more comforting to hear it directly from you as opposed to the person you have appointed on your behalf," she says.



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# Preventing and Reducing

## Joint Pain

Joint pain can take a toll on your quality of life. Here are four ways you can relieve existing joint pain and prevent new episodes from developing.

### 1. GET MOVING

Not only is it a great mood booster, regular exercise is vital to preserve joint flexibility and reinforce muscle tone. Choose low-impact activities such as walking, swimming, cycling, tai chi and yoga.

Don't let joint pain stop you from exercising. It's crucial that you keep moving; inactivity is your worst enemy! It would be a good idea, however, to consult a doctor or a specialist for advice on finding the right sport for your fitness level and overall physical condition.

### 2. WATCH YOUR WEIGHT

Excess weight speeds up cartilage degradation, especially in the knees and hips. Try to maintain — or regain — a healthy weight.

### 3. EAT HEALTHY

Maximize your chances of successfully fighting joint pain by sticking to a healthy diet high in antioxidant-rich fruits and vegetables. Limit your consumption of sugar and saturated fats, which may contribute to exacerbating your symptoms.

### 4. SEEK PROFESSIONAL CARE

Many specialists can help you manage joint pain in your day-to-day life. Don't hesitate to reach out. In addition to your general physician, you may wish to consult a psychologist, physical therapist or rheumatologist.

# Maintaining Independence

## As You Age

As you get older, you may lose the ability to accomplish certain tasks on your own. However, there are several things you can do to remain self-sufficient well into your golden years.

### KEEP ACTIVE

Engaging in physical activity on a regular basis is the best way to maintain your muscular strength, cardiovascular endurance, balance and flexibility. From yoga and water aerobics to cycling and playing golf, an active lifestyle helps reduce the risk of falls and injury. You'll also have more energy to accomplish daily tasks. However, be sure to speak with your doctor before taking on a new sport or workout regimen.

### USE TECHNOLOGY

A reminder application on your smartphone or tablet is a convenient tool that can help you remember to attend appointments and take your medications. Alternatively, you can use a voice assistant like Google Home, Alexa or Cortana to set reminders, call your loved ones and control other smart devices in your home. If you're worried about falling, a medical alert system will ensure you're able to contact emergency services if you have an accident.


### ADAPT YOUR HOME

As your needs and limitations change, various modifications can be made to your home that will allow you to continue to go about your daily routine without the assistance of a caregiver. Hire a professional or ask a loved one to install handrails and grab bars, anti-slip mats, additional lighting, lever door handles, pull-out cabinet shelves and a seat in the shower if needed.

### RELY ON SERVICES

If you have reduced mobility, various service providers can help you with day-to-day activities you struggle to complete on your own. An in-home nurse can administer medications, change bandages, assist with bathing and more. You might also benefit from rehabilitation or psycho-social services or simply hiring someone to pick up your groceries and help prepare meals.

For advice on how to adapt your lifestyle and preserve your autonomy, schedule a consultation with an occupational therapist.



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# Quickly Sell Your Home

If you want to sell your home in a hurry, here are a few tips to help you get it off the market in record time.

## HIRE A REALTOR

Choose a real estate agent who knows your region well and works for an agency you trust. Consider meeting with more than one realtor before you make a decision. A professional agent will be able to provide clear answers to any questions you have. Throughout the selling process, you should feel comfortable making inquiries about how the sale is proceeding.

## SET A FAIR PRICE

If the price of your home is too high, it could dissuade potential buyers and delay the sale of your home. On the other hand, a suspiciously low price may give people the impression that the house has issues. It's crucial to draw on your realtor's knowledge of the market to help you set a fair and competitive price. Additionally, a home inspection will help you determine your property's value and bring to light if repairs are needed.

## STAGE IT

Thoroughly clean your home and remove all clutter. This will make each room look larger and more inviting. If you need to refresh the walls, choose neutral paint shades. You should also hide family portraits and other items that personalize the space. This will make it easier for potential buyers to imagine themselves living in your house. Consider hiring a home staging consultant who can help you showcase your home.

## GET THE WORD OUT

To increase the chance that it'll sell quickly, show your home to as many people as possible. Once your realtor puts it on the market, there are several steps you can take to increase its visibility. Consider promoting the sale on real estate websites, in local newspapers and on social media. Additionally, make sure the for sale sign is clearly visible on your property and will catch the eye of potential buyers who drive through the area.

## MEET WITH POTENTIAL BUYERS

Be upfront and answer visitor questions honestly. Make note of both positive and negative feedback you get about your house. If the buyers you meet have reservations about the property, try to determine the reason. This information can be used to justify a price adjustment or better market your house to the next visitors.

The housing market can be unpredictable, but following these recommendations will greatly improve your chances of selling your home quickly.



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# How to Make the Most

## of Your Telehealth Appointment

*A Savvy Senior Excerpt*

### DEAR SAVVY SENIOR,

I manage a large doctor's clinic that treats hundreds of seniors each month. We are moving to more telehealth visits to help keep our patients safe at home during the coronavirus pandemic, but this new way of seeing a doctor is befuddling to many of our elder patients. Can you write a column educating patients on how to prepare for a telehealth appointment?

—Regular Reader

### DEAR READER,

I'd be happy to help! To help keep patients safe and at home during the coronavirus crisis more and more doctors and other health care providers are turning to telehealth (a.k.a. telemedicine) appointments, which are remote e-visits using a digital communication device like a smartphone, tablet or computer.

Although telehealth has been around for a few years now, recent updates to regulations and a surge in demand has made it the easiest way to get many different types of medical care. Most telehealth appointments today tend to be primary care or follow-up visits that can assess symptoms or check on people who have had a medical procedure. Telehealth also works well for some specialties like dermatology or mental health care (counseling/therapy) services.

The first step is to call your doctor's office to find out whether telemedicine visits are available and whether you will need to set up an account or install special software on your computer, phone or tablet.

Until recently, doctors were required to conduct telehealth visits through platforms such as Doxy, Thera-Link or MyChart that were compliant with the Health Insurance Portability and Accountability Act, or HIPAA. But some of those requirements have been relaxed in the current crisis, so many providers are using popular apps such as Face-Time, Skype and Zoom to conduct visits.

Once you know what technology you will be using, get familiar with it. You don't want to spend the first 10 minutes of your visit trying to figure out how to unmute the audio.

For older patients that aren't familiar or comfortable with technology, ask a relative or friend with a smartphone, tablet or laptop to assist you.

Take the time to clarify the purpose of the televisit before it begins. Also, have relevant medical devices or logs on hand, such as a penlight or smartphone flashlight for viewing a sore throat, a blood-pressure cuff and thermometer (or recent readings), blood-sugar logs if you're diabetic or a food log if you have gastrointestinal problems.

If you've received medical care at different places, such as an urgent care facility or another doctor's office, have your latest medical records with you during the telemedicine visit.

Wear loose clothing that will allow you to show your medical provider what is concerning you.

The length of the appointment may depend on the problem. A routine visit could be very quick, while others, such as a physical-therapy appointment, may last as long as a session at a clinic. Waiting rooms are sometimes replaced by virtual waiting rooms.

Before the visit ends, make sure you know the follow-up plan. Do you need to schedule an in-office visit, fill a prescription or get a referral to a specialist?

Right now, Medicare and Medicaid are covering the cost of telehealth visits (see [medicare.gov/coverage/telehealth](https://www.medicare.gov/coverage/telehealth) for details), and most private insurers are following suit.

If, however, you don't have a primary care physician or need urgent care, you can get help through virtual health care service like Doctor on Demand ([doctorondemand.com](https://doctorondemand.com)) or TeleDoc ([teladoc.com](https://teladoc.com)). These services currently do not accept original Medicare, but they may be covered by private insurers including some Medicare Advantage plans – be sure you check.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](https://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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# A Time to Celebrate

the Seniors In Your Community

Since 1990, the United Nations has recognized October 1 as the International Day of Older Persons. The occasion is intended to raise awareness about issues affecting the elderly, such as geriatric health care, elder abuse and age-based discrimination. It's also a time to celebrate the contributions of older people to our communities.

Although not always recognized as a serious form of discrimination, ageism—discrimination against seniors on the basis of age—is a global phenomenon that leads to the devaluing of older people in the workplace and elsewhere. In many places around the world, elderly people don't have access to the health care and facilities that they need. Consequently, they often experience abuse and neglect at the hands of those who become their caregivers.

Today, 700 million people across the globe are over the age of 60, and the U.N. estimates that by 2050, two billion people—almost 20 percent of the world's population—will be 60 or older. With such a rapidly growing elderly population, it's important for world leaders and private citizens alike to make sure the needs of seniors are being met and their rights protected.

International Day of Older Persons asks us to think about the challenges of aging in our society and recognize the important contributions that seniors make to our communities. To commemorate the occasion, consider volunteering in a nursing or retirement home, or visiting an elderly friend or relative to tell them how much you appreciate them. Studies have shown that elderly people who regularly interact with others and receive frequent visits from friends and family are more likely to stay healthier and live longer.



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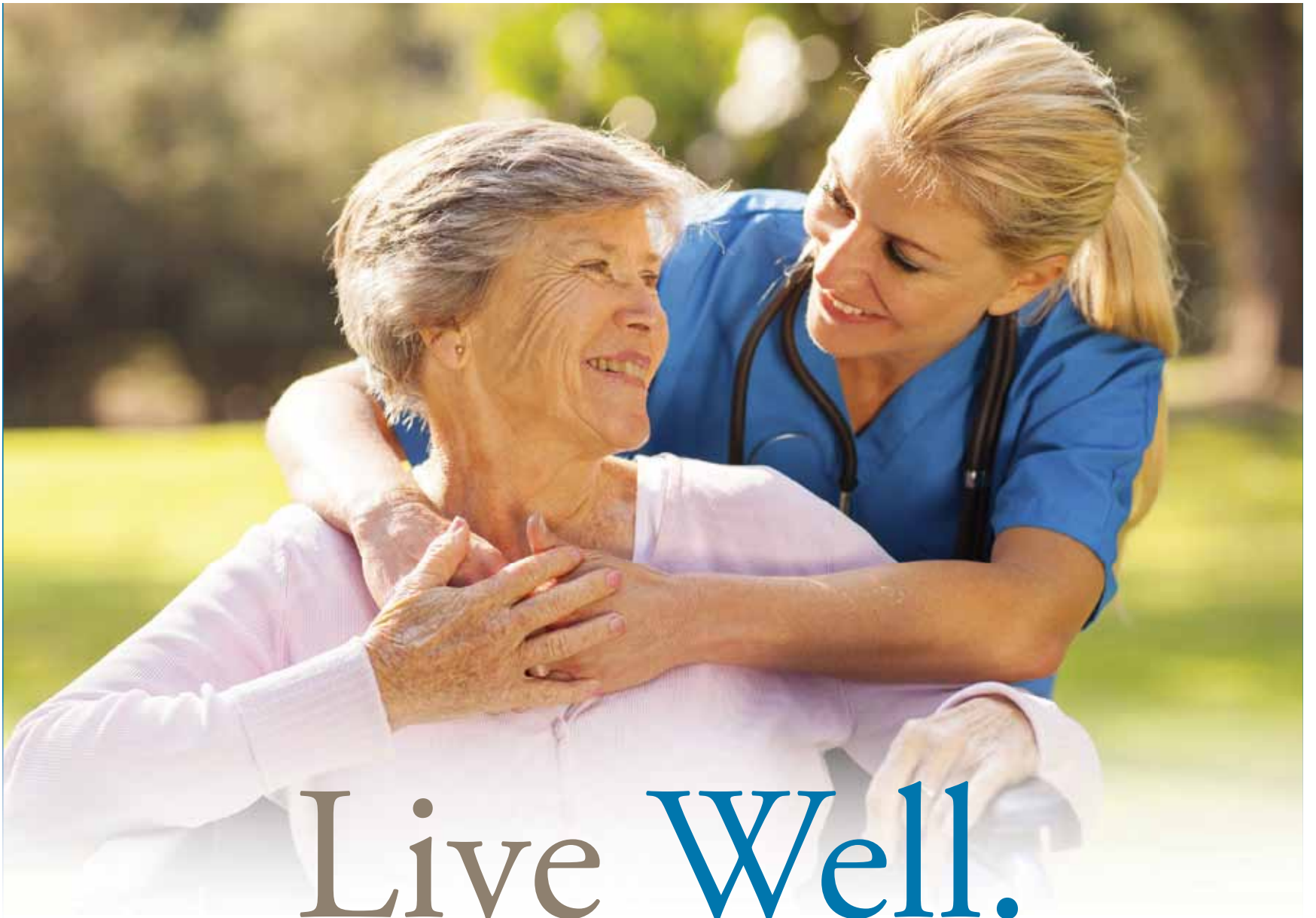
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