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	11/02/2023 10:30 AM	10/27/2023 10:30 AM	11/01/2023 5:30 PM	11/02/2023 10:30 AM
	Craig Historical Society 141 Court St. New Castle	Christiansburg Aquatic Center 595 N Franklin St. CBurg	South County Library 6303 Merriman Rd Roanoke	Brambleton Cennter 3738 Brambleton Ave Roanoke
	Roanoke	Roanoke	Blacksburg	Buchanan
	11/06/2023 2:00 PM	11/08/2023 10:00 AM	11/09/2023 11:00 AM	11/09/2023 2:00 PM
	Raleigh Court Library 2112 Grandin Rd SW Roanoke	Kirk Family YMCA 520 Church Ave SW Roanoke	Bull & Bones Brehaus 1470 S. Main St. Blacksburg	Buchanan Library 19759 Main St. Buchanan
	Daleville	Vinton		
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Senior Lifestyles

OCTOBER 2023

Day trips all seniors can enjoy

Vacations to faraway destinations can make lasting memories that families cherish forever. Though day trips might not require the planning of more traditional vacations, these brief getaways can still be a great way to spend a day, especially for seniors. Day trips typically are based around visits to historic attractions, shopping districts, restaurants, or museums. Since they don't require much in the way of advanced planning, and tend to be easy on the wallet, day trips are ideal for those looking for short getaways. When considering day trips, seniors should look for locales that are no more than two to three hours away. Such proximity ensures travelers will have plenty of time to see the sights and still get home at a reasonable hour. Need day trip inspiration? Here are some



ideas to get started. Botanical gardens Botanical gardens are beautiful and relaxing places to spend a day. The Botanic Gardens Conservation International reports that there are between 296 to 1,014 botanical gardens and arboretums in the United States, while there are roughly 70 botanic gardens across Canada. People can tour topiaries, exotic plants, butterfly retreats, acres of rolling landscape, and even bonsai collections. Seaside towns Visits to the coast make for memorable, scenic excursions. Many boast quaint shops to purchase coastal trinkets or decor. Seaside spots also may boast their share of fishing charters or sightseeing cruises, and seafood fans will appreciate what these regions have to offer in the way of dining. Historic cities and villages Touring historic

See Day Trips, page 8

How to use diet to combat age-related bodily changes that can affect your health



The human body is a marvel. How the body transforms over the course of an individual's life is one of its more remarkable qualities, and those changes never cease, even as individuals near retirement age.

The changes associated with aging include physical transformations but also more subtle shifts the naked eye cannot see. For example, metabolism slows as individuals grow older, and aging also can lead to a decrease in bone density and muscle mass. These changes affect how men and women at or nearing retirement age should approach their diets in recognition of the various ways their nutritional needs change at this point in their lives. Any modifications to a diet should first be discussed with a physician, but the following are some ways aging adults can use diet to combat age-related changes to their bodies.

- **Prioritize protein.** The authors of a 2010 study published in the journal *Current Opinion in Nutrition and Metabolic Care* recommended that older adults consume between 25 and 30 grams of protein with each meal. The researchers behind the study concluded that such consumption could limit inactivity-mediated losses of muscle mass and function.

- **Overcome reduced production of vitamin D.** WebMD notes that people over 65 typically experience a decrease in natural production of vitamin D. Vitamin D is not naturally found in many foods, so aging men and women may need to rely on supplementation to ensure their bodies get enough of it. Vitamin D helps with anti-inflammation, immune system support and muscle function, among other benefits. So it's vital that aging men and women find ways to get sufficient vitamin D.

- **Consume ample dietary fiber.** The National Resource Center on Nutrition & Aging notes that fiber plays an important role in the health of older adults. Fiber has been linked with heart health, healthy digestion, feeling full, and preventing constipation, which the online medical resource Healthline notes is a common health problem among the elderly. Though the NRCNA notes that older adults need slightly less fiber than their younger counterparts, it's still a vital component of a nutritious diet. The feeling of fullness that fiber consumption can provide also is significant, as it can ensure adults who aren't burning as many calories as they used to aren't overeating in order to feel satisfied. That can make it easier for such adults to maintain a healthy weight.

- **Monitor intake of vitamin B12.** The NRCNA notes that vitamin B12 is involved in a host of important functions in the body, including nerve function and the formation of red blood cells. Vitamin B12 is most easily found in animal products, which many aging men and women must largely avoid due to other health concerns. In such instances, men and women can discuss supplementation with their physicians as well as alternative food sources of B12, such as fortified cereals, salmon and other items. Bodily changes related to aging increase the likelihood that men and women will need to alter their diets in order to maintain their overall health.

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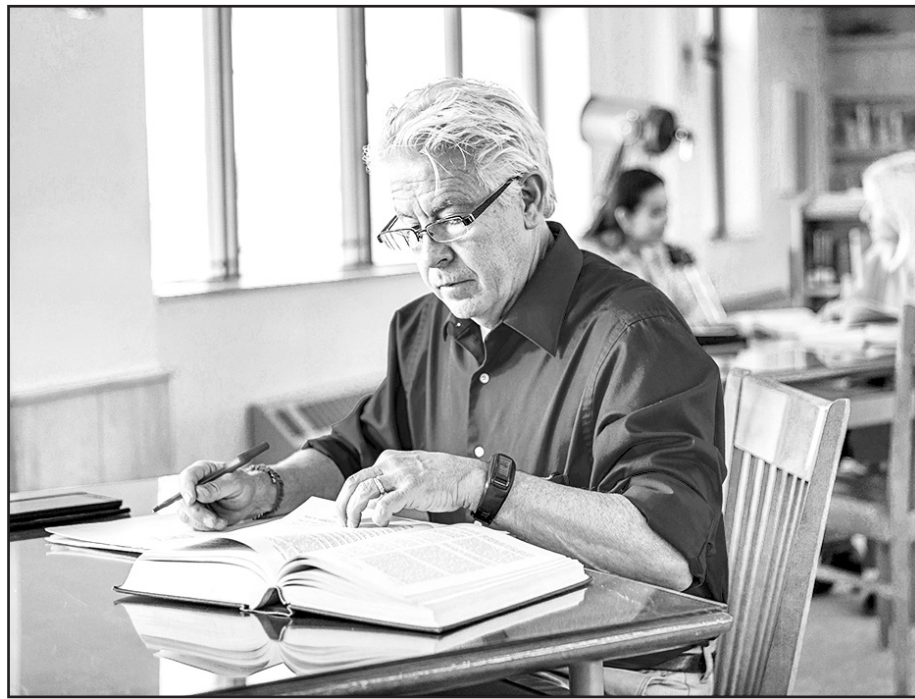
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How to plan for a post-50 career change



Professionals change careers for many reasons. Some do so in pursuit of a higher salary, while others seek a more even balance between their personal and professional lives.

Career changes can renew a person's passion for working, which can grow stale for individuals who have been doing the same job for years on end. Though there's not necessarily a bad time to change careers, there are times when making such a transition carries more risk. Such is the case for individuals over 50. Many individuals over 50 may not have the financial obligations

they had when they were younger, as children may have grown up and moved out of the house. That can make changing careers after 50 more palatable. However, some individuals in their 50s may be hesitant to leave the security of an established career behind in favor of something new. Hesitance about job prospects after 50 also can make some less likely to take the plunge into a new career.

Though hesitancy about a career change after 50 is understandable, a recent survey from the American Institute for Economic Research

found that 82 percent of workers who responded to the survey were able to successfully transition to a new career after age 45. In addition, projections from the U.S. Bureau of Labor Statistics estimated that labor force participation among individuals aged 65 and over would increase significantly by 2022, nearly doubling the rate of participation in 1990. Those figures suggest that a midlife career change is not necessarily the same thing as a late-career career change. That should give professionals the confidence they need to successfully transition to a new career. Individuals mulling a career change after 50 also can take these steps to make such a transition less risky.

- Pay down as much debt as possible. Financial freedom can be an ally for individuals 50 and over who want to change careers. Career changes often require a pay cut, so individuals who can pay off their mortgages, consumer debts and/or auto loans prior to making a career change may find the transition to a lower income goes more smoothly than it might if they're still carrying such sizable financial commitments.

- Make plans to delay retirement. As BLS data indicates, individuals who want to delay retirement certainly won't be alone. Delaying

retirement affords individuals more time to save, and a financial advisor can help adults over 50 come up with a new retirement plan that reflects their willingness to work longer. Delaying retirement also means delaying withdrawals from retirement savings accounts, which can provide peace of mind against a loss of income resulting from a career change.

- Downsize your lifestyle. Even a post-50 career change that will require a significant drop in income can be doable for professionals who downsize their lifestyles. Empty nesters can consider moving into a smaller home, while travelers can cut back on the number of trips they take each year. Cutbacks won't necessarily be easy, but they can be worth it for individuals looking for new career challenges.

- Go back to school. Much like young people go to college before entering the professional arena, adults over 50 who want to change careers may need to go back to school to improve their career prospects. Remote learning and part-time schooling can make juggling a career and school more manageable. A successful career change after 50 is entirely possible for individuals willing to make some sacrifices to be happier in their professional lives.

How active seniors can protect their vision

Retirement may be seen as a time to slow down and enjoy some well-earned rest and relaxation, but today's seniors clearly did not get the memo. Modern seniors look and act a lot different than traditional depictions of retirees.

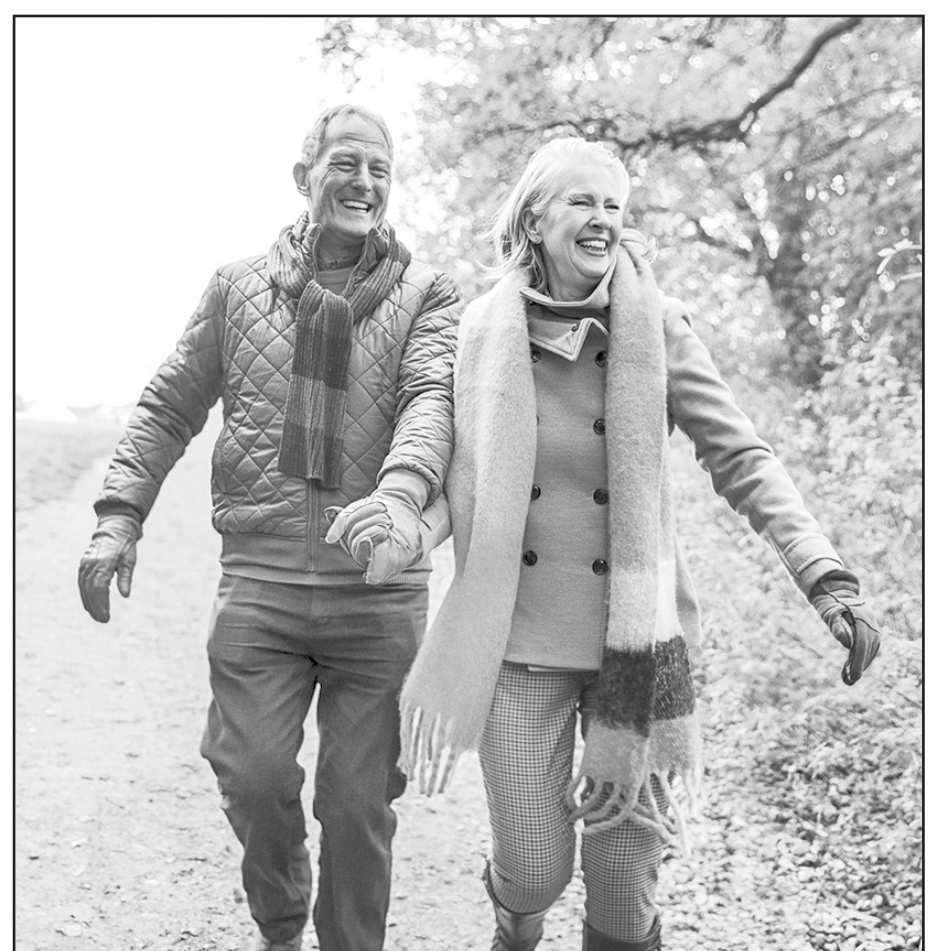
The shift in attitudes regarding aging is noticeable in the growth of active retirement communities, which are designed for aging men and women who want to engage in activities where no chairs are required. Active seniors may not fit outdated stereotypes of cardigan-clad grandparents shuffling about dusty retirement homes, but even the most energetic retirees may still be vulnerable to age-related health complications. For example, the American Optometric Association notes that men and women over the age of 60 may be vulnerable to age-related vision problems. A certain degree of vision loss is natural as men and women age, but that doesn't mean active seniors have to sit idly by. In fact, there are many ways for active seniors to protect their vision so they can continue to get up and go without having to worry about losing their eyesight.

- Make your diet work for you. The AOA notes that a number of eye diseases can develop after an individual turns 60, and some of these conditions can be minimized with wise lifestyle choices. For example, a healthy, nutrient-rich diet can protect vision over the long haul. The National Council On

Aging notes that studies have found that omega-3 fatty acids, which can be found in foods like spinach, kale and salmon, can reduce individuals' risk for age-related eye diseases. Seniors can speak with their physicians about other ways to utilize diet to combat age-related vision problems.

- Protect your eyes and look cool at the same time. Active seniors spend lots of time outdoors, and that may have an adverse effect on their vision. The NCOA notes that lengthy exposure to the sun's ultraviolet rays can cause both short- and long-term eye damage. Thankfully, such issues are easily avoided if seniors wear sunglasses with UV protection when going outside. Brimmed hats also can protect the eyes from harmful UV rays.

- Be mindful of screen time. Much has been made of how much screen time is healthy for young people. But seniors also are not immune to the potentially harmful effects of spending too much time staring at their phones and other devices. The NCOA recommends seniors employ the 20-20-20 rule in regard to screen usage. Every 20 minutes, look about 20 feet away for 20 seconds. This quick exercise can reduce eye strain. An active lifestyle benefits seniors in myriad ways. Seniors should take steps to protect their vision so they can continue to get up and go long after they retire.



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Did you know?

Men and women may have more free time after 50 than they had in previous decades. As children grow more independent and even leave the house, parents look to various activities, including travel, to fill their free time. Travel is often seen as a luxury, but heading off for parts unknown can produce some serious health benefits. A joint study from the Global Coalition on Aging and the Transamerica Center for Retirement Studies found that women who vacation at least twice a year have a lower risk for heart attack than those who travel once every six years.

The study also found that men who do not take annual vacations are at a significantly higher risk of death (20 percent) and heart disease (30 percent) than those who make who take time to get away each year. Vacations don't even need to be long to produce significant, positive results. A 2018 study published in the International Journal of Environmental Research and Public Health found that a four-day long weekend vacation positively affected well-being, recovery, strain, and perceived stress for as long as 45 days

How to make new friends after 50 and beyond

The early years of midlife are a hectic time for many people. Around the time many people reach their late 30s and early 40s, they're balancing the responsibilities of a career and a family. But as people enter their 50s, some of those responsibilities tend to be less significant, leaving more time for recreational pursuits.

Hobbies and other pursuits outside of work are often more fun when enjoyed with friends. People over 50 undoubtedly recognize that it's not always so easy to make new friends, even though it's undeniably beneficial to have supportive relationships into your golden years. A 2017 study from researchers at Michigan State University found that valuing friendships was a stronger predictor of health and happiness among older adults than valuing family. Those results align with an earlier Australian study that found Australians age 70 or older tended to live significantly longer if they had more strong friendships.

Making friends after 50 might not be as simple as it was during your school days, but these

strategies can help men and women in midlife build new friendships.

- **Identify your interests.** Fiftysomethings who have spent the last couple of decades building a career and raising a family can give some serious thought to their interests outside of work or passions they hope to pursue now that they have more time to commit to such pursuits. The more interested you are in a given activity, the more likely you are to stick with it. And the longer you stick with something, the more likely you are to meet like-minded individuals (i.e., future friends) willing to make similar commitments.

- **Utilize social media.** In years past, men and women over 50 may not have had any readily available tools to reach out and connect with new people. Social media has made it much easier to build such connections. Even the most obscure passions likely have a social media group of locals devoted to them, and these groups can be great ways to meet new people. A local runner's club may have its own social media accounts, and local governments and community



groups often share information about sports leagues and other groups via social media.

- **Sign up for group outings.** Communities often sponsor group outings to museums, the theater, sporting events, and other day trips. Signing up for a bus trip to a local museum presents a great opportunity to meet people who share your interests, providing the potential to build lasting friendships built on a foundation of shared interests.

- **Broaden your horizons.** Just

because you're in your 50s doesn't mean your friends have to be. Don't hesitate to invite younger or older acquaintances and colleagues over for dinner or on weekend excursions. Friends come in all shapes, sizes and ages, so you could be missing out if you're not willing to extend a hand in friendship to people of different ages and backgrounds. Making friends after 50 can be challenging. However, various strategies can help men and women over 50 connect with new people.

How to create structure after retirement



Professionals typically look forward to retirement and the freedom that comes with it. The notion that commuting and deadlines will one day be a distant memory is enough to make anyone excited for retirement. But when the day to leave the daily grind behind arrives, many retirees admit to feeling a little anxiety about how they're going to find structure. Retirement is a big transition, and Robert Delamontagne, PhD, author of the 2011 book "The

Retiring Mind: How to Make the Psychological Transition to Retirement" notes that some retirees experience anxiety, depression and even a sense of loss upon calling it a career. Some of those feelings can undoubtedly be traced to the perceived lack of purpose some individuals feel after retiring. Without a job to do each day, people can begin to feel useless. Overcoming such feelings can be difficult, but finding ways to build daily structure can make the transition to retirement go

smoothly.

- **Find something to truly engage in.** Professionals who truly enjoy their work tend to be fully engaged, so it's no surprise if such individuals have a hard time adjusting to retirement. Some may suggest volunteering can help fill the void created by retirement, but researchers with the Sloan Center on Aging and Work at Boston College have found that only those individuals who are truly engaged in their post-retirement volunteering enjoy the psychological benefits of such pursuits. So before retirees dive right in to volunteering as a means to creating structure, they should first exercise due diligence and find an opportunity they'll find genuinely engaging.

- **Embrace the idea of "bridge employment."** "Bridge employment" is the name given to the trend that has seen retired individuals take on part-time or temporary employment after they have retired from full-time working. COVID-19 has no doubt skewed post-retirement working statistics since the World Health Organization first declared a pandemic in March 2020, but a 2019 survey from the LIMRA Secure Retirement Institute found that 27 percent of pre-retirees with at least

\$100,000 in assets planned to work part-time in retirement. Even part-time work can provide enough daily structure to help retirees feel as though each day is not just a free-for-all.

- **Make a concerted effort to be more social.** Volunteering and working are not the only ways to create structure in retirement. A concerted effort to be more social can help retirees fill their days with interactions with like-minded individuals who may be experiencing the same feelings.

Join a book club, a local nature group that goes on daily or semi-daily morning hikes or another local community organization.

These are great ways to build structure and meet new people. Retirees can create social media accounts to find local community groups that cater to their interests.

Even if it seems hard to believe, plenty of retirees are seeking to create structure in retirement life, and social media can make it easier to find such individuals in your community.

Structure and retirement may seem like strange bedfellows. But many retirees seek structure after calling it a career, and there are many fun ways for seniors to create more organization in their lives.

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The link between physical activity and mortality risk in older adults

A 2022 study led by researchers at the National Cancer Institute found that recreational pursuits that incorporate physical activity, including walking, swimming and playing tennis, may lower older adults' risk of death from any cause. That includes cardiovascular disease and cancer, which the World Health Organization notes are two of the leading causes of death across the globe.

Running, cycling, swimming, other aerobic exercise, racquet sports, golf, and walking for exercise encompassed the seven different exercise and recreational activities researchers examined as part of the study, which utilized data from more than 272,000 adults between the ages of 59 and 82. The researchers found that achieving the recommended weekly amount of physical activity through any combination of these activities was associated with a 13 percent lower risk of death from any cause compared to people who did not participate in such activities.

Though all activities were associated with lower risks of death, racquet sports seemingly provided the most bang for seniors' proverbial bucks, as those activities were associated with a 16 percent lower risk of death.

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How seniors can approach exercise

Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health. The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis. Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention

notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging. Frequency of exercise Seniors, particularly those who have not exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity. Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week. Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one

hour and 15 minutes of vigorous exercise, such as jogging, each week. Is strength training safe for seniors? The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights, working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice. When to stop a workout It's imperative that



seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

- Dizziness or shortness of breath
- Chest pain or pressure
- Swollen joints
- Nausea

- Tightness in muscles or joints
- Pain anywhere in the body
- Throbbing or burning sensations

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, seniors should discuss physical activity with their physicians.

Saving strategies as retirement draws near



Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their

retirement, they're going to need money when they're no longer being paid by their employers. As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer in regard to how much money people

will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career. • Take advantage of catch-up contributions. Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer. • Consider relocating.

A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49 percent of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills. • Continue investing. Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound

strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near. Professionals approaching retirement may be dealing with a mix of excitement and anxiety, particularly if they're concerned about their retirement savings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.

Retirement travel tips that won't break the bank

Retirement ushers in a new stage in life, one in which adults have ample free time to pursue their interests and hobbies. When eight or more hours per day are no longer allocated for work, those hours can be devoted to other pursuits. Retirees have the time to travel, and such exploration need not break the bank. A 2014 MassMutual survey found that 72 percent of respondents reported feeling quite happy or extremely happy in retirement. Being able to travel when and where they desire may be a big component of this happiness. A study by Virtuoso found that travel factors significantly into the lives of today's seniors. They spend more on travel than any other generation on an average of \$11,077 a year. Travel spending is at the highest among people between the ages of 75 and 79. Learning how to get the most bang for your traveling buck can help retirees make travel more affordable.

- Avoid peak travel seasons. Many



working families are restricted by school and work schedules, often limiting travel to summer and holiday breaks. The hospitality industry tends to raise their prices during these times of year. Retirees can travel any time they want. Booking trips during less busy times of year for tourism is a great way to save money. • Consider a rental agreement. Retirees who want to travel for many weeks or even months out of

the year may want to think about renting their homes while they are gone. The money earned in rent can help offset the costs of travel. • Think about alternative living situations. Seeing the country and traveling most of the time may be more doable if retirees forego the house entirely and opt for different residences. Many recreational vehicles are large enough to be full-time homes. Simply park the RV in a new spot each month for a

different perspective. House boats can be an option for the marine-minded. • Try a repositioning cruise. Cruising is a popular form of travel for seniors. Investopedia says cruise lines offer discount repositioning cruise trips when they need to move ships from one port to another, usually during the off-season. Unlike typical cruises where a ship will return to the port of origin, a repositioning cruise stops at several ports on the way and ultimately docks in a new end destination. • Find an inexpensive destination. For the cost of staying at a popular family resort for a week, you may be able to stay for double or triple the amount of time for about the same amount of money elsewhere. Weigh destinations carefully and compare costs. Think beyond the "popular" destinations around the world. Travel is a favorite pastime for retirees. Cost-saving strategies can make travel more budget-friendly for seniors who want to spend more time exploring.

Did you know?

Do you relish the idea of an afternoon nap? If so, you're in good company. According to the National Sleep Foundation, John F. Kennedy, Winston Churchill, Napoleon, and Albert Einstein each fancied afternoon naps. Youngsters nap, and so do many seniors. But by and large, humans are part

of the minority of mammals that do not sleep for short periods of time throughout the day, instead dividing their days between sleep and wakefulness. However, there are some benefits to catching a midday snooze. The Mayo Clinic says napping can be a way to catch up on sleep lost during the night or if a per-

son is feeling sleep-deprived. It also may be a way to relax, increase alertness and improve mood. Naps should take place before 3 p.m. and not exceed 20 minutes. The longer and later one naps, the greater the potential it will interfere with nighttime sleeping or backfire and cause daytime grogginess.

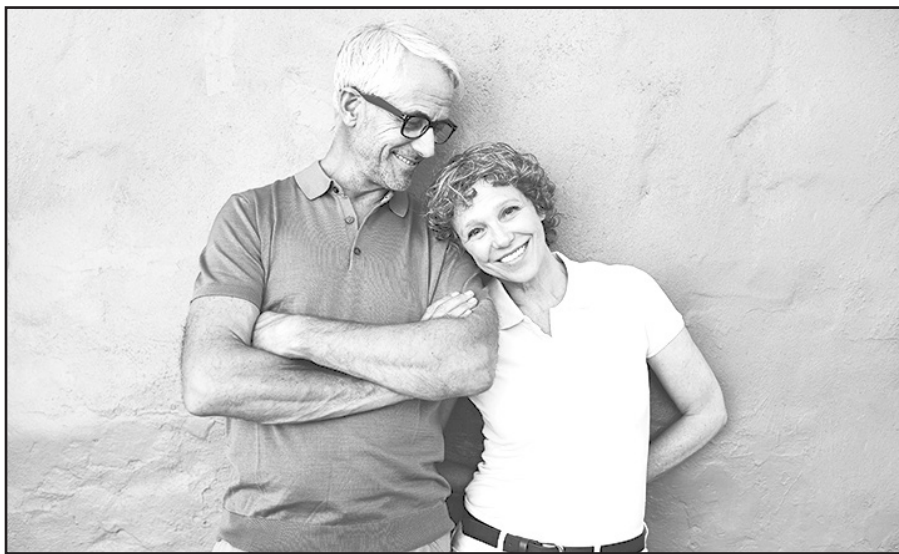


How to plan for post-retirement medical expenses

When individuals retire, they not only walk away from work, but also relinquish their steady paychecks. For many, retirement can be a potentially risky financial endeavor. Saving for retirement is a great way to mitigate such risk, but unforeseen expenses, such as medical bills, can quickly derail a retirement plan.

Many people have a greater need for medical care as they get older. The Fidelity Investments Retiree Health Care Cost Estimate indicates health care can be one of the biggest expenses a person will take on in retirement. The average 65-year-old couple who retired in 2021 in the United States can expect to spend \$300,000 on health care and medical expenses during retirement. The financial resource The Street says other studies suggest it's wise for retirees to plan to spend between \$3,000 and \$7,700 per year on health care.

Financial advisors warn that relying exclusively on Medicare to cover health care costs isn't going to cut it. Benefits under



the Medicare program often aren't enough to pay for all of a retiree's needs. There may be gaps for chronic treatment of illnesses and specialty treatment for certain conditions. Long-term care services also typically are not covered. It's important to note that Medicare will cover general doctor's visits, but it does not cover the cost of deductibles or copays.

Individuals need to be proactive and plan for medical expenses in retirement. After

housing, healthcare is the most significant expense for retirees. Health spending accounts and long-term health insurance are two options for people looking for ways to cover their health care costs in retirement.

As of 2022, people can contribute up to \$3,650 for an individual or \$7,300 for a family per year into a health savings account. After age 55, an additional \$1,000 per year is allowed. Money in an HSA grows tax-free and it can be spent

tax-free on qualified medical expenses. Once a person has Medicare, he or she no longer is eligible to contribute to the HSA, but can use money already in the account to pay for qualified medical expenses that are not covered by Medicare.

Long-term care insurance is another option, and many people invest in such an account during their 50s or 60s. The earlier an individual enrolls in a program, the lower the premium. According to Personal Capital, most policies will not start until a patient has needed assistance for 90 days and other qualifying guidelines are met. Generally speaking, long-term care insurance also is use-or-lose. If there's never a need to use the insurance, it will not be refunded. This is a risk that certain people are willing to take.

In addition to these options, people may consider gap insurance programs. When putting together a retirement plan, it can be wise to speak with financial advisors who can customize products based on their expected needs.

Dating later in life

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care. According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men. As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone. Seniors ready to re-enter the dating pool may find that things are quite different from what they experienced as naive teenagers or young adults. Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a night out with friends. Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to new relationships. Here's what they may want to know before navigating twenty-first century dating waters.

- You're not in this alone. While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online. In fact, many different dating apps are geared toward the senior set, including SeniorMatch, eHarmony, Singles50, OKCupid, and Silver Singles, among others.



- You have more time for fun. As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

- Online dating has its advantages. While online dating apps and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful. Online dating can expand social circles beyond local neighborhoods or even states, provinces or countries. You're casting your net over a much larger body of water. Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating moments from years past.

Seniors may have to navigate new waters in modern dating. But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

Habits that affect your cognitive health



Various changes to appearance and health are associated with aging. Issues such as diminished vision, waning muscle strength and gray hairs are among the more common and noticeable side effects of aging.

Cognitive decline is another symptom often associated with aging, even if that needn't be the case. Certain lifestyle choices can protect against cognitive decline and dementias. While there is no surefire way to prevent dementias, here are some good habits for maintaining cognitive function well into your golden years.

Exercise frequently
Harvard Health reports that exercise, in addition to the many other benefits it provides, may help improve cognitive function in people who have already experienced memory issues. Exercise may be particularly advantageous to people who carry the APOE4 gene variant, which makes people more susceptible to Alzheimer's. Speak with a doctor about how much exercise is needed and what is safe for your age.

Enjoy video games
Playing a favorite video game may improve long-term cognitive function. Researchers at Cambridge Brain Sciences found study participants who played non-cognitive-training video games were associated with better

performance in several cognitive domains, but only for younger (age 18 to 64) participants. Cognitive training games, on the other hand, were not associated with any cognitive improvement.

Stay socially engaged
According to a study published in the journal Experimental Aging Research, seniors who have high levels of social engagement also have better cognitive function. Getting together with friends, participating in a club, attending religious studies, and any other activity that gets you out with other people can help with cognitive function.

Eat a healthy diet
Eating a diverse array of healthy foods is beneficial. Nutritious diets can help reduce the risk for illnesses that may affect cognitive ability. Eating well also helps keep the brain healthy. A Mediterranean diet appears to lower the risk or slow the progression of dementia in people who have the condition.

Get help for sleep disorders
Lack of sleep can affect memory and learning. By getting help for sleep disorders, you may reduce your risk for cognitive issues. While it is not possible to prevent or cure cognitive conditions like dementias with lifestyle changes, certain behaviors can lower the risk of developing these illnesses or reduce their severity.

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Considerations for seniors looking to go back to school



The picture of a traditional college student is one in his or her late teens or early 20s. However, a deeper look may reveal that college student demographics are more diverse than one might imagine. In fact, senior citizens can rest assured that if they plan to return to the classroom, they're likely to find students around their age.

According to the senior citizen resource Elder Guru, just over 0.3 percent of university students are over 65. Even though that is a low number in the grand scheme of things, it is an indication that seniors have a presence on college campuses. And that number is expected to rise. Universities are increasing efforts to include seniors as important parts of their student bodies. Here are some things seniors considering going back to school may want to know.

- Incentives are available.

Many schools are looking to expand their elder student body populations by making it easier for them to go to school. That means seniors may be able to attend for little to no cost through tuition waivers and discounts. Speak with an admissions officer about your options.

- Lay the foundation for a new career. A survey from the Rand Corporation found that 39 percent of workers age 65 and older who were currently employed had previously retired at some point. Going back to school may provide a foundation for new skills that can make it easier to advance in a second career. Heading back to classes also can help people stay competitive in a current job.
- Engage and socialize. Going back to school provides seniors with an opportunity to engage with their peers and younger students. Returning

to school may expose older adults to new experiences, technologies and customs they may otherwise never have enjoyed.

- Embrace the excitement of a new environment and its challenges. Heading back to college can be challenging, which is something seniors looking for mental stimulation may enjoy. Senior Finance Advisor reports that heading back to school and lifelong learning has been linked to better health, improved financial situations and even a reduced risk of dementia.
- Staying informed. Going back to school can enable seniors to stay technologically informed and learn about movements and other factors that are helping to shape the modern world.

Seniors have many reasons to return to the college classroom, and such a pursuit can pay numerous dividends.

Engaging hobbies for seniors

The value of hobbies is undeniable. A 2014 study published in the Journal of Occupational and Organizational Psychology found that employees who engaged in creative hobbies outside of work were more creative on work projects and had a better attitude on the job, while a separate study published in Psychosomatic Medicine in 2009 reported that individuals who engaged in enjoyable leisure activities had lower blood pressure and a smaller waist circumference.

The myriad benefits of hobbies is good news for seniors, many of whom have ample time for leisure activities. Whether seniors are retired or still working but free from the responsibilities of parenting, the following are some fun and engaging hobbies to fill that free time.

- **Cooking:** Years spent hustling and bustling through the daily grind of personal and professional obligations might have forced individuals to embrace cooking that emphasized convenience over culinary skill. Now that there's more time to embrace one's inner Emeril, seniors can look to cooking classes or take the self-taught route and purchase a new cookbook filled with delicious recipes. A well-cooked homemade meal can provide a sense of accomplishment and affords seniors an opportunity to control the ingredients in the foods they eat, which can be important for individuals with health-related dietary restrictions.
 - **Writing:** Many successful individuals have penned their memoirs after long, notable careers and lives. While individuals needn't follow suit with the goal of making their memoirs public, writing can be a great way for seniors to document their own lives and the lives of their families. Interest in genealogy has risen considerably in recent years, as easily accessible websites like Ancestry.com and 23andMe.com have made it easier than ever for individuals to learn where they came from. Seniors can contextualize the information provided by genealogy websites by writing about their personal experiences and sharing what they know about the lives of their parents, siblings, grandparents, and other family members.
 - **Gardening:** Seniors looking for hobbies that get them out in the great outdoors need look no further than their own backyards. Gardening can benefit the body in myriad ways. According to the Mayo Clinic Health System, gardening can burn as many calories as working out in the gym. In addition, the MCHS notes that individuals who grow their own fruits and vegetables are more likely to include those foods in their own diets, thus saving them money at the grocery store and also increasing their intake of nutrient-rich foods.
 - **Swimming:** Swimming is an ideal exercise for seniors, as it's low-impact but still a great way to utilize the entire body. A 2007 study published in the journal Quality of Life Research found that water-based exercise improves older adults' quality of life and decreases disability. A separate study published in 2008 in The Journal of Sports Medicine and Physical Fitness found that water-based exercise can improve or help to maintain bone health in post-menopausal women.
- These are just a few of the many hobbies seniors can pursue as they look for positive and fun ways to spend their free time.

Social media: It's not just for kids anymore

Perhaps due to the popularity of social media among a generation of young people who grew up with it, platforms such as Instagram and Facebook are often associated with people born in the 21st century. However, a 2018 study from the Pew Institute found that 65 percent of adults between the ages of 50 and 64 used Facebook and 68 percent used YouTube.

Social media is often on the receiving end of negative attention, but it's also a potentially valuable tool that can help men and women over 50 stay connected with their communities. That's not always so easy for adults who no longer have children at home. And as its name suggests, social media can help users connect with others who share their interests. Such connections also can be hard to make for adults over 50. Adults over 50 may be more comfortable with social media now than they were a decade ago, but it's still a good idea to brush up on basic security measures that can help men and women protect their privacy as they utilize platforms like Facebook, Twitter and Instagram.

- **Protect your personal information.** No social media user has the right to access your personal information, including your address, date of birth or other data unique to you. Avoid interacting with anyone who requests personal information, employing the function to block such users from connecting with you when possible. It's also important to keep information about travel plans private. For example, sharing details of an upcoming vacation can serve notice to potential criminals that no one will be in your house, making it a potential target for burglars.
- **Aim for quality, not quantity, when building social media networks.** Avoid accepting friend requests from individuals you don't know. Cyber criminals often gain access to victims via social media, so limit your social media network to people you know and trust.
- **Turn off location information.** The technology behind social media is impressive and even makes it possible to determine where users are when they tweet or post to other platforms. But many users, especially those concerned about their privacy, don't want to share location information with anyone, much less strangers. Turn off location information and routinely double check to make sure it's still turned off.
- **Discuss others' privacy concerns before**

posting to social media. Social media isn't for everyone, and some people may not want photos of themselves or their children posted to platforms like Facebook or Instagram. Prior to posting pictures or information about other people, confirm that they're OK with you doing so. Adults over 50 are engaging with social media. But no matter how comfortable users become, it's still best to keep various social media safety protocols in mind.

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Day Trips from page 1



lunch. Museums Museums are ideal day trip destinations because many are indoors. That means weather never needs to be an issue while visiting. With historic artifacts, paintings, sculptures, or niche items like pop art or collectibles, there are museums for just about every interest. For example, railway enthusiasts can visit the National Railroad Museum in Wisconsin, one of the oldest railroad museums in the country. Restaurant crawl Certain town centers and tourist destinations organize restaurant events where day trippers can enjoy tasting menus from various establishments for a single price. Day trips also can culminate at one specific restaurant. A new restaurant can be visited each month. Day trips are enjoyable ventures that seniors can enjoy when they want to get out but not necessarily get away.

Did you know?

Getting out and about is a vital component of many seniors' daily lives, but it's important that aging men and women recognize how much exercise is healthy for them.

The Department of Health & Human Services notes that adults need a mix of physical activity to stay healthy. That mix should be a combination of moderate-intensity aerobic activities, which can include golfing, swimming and even gardening, and muscle strengthening activities like weightlifting that make the muscles work harder than usual. The DHHS recommends adults combine 150 minutes of moderate-intensity aerobic activity per week with at least two days of muscle-strengthening activities.

The Centers for Disease Control and Prevention notes that these guidelines are safe for individuals who are 65 and older, generally fit and have no limiting health conditions. Individuals who do not fit that criteria should consult with their physicians before beginning a new exercise regimen, as it's possible that they could be putting their health at considerable risk if they attempt to follow guidelines designed for people who are generally fit. It's also important that healthy seniors avoid overdoing it in regard to exercise.

Though the DHHS suggestions are the minimum recommendations, going too far beyond those guidelines without first consulting a physician could increase seniors' risk for injury, illness or even death.

Five very common identity theft scams



Consumers can never let their guard down when it comes to identity theft. Personal information is much more accessible in an increasingly digital world. Consequently, instances of identity theft and consumer fraud continue to grow.

- The Identity Theft Research Center (ITRC) reported a record number of data compromises in the United States in 2021, amounting to a 68 percent increase over 2020.
- The Federal Trade Commission's Consumer Sentinel Network received more than 5.7 million reports of fraud and identity theft in 2021.
- In Canada, there are 12 victims of identity theft per every 100,000 residents and 52 victims of ID fraud.
- Many North Americans have been victims of COVID-19-related fraud, including scams involving fake testing, vaccines and treatments, and charities.

The FTC says identity theft is when someone uses your personal or financial information without your consent. Commonly stolen data includes addresses, credit card numbers, bank account information, Social Security numbers, or medical insurance numbers.

Though thieves can gather information by intercepting it through digital channels or simply by stealing mail or going through trash, many times people inadvertently share personal information with scammers themselves. Here's a look at five common scams.

1. Phone scams Phone scams may involve telemarketers trying to sell you something in exchange for personal information given over the phone, as well as people impersonating government agencies or credit card companies. "Please confirm account information" or "We'll need your financial information to process" are some of the phrases these scams utilize. Never give out personal information over the phone unless you've confirmed the individual you're speaking to is legitimate.

2. Text links The Pew Research Center says 81 percent of adult mobile phone users use text messages regularly. Scammers utilize text messages to try to gain information. The text includes a link to a site that will request personal information. Do not respond to such texts and avoid clicking on the links.

3. Phishing emails Phishing emails look like they are coming from legitimate sources, but they often contain malware that can infiltrate computers and other devices to steal identity data. Phishing increased during the COVID-19 lockdowns as more people were working from home, according to the ITRC.

4. Medicare card verification Older individuals long have been targets of criminals. Seniors are now being called, emailed or even visited in person by scammers claiming to represent Medicare. Perpetrators of this scam offer new services or new chipped Medicare cards in exchange for verification of Medicare identification numbers. Medicare numbers should be carefully guarded, and seniors should keep in mind it's highly unlikely Medicare representatives will contact them in this way.

5. Data breaches It's not just a home computer or phone breach you need to worry about. According to ARAG Legal, security experts indicate many major companies are being breached. By the time it's discovered that data was stolen, your personal information, which usually includes credit card numbers, email addresses and home addresses, has been circulating for some time. While it's impossible for private citizens to prevent this type of data breach, a credit monitoring service can alert consumers if their information shows up where it seemingly doesn't belong.

Identity theft is an ever-present threat and consumers must exercise due diligence to protect their personal information.

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