

Summer 2022

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A SENIOR
RESOURCE GUIDE

The Amazing Health Benefits of Cardio for Seniors

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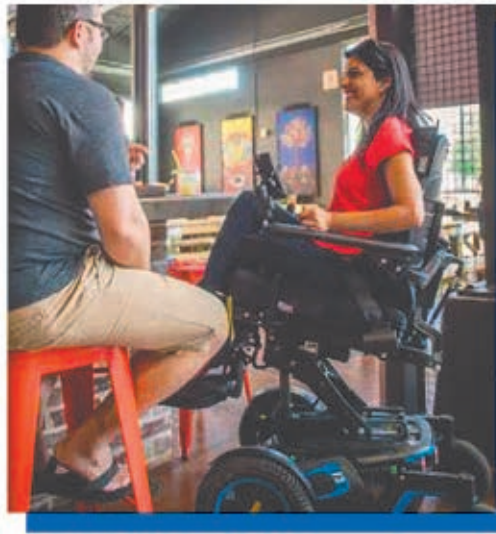
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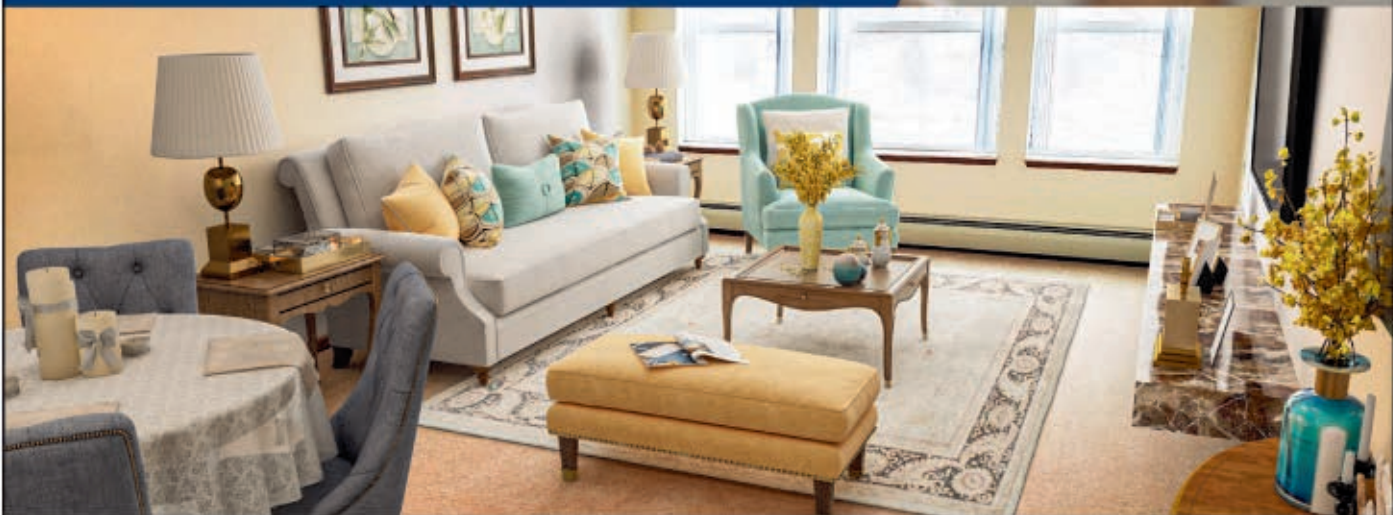
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The Amazing Health Benefits of Cardio for Seniors

Submitted by Shorewood Senior Campus

It wouldn't be news to most of us that cardiovascular exercise – physical activity that raises the heart rate for a sustained period of time – has great health benefits. But recent research reveals there are extra reasons for seniors to get in their cardio – whether it's a brisk jog through the park, a rousing game of pickleball, or some invigorating laps in the pool. To help get you moving, here are some of the most important ways cardio exercise benefits senior health.

Heart Health

Cardiovascular exercise – cardio, for short – gets its name from the work it requires of the heart and blood vessels. This form of exercise forces the heart to pump oxygenated blood to the body's other working muscles, and that effort results in increased blood vessel function, lower blood pressure, and better overall heart health. For seniors, a happy heart goes a long way toward rich later years in life.

Mental Health & Acuity

Amazingly, those morning bicycle rides, afternoon gardening routines, and evening ballroom dances don't just improve the way your muscles function; they also enhance your brain activity. Research shows that regular exercise helps our brains to think clearly and reduces the risk of Alzheimer's disease and other forms of dementia. Exercising also releases endorphins that are mood-boosters and ward off anxiety and depression. Being consistent with your choice of safe exercise for seniors – the CDC recommends 150 minutes a week for individuals over 65 with no limiting health conditions – can keep you feeling youthful, energized, and content.

Independence

Retirement offers a whole world of exciting possibilities, especially for seniors with a high level of mobility. Regular cardio exercise gives seniors the best chance to maintain the



independence that allows them to keep learning, growing, and exploring. Cardio produces better endurance for tackling activities of daily living, keeping up with chores, climbing stairs, and pursuing hobbies.

For weight issues that might otherwise limit physical activity, cardio offers a helpful solution. Regular exercise also improves balance and may reduce the rate of falls by as much as 23%. For seniors who are eager to maintain their independence and want the freedom to design what their day looks like – cardio is key.

It's Never Too Late

For all these reasons and more – better sleep, improved lung function – cardio exercise forms an essential part of healthy aging. The great news is that the health benefits begin as soon as the exercise does. Even a senior who did not exercise regularly in middle age can see great health gains by starting a routine in their 60s or 70s. So, get out and get moving with your loved ones!

Benefits to Water Exercise

There is often a time in your life when

you walk with discomfort. Whether that discomfort stems from your hips, knees, or ankles, a good solution is water therapy or exercising in a warm water pool.

Your body weight can drop by up to 60% when standing in water, significantly reducing the pressure on your joints. This may result in multiple benefits, including the following:

- Reduced risk of repeat injury
- Reduced pain and muscle soreness
- Reduced inflammation and decreased joint stiffness due to the warm 92-degree water temperature
- Weight loss
- Improved neurological communication between brain and muscles
- Improved leg strength and endurance
- Improved flexibility
- Adaptable setting with a range of tools to assist
- Relaxation that reduces your overall stress level
- The joy of walking for many wheelchair-bound individuals who find it challenging to stand

If you can't find an exercise that feels good, try water. It is worth the effort. ✨

Don't Wait to Talk About Hospice

| Submitted by Carolyn Piepho, Director of Development and Communications, Seasons Hospice

It's an all too common situation. A family is at the bedside of a loved one who is seriously ill and nearing the end of life. Each member of the family has a different idea of what should be done and what the patient would have wanted.

Far too many people wait until they are in the midst of a health care crisis before thinking about what options are available or what care they or their loved ones would have wanted.

Often, by waiting too long to learn about possible options, like hospice care, people end up spending difficult days in the hospital or the emergency room and opportunities to be with loved ones at home are lost.

When a family is coping with a serious illness and a cure is no longer possible, hospice provides the type of care most people say they want at the end of life: comfort and dignity. Considered to be the model for high-quality, compassionate care for people with a life-limiting illness, hospice care includes expert medical care, pain management, and emotional and spiritual support. Care is provided by an inter-disciplinary team of professionals and trained volunteers. The wishes of the patient and family are always at the center of care.

Most hospice care is provided in the home – where the majority of Americans have said they would want to be at this time. Care is also provided in nursing homes, assisted living facilities, and hospice centers.

Care is paid for by Medicare, Medicaid, and most private insurance plans and HMOs.

The National Hospice and Palliative Care Organization reports that more than 1.5 million people received care from our nation's hospices last year.

Hospice providers can help with information about care options and choices and ensure you live as fully as possible throughout your entire life. They will make sure your loved ones receive support as well.

One of the best ways to make sure you and your loved ones benefit fully from hospice, should you ever need this care, is to talk about it before it becomes an issue.

Rochester is fortunate to have numerous hospices to choose from, and information is easily accessed by searching online for Rochester Minnesota Hospices. ✨



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Caring For Someone with Alzheimer's

Submitted by Joe Sedelmeyer,
Director at Visiting Angels Home Care

According to the Alzheimer's Foundation of America, as many as 5.1 million Americans may have Alzheimer's disease, a brain disease that causes a slow decline in memory, thinking and reasoning skills.

While there is no cure for Alzheimer's, there are treatments and therapies that can slow the worsening of dementia symptoms and improve the quality of life for those with the disease and their caregivers.

10 Warning Signs of Alzheimer's

- 1. Memory loss that disrupts daily life:** not remembering recent events, names, where things go, and other new information.
- 2. Challenges in planning or solving problems:** Having trouble following a familiar recipe or keeping track of monthly bills, difficulty concentrating and taking much longer to do things than previously should be taken seriously.
- 3. Difficulty completing familiar tasks at home or at work.**
- 4. Confusion about time and place:** People with Alzheimer's can lose track of dates, seasons, and the passage of time.
- 5. Trouble understanding visual images and spatial relationships:** look for difficulty reading, judging distance, and determining color or contrast.
- 6. New problems with words in speaking or writing:** Signs include trouble finding the appropriate words, completing sentences, and following directions and conversations.
- 7. Misplacing things and losing the ability to retrace steps:** People with Alzheimer's may put things in unusual places or accuse others of stealing.
- 8. Decreased or poor judgment when making decisions:** There may be issues with monetary scams or less attention to grooming and hygiene.
- 9. Withdrawal from work or social activities.**
- 10. Changes in mood or personality:** Signs include increased depression, fearfulness, anxiety or suspicion, rapid and persistent mood swings, withdrawal, and disinterest in usual activities.



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If your loved one is displaying any of these warning signs, it is vital to have them evaluated by a physician and screened for Alzheimer's. It is important to remember that Alzheimer's disease is not a normal part of the aging process, and it should not be mistaken for basic forgetfulness. Every person may experience one or more of these signs in different degrees, but with Alzheimer's disease, these symptoms gradually increase and become more persistent.

Alzheimer's Support is the Most Important Resource

If a physician diagnoses Alzheimer's, be proactive in making decisions and planning care. Here are a few basic steps to help if you or someone you love is diagnosed with Alzheimer's:

- 1. Educate yourself about the disease.** The more you know, the more you can be prepared. The Alzheimer's Foundation of America and the Alzheimer's Association are two great resources.
- 2. Take care of financial, legal, and long-term care planning issues.** Discuss wishes related to future care and end-of-life issues.
- 3. Employ cognitive stimulation.** Listening to music, word puzzles



and memory games can help and can provide a positive experience for the patient and caregivers.

- 4. Arrange respite and/or regular professional care.** Even if you are willing and able to be a primary caregiver for an Alzheimer's patient, you will need help, if only to take a short break. Plus, it helps to introduce a professional caregiver while a person is still in the early stages of Alzheimer's, because once the disease progresses it can be more difficult and upsetting to change routines.

Look to hire home care help who have training or experience with dementia care clients.

- 5. Build a support system.** Being a caregiver for someone with Alzheimer's can be stressful and overwhelming. Find people to talk to, reach out for help, and always make time to maintain your own physical and mental health. Many hospitals and departments of aging offer free support groups.

If you or your loved one has been diagnosed with Alzheimer's or a related dementia, know that you are not alone. ✨



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Urogynecology offered at Olmsted Medical Center

Olmsted Medical Center (OMC) offers urogynecology services in the Obstetrics and Gynecology (OB-GYN) department at the Women's Health Pavilion.

Christopher Klingele, MD, MS, is a urogynecologist specializing in treating women with pelvic floor dysfunction, such as urinary incontinence, pelvic organ prolapse, and pelvic floor reconstruction. OMC's Women Health Services offers a comprehensive variety of services to meet the medical needs of women in southeastern Minnesota. In addition to primary care services, breast health, gynecologic services, and obstetrics, OMC has added urogynecology to the list of healthcare specialties available for our patients.

What Is Urogynecology?

This subspecialty of OB-GYN focuses on the health of a woman's pelvic floor. The

pelvic floor includes the system of muscles and nerves and connective tissue that support the organs in a woman's lower abdomen and pelvis, including the bladder, digestive system, and reproductive system. These muscles and nerves can be damaged due to age, childbirth, repeated heavy lifting, or previous surgery and procedures. The damage to the pelvic floor can often be treated with surgery or other procedures to help women get back to feeling their best.

How Can I Be Seen in Urogynecology?

Sometimes women find it difficult to have conversations about these issues with their medical provider. Be confident that OMC is here to help guide our patients and find solutions to pelvic floor issues and dysfunction. Talk with your primary care provider about your concerns, and see if a referral to urogynecology may

be appropriate. You may also call our Obstetrics and Gynecology department at 507.529.6605 or send a message to your provider through OMC's MyChart for more information.

Meet Dr. Klingele

Dr. Klingele started his career in medicine with an OB-GYN residency and followed with a fellowship for urogynecology to focus on the complex surgeries and procedures that make up this subspecialty. After many years of practice in his field, Dr. Klingele is thrilled to join the medical team at OMC. "I'm excited about joining the community-based practice at OMC," Dr. Klingele explains. "I have long-standing ties with OMC, going back 20 years to moonlighting during my fellowship." Focusing on urogynecology makes him an expert in the specific issues that can cause incontinence, prolapse, fistulas, and more.



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Social Isolation and Loneliness: A Health Risk for Older Adults

Loneliness and social isolation are serious problems, particularly for older adults living alone. According to studies done by the National Institute on Aging, about 28% of adults over the age of 65 live alone. The Centers for Disease Control and Prevention (CDC) reports that 25% of adults over the age of 65 are considered to be socially isolated, due to factors such as living alone, the loss of family and friends, chronic disease, vision loss and hearing loss.

It's important to know that a person can be lonely and not socially isolated, or socially isolated and not lonely. Being socially isolated and lonely have been linked to several mental and physical conditions, such as high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease

and even death. But there are helpful resources available:

- Companionship services
- Home health care
- Transportation
- Community activities for older adults
- Respite care
- Home delivered meals
- Counseling
- Chore services
- And more.....

If you or someone you know is socially isolated and/or lonely call the Senior LinkAge Line at 800-333-2433. Trained specialists can provide information on resources available in your community. The Senior LinkAge Line is a free, statewide service of the Minnesota Board on Aging in partnership with Minnesota's Area Agencies on Aging. ★



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Healthcare Power of Attorney

By Julianne Kocer
Attorney at Law

Selecting an Agent is critical!

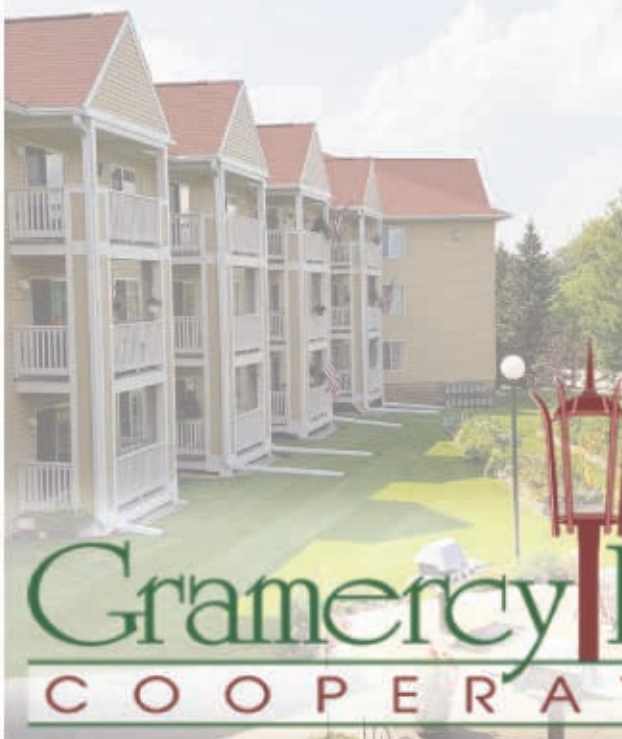
A Health Care Power of Attorney is a legal document wherein you specify your health care wishes when you need assistance with general, routine medical situations because you lack the ability to voice your decisions, and for when you need end of life decision making assistance because you are in an irreversible coma or vegetative state. This legal document allows you to appoint agents to carry out your decisions. Oftentimes, this document is referred to as an Advanced Directive or Health Care Directive, but not all Directives allow you to appoint agents.

Selecting a health care agent is critical. The main factor to consider when selecting someone to carry out your wishes, is trust. Your agent should be



Story continued on page 12

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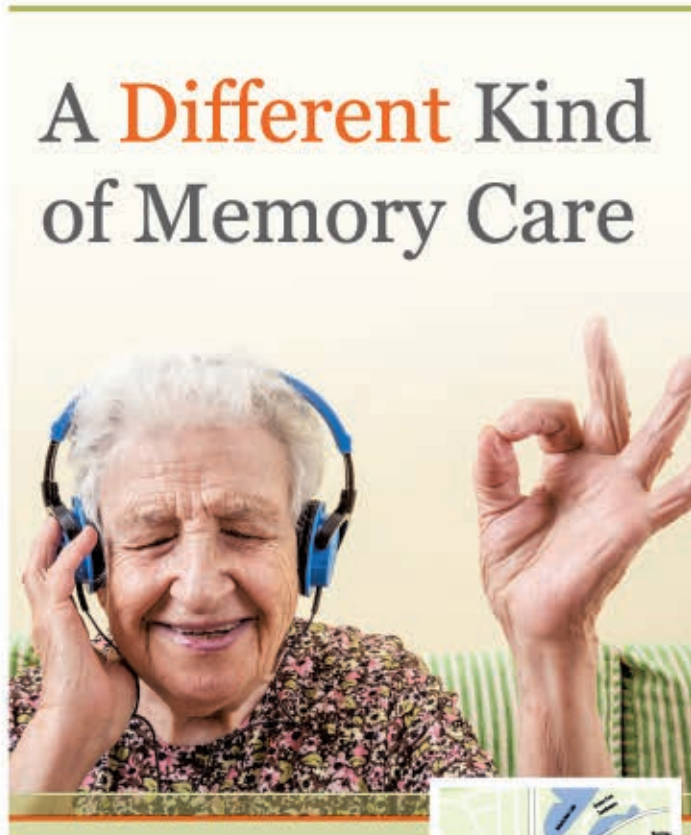


Continued from page 10

able to step into your shoes and carry out your medical wishes based on knowing how you would respond to the medical situation, if you were able to do so. Knowing how you would respond is based on your religious beliefs, personality, past decisions you have made, and/or statements of expression regarding how you want to be treated. For example, I had a client, let's call him "Jack", who never wanted to undergo a blood transfusion. I drafted his Health Care Power of Attorney stating this. He selected his daughter as his agent. During Jack's surgery, his golf buddy was sitting with Jack's daughter in the surgical waiting room. Jack's daughter commented how she couldn't believe her father's wish not to have a blood transfusion if he needed it. Jack's friend then spoke up and said, "Jack always told us [his golf buddies] that when he was in the Army he saw so much blood and the idea of him having someone else's blood was unsettling to him." The daughter did not get discouraged or question what was being said to her, nor take the position to over-ride her father's wish with her own wish that he be allowed to have a blood transfusion. Rather, she communicated this wish immediately to the hospital staff. Always select agents who are going to carry out your wishes even if that don't agree with them, rather than impose their own wishes upon you.

You can select agents in a hierarchy format or select co-agents. However, when selecting two or more people to act jointly in a co-agent relationship, they must agree on how to carry out your wishes. If they do not agree, the court decides your fate

Caution needs to be given to Directives. Each state in our union has different requirements for Directives. Some



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state Directives don't provide for you to list the names of your health care agents. In that case, you only have "directions" regarding your care without no one legally appointed to carry them out on your behalf. Some medical facilities will provide you with a form titled, "Advanced Health Care Directive," and quite often it does not address routine medical decision making, only end of life.

If you do not execute a Health Care Power of Attorney and medical decisions need to be made regarding your care and you cannot make those decisions, then a petition is presented to the court to appoint a guardian for you. This is costly and runs the risk that you may not like the person the court appointed as guardian to carry out your wishes. Therefore, execution of an all encompassing Health Care Power of Attorney is a wise choice!

Ms. Julianne Kocer is an Elder Law and Estate Planning attorney. She serves clients in Southeastern Minnesota in the legal areas of wills; trusts; Asset Preservation for all ages, family dynamics and wealth levels; Medicare/Medical Assistance; disability programs, Special Needs Trusts; probate; and care negligence.



Julianne is a frequent speaker on estate planning and long-term care topics for continuing legal education seminars and for community social organizations. She serves on the legislative committee of the Minnesota Chapter of the National Academy of Elder Law Attorneys and is a member of the Olmsted County Bar

*Association, and Rochester Estate Planning Council. Julianne is rated by Super Lawyers and is licensed to practice law in both Minnesota and Washington states. She is the only attorney in those states to have earned an advanced law degree in Elder Law. Visit www.kocerlaw.com to learn more about Julianne. **

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When Parents Say 'No' to Home Care Because of Cost Worries

Q *My mother and father are both 87. It's a struggle for them to manage their home, but they refuse to consider care because they're sure it would be too expensive. They also don't want to leave their home. They are still quite independent and I think just a little extra help would do. What are their options?*

Most aging adults want to remain in their own homes as they age. Assure your parents that they are not alone in that desire and that there are more options than ever to allow them to do just that. Those of us in the home care industry have heard this time and again, and it's an opinion confirmed by research.

According to a study commissioned by Home Instead, Inc., for the Home



Story continued on page 18

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Frequently Asked Questions from the Senior LinkAge Line®

Does Medicare pay for Long Term Care or for an Assisted Living?
No, Medicare is primarily health insurance that covers hospital care, outpatient services, hospice, and skilled nursing. Medicare doesn't pay for custodial care in a nursing home or for an assisted living.

What are the asset and income limits to save on my Medicare premiums?
If your income is less than \$1,469 and assets are less than \$10,000 as a single person, or \$1,980 with assets less than \$18,000 as a married couple, you may qualify for a Medicare Savings Program.

How can I save on my medication costs? The Social Security has a low-income subsidy that may help with your Part D costs if your income is less than \$1,719 (assets less than



\$15,510) as a single person, or \$2,309 (assets less than \$30,950) for a married couple. There are also patient assistance programs from the pharmaceutical companies, and the Senior LinkAge Line recommends you review your Part D plan benefits

each year during the Open Enrollment Period (October 15th-December 7th).

Does Medicare cover homecare?
Medicare may cover part-time (less than 8 hours/day), skilled care in your home if you meet Medicare's strict requirements. You must be certified by your health care provider as being homebound and need skilled therapy or intermittent skilled nursing care to qualify. The homecare provider must be Medicare-certified for Medicare to help pay.

Does Medicare cover medical equipment?
Medicare Part B will cover 80% of medically necessary durable medical equipment that is prescribed by your doctor and supplied by a company that is enrolled with Medicare.

Story continued on page 18



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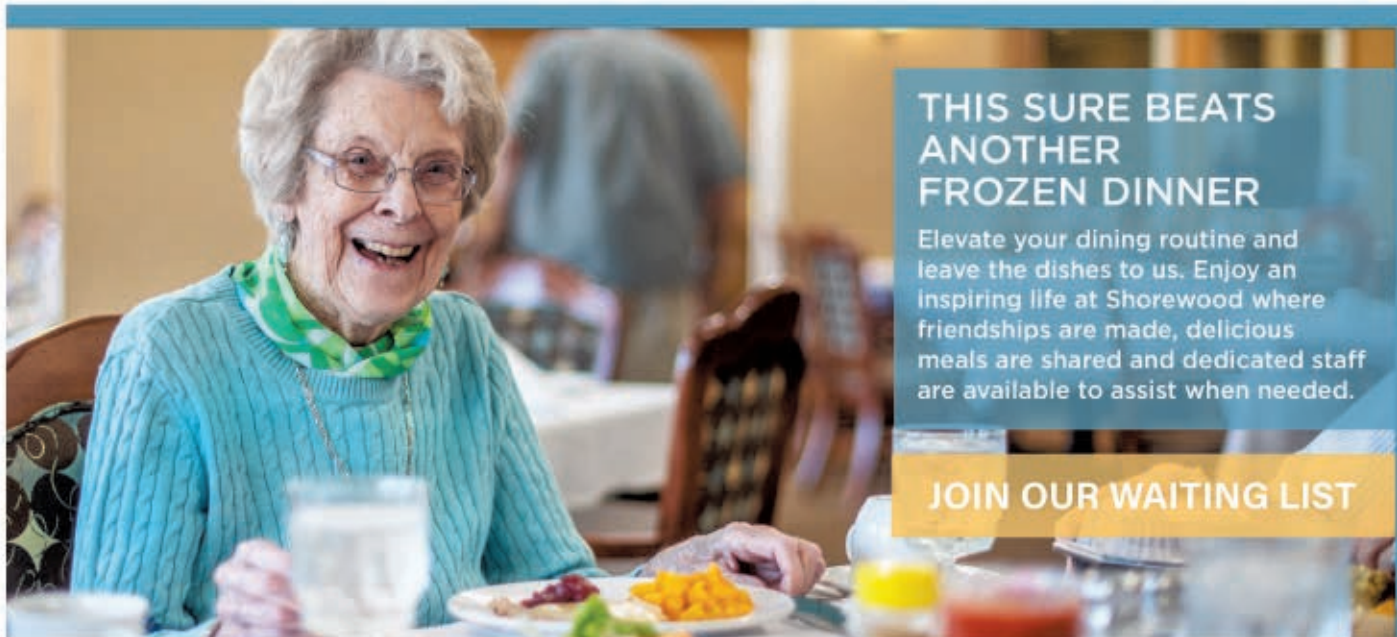
Plan for Peace of Mind

Marcia Carrigan, Marketing Consultant, Cottagewood Senior Communities

One of the biggest challenges for families whose loved one has dementia, is failure to plan. Starting the conversation with your parent (Loved one) about planning for the future can be uncomfortable and difficult. (How do you broach the topic ? Where do you start?) Often, when the topics are addressed, parents get defensive and perhaps angry resulting in strained dynamics within the family. Therefore, adult children tread lightly and unfortunately, for many, these conversations cease to move forward or never take place. The fallout from this can be devastating for adult children trying to navigate their way through their parent's finances, long term care decisions, medical decision and end of life wishes. I see this more and more and the process of securing all the above

is stressful and very time consuming. If your parent with dementia doesn't have a Power of Attorney in place, you cannot get access to their bank accounts, long term care policies and possibly even medical records? So, what does this mean? If your parent has dementia, they technically can no longer make decisions for themselves. Therefore, they are past the point of designating a POA. If long term care decisions need to be made, one is at a loss for obtaining financial information to move forward. Many times, parents don't have the funds to pay for long term care and medical assistance is needed. That process takes diligence and time. The worst situation which happens often, is if your parent lands in the hospital and nothing is in place.

My advice is to have gentle conversations with your parents early. Let them know you are there for them and want to respect all their wishes. If they are not receptive, give them space and circle back with them later. Another idea is to talk about specific examples of individuals who failed to plan. Lastly, you may discuss getting you own affairs in order as well as your long-term wishes. It is never too early to make these important decisions. This could spark conversation and perhaps break down that barrier and make it easier to get your parent to broach this topic. Having these tough conversations and putting a plan in place will be extremely beneficial, save time and stress as well as provide peace of mind for all involved.



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Continued from page 14

Instead® network, 86 percent of seniors want to live at home for as long as possible.

As individuals age, some form of care is often necessary to remain at home, though. There generally are two types of home care:

- Home health care provided by licensed medical professionals for which the individual has received an order or prescription from a healthcare provider.

- In-home care such as personal care, homemaker or companionship services provided by professional caregivers.

Sounds as though your parents could benefit from in-home personal care. And this type of home care is more affordable than many people believe. What's more, cost shouldn't be a roadblock to the help they may need to stay at home. Consider this, from the 2021 Genworth Cost of Care Survey: Nationally, the daily costs of homemaker services (\$163) compare favorably with \$260 for a semi-private room.

Not only could home care allow your parents to remain at home, services are designed to be flexible and geared to their needs. For example, Home



Instead provides at-home care and companionship support for aging adults from a few hours a day to 24-7 support. At-home services span the care continuum – from providing personal care to specialized Alzheimer's care and hospice support.

Because home care services, both home health and in-home care, are often only required for a few hours a week, the savings to aging adults can be significant compared with other types of care. Depending on the level of care needed, home care has the potential to save thousands of dollars a month compared with nursing homes and assisted living facilities.

For more information, check out the Home Care Funding Solutions Guide.

Continued from page 15

Such things as oxygen equipment, wheelchairs, walkers and hospital beds are covered at 80% after your Part B deductible is met.

How can I stay involved in my community? There are many volunteer opportunities in SE Minnesota, depending on your interests. Faith-based communities, senior dining sites, and senior centers are a few options to help with social isolation. If transportation or mobility are a concern, there are organizations that can come into your home to provide help with chores, friendly visiting, or meals.

How much are home delivered meals and how often can I get them? Meals on Wheels are delivered daily in Rochester and five days a week in the surrounding communities. Meals are available on a sliding-fee scale based on your income, or are covered by a public program, if you qualify.

Who can I talk to about my options? Call the Senior LinkAge Line at 800-333-2433 for free, unbiased information on options that will help you live well and age well!



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Simple Strategies To Stretch Retirement Savings

Metro Editorial Services

Running out of money is a common concern among retirees. And that anxiety is not necessarily unfounded, as a recent study from the Society of Actuaries found that people routinely underestimate just how much money they will need in retirement. Similarly, a 2019 model created by the employee benefit experts at EBRI found that nearly 41 percent of households in which the head of household is between the ages of 35 and 64 are projected to run short of money in retirement.

Such figures underscore how important it is for younger professionals to save for retirement, but what about current retirees or those on the cusp of retiring? Individuals who fit those descriptions may need to embrace these strategies designed to stretch their retirement savings.

- **Downsize your home.** Homes are many individuals' greatest expense, and that does not necessarily change in retirement. Downsizing to a smaller residence allows homeowners to pad their savings with money earned in the sale of their homes and also reduce their monthly overhead, as utilities, property taxes and maintenance expenditures are typically much lower in smaller homes than larger homes.

- **Look for other ways to downsize.** Individuals also can stretch their retirement savings by downsizing in other areas. Lower monthly expenses by shopping around for less expensive auto insurance policies, downgrading cable television packages or cutting the cord entirely. And though individual streaming services may not be too costly, these expenses can add up for individuals who have five or more subscriptions. Downsizing streaming services to one or two packages at a time can help individuals keep more money in their retirement savings accounts each month.

- **Be flexible with your withdrawals.** The "set it and forget it" model of retirement investing helps professionals avoid the tricky process of trying to predict the markets. Retirees may take the same approach when it comes to withdrawing

their money, following the industry standard and automatically withdrawing 4 percent from their accounts each year. But individuals who want to stretch their savings should remain flexible with their annual withdrawals and routinely examine their spending habits. An individualized approach to retirement withdrawals can help retirees avoid taking more than they need out of their accounts each year. The 4 percent rule has its merits, but retirees should recognize that they may not need to take that much out every year.

- **Work with a financial advisor.** Ensuring you don't outlive your retirement savings can be complicated, as it often involves navigating fluid concepts such as inflation. A certified financial professional can help retirees plan for changes that are beyond their control and even recommend when certain risks might be worth taking.

Many individuals will need to stretch their retirement savings in the years ahead, and various strategies can help individuals do so.



Evaluating Seniors' Biggest Expenses

Metro Editorial Services

New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.

According to a 2020 survey from the financial services firm Edward Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62.

Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

- **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

- **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food



costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

- **Healthcare:** Experts warn that while many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses.

Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.

Compose Your Life Song

Your life is your song. Every year, every day, every moment you're composing a part of it. What do you want your song to sound like? What effect do you want it to have on others? And how do you want it to end?

Orchestrating a harmonious grand finale, and the years leading up to it, takes careful planning and preparation. Your final years can be a time of beautiful moments, cherished memories and peace of mind for you and your loved ones, but the final work of art is up to you.

Your personal accomplishments and end-of-life plans can impact your life song, either for yourself or someone for whom you care. These resources can help you compose a meaningful melody that will enhance your life or that of someone you love.

6 Ways to Get Started on a Final Years Plan

When it comes to planning for the final years of life, it can be easy to let emotion take over. The planning process could be much calmer and more enjoyable if it is well-thought-out, according to the staff at Dignity Memorial® – a funeral and event planning organization – and Home Instead.

Some may find that incorporating a few of the following suggestions could lead to a more peaceful and organized planning process:

1. Talk it out. Communicate with loved ones. What type of care do you prefer and what legacy do you want your life to reflect? A lot of times people – particularly adult children – don't want to talk, but these are conversations that need to be had, noted Dignity Memorial. This is a time for everyone to come together and share.

2. Identify people who can help plan. Developing key relationships early on with individuals, companies and organizations will help provide peace of mind in knowing that all the bases are covered. Some key relationships to consider developing may be with attorneys, financial planners, insurance agents, home care companies and funeral homes.

3. Consider personality and preferences. For many, aging at home is the ultimate goal. However, a social person who ends up living alone in a large, empty house could become unhappy. There are a number of options for home care support.

4. Decide how to handle finances. Putting finances in order is a way



to quell two underlying fears that most people have, according to experts from the Conversation Project. People often fear being a burden to their loved ones, either financially or from a health and independence perspective. Talk with a financial planner about the type of care you would like. Pre-paying funeral services can help keep the focus on celebrating a life. Another benefit of pre-planning is locking in today's prices.

5. Complete a personal planning guide. Resources exist that may help individuals ensure they have the tools in place to plan important details of their final years. Dignity Memorial's Personal Planning Guide includes a place to enter important family information, service and memorialization preferences, organizations and people to contact, financial information and final arrangements.

Also check out the resources at 4070talk.com including An Action Plan for Successful Aging.

6. Think about a bucket list and the individuals with whom you'd like to share those dreams. It's easy to get caught up in the practical aspects of planning, but don't forget about the fun! Adding a few "bucket list" goals into a final plan will help ensure you achieve those things in life that matter most. Whether it's riding in a hot air balloon or working in (or buying) the local coffee shop, don't put off those dreams that you want to fulfill while you still can. It's never too late, though, to realize a bucket list dream.

Take the first step and get started today. Planning will benefit all family members and make for a more beautiful ending. ✨

5 Tips to Keep Healthy as You Age

As you age, you deserve to feel alive. You deserve to have the energy to accomplish daily tasks and your favorite hobbies. However, if you want to have this energy, you must keep both your mind and body healthy. You must take care of yourself. No matter if you live in a senior living community or on your own, here are five things you can do to keep you healthy and feeling great, even as you age.

1. Eat a Well-Balanced Diet

One of the most important things you can do to keep your body and your mind active is to eat a healthy and well-balanced diet. This will ensure you receive the right amount of nutrients and vitamins to keep you functioning and active. Healthy foods such as fruits and vegetables and lean proteins aid in brain function. They can help you think more clearly and can improve your memory. As you age, you may not have the energy or the ability to cook for yourself. You may want something fast, simple, and convenient every night for dinner. However, you must stay away from many processed foods and frozen dinners. You should also avoid eating fast food or at local restaurants multiple times a week. These foods often have high calories and large amounts of sodium, which can trigger serious health conditions such as high blood pressure.

2. Exercise

If you want to have the energy to accomplish multiple tasks throughout the day and you desire added mobility, you must exercise each day. When working out, you don't have to endure high-intensity workouts. You simply need to complete various activities that will increase your heart rate. Exercises such as swimming, walking, and riding a stationary bike are all excellent options and ideal for aging adults. No matter your age, you should also incorporate some type of strength training exercises to your workout. There are many benefits to lifting weights:

- Reduces the risk of falls and injuries
- Helps you better manage your weight
- Improves your quality of sleep each



night

- Strengthens muscles
- Reduces symptoms of various health conditions such as arthritis and diabetes

For aging adults who live at home, having the motivation to get up and exercise can be a challenge. Many senior communities offer access to a variety of fitness options just outside your door. Plus, many of these classes provide incredible social opportunities.

3. Drink Water

Drinking the recommended amount of water each day is one of the best things you can do for your body. Staying hydrated will:

- Improve your skin
- Flush out excess waste and toxins from your body
- Improve your mood
- Fight fatigue and give you more energy
- Better maintain your blood pressure
- Improve your joint movement
- Improve your oral health

Unfortunately, for many aging adults, drinking an adequate amount of water is challenging. Soda and iced tea are

tempting, but they do not provide the health benefits of water. Consider implementing the following into your daily routine:

- Drink one glass of water before every meal
- Set reminders throughout the day to help you remember to drink
- During each meal, only drink water
- If possible, carry a small water bottle with you throughout the day and sip on it regularly

4. Socialize

Visiting with friends and family members is one of the best things that an aging adult can do for their health. Many aging adults suffer from depression. They may have a difficult time moving on after the death of a family member, they may be bored, they may struggle with their health, and they may simply be lonely. Socializing gives them opportunities to get outside. It helps them think about something other than their own problems. It gives them opportunities to laugh, share stories, and have fun. Being a part of a senior community provides ample opportunities to socialize and make new friends. Most provide a full schedule of activities each day to get you out of the house and engaged. You can learn a new skill, enjoy a fitness class, go on a short field trip, and so much more.

5. Take Your Medications as Prescribed

If you want a long, rich life, you must take all of your medications as prescribed by your doctor. These medications are given to you for a specific purpose, and even if you feel good while on them, it doesn't mean you should stop taking them without a medical professional's orders. Make sure you are taking the proper dosage as well. Taking too many pills, taking them too often, or not often enough can cause serious health concerns. If you have any questions about your medications, ask your doctor. It is crucial that you take care of your physical and mental health. When you take proper care of yourself, you will feel great and have much more energy each day.

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- Independent
- Assisted living
- Memory care
- Skilled nursing care
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Pine Haven Care Center
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507-951-7887

St. Crispin Living Community
213 Pioneer Road
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stcrispinlivingcommunity.org

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Stewartville Care Center
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stewartvillecarecenter.com

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507-951-7887
30 | SATURDAY, JUNE 25, 2022

Willows & Waters Senior Living, LLC
707 Upper Meadow Lane NW
Rochester, Minnesota 55901
507-951-7887

Winona Health
Lake Winona Manor
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Winona, Minnesota 55987
507-457-4366
winonahealth.org

Hospice Care

Care & Rehab-Ostrander
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Ostrander, Minnesota 55961
507-657-2231
careandrehab.org

Heartland Hospice
507-292-1170
HeartlandHospice.com

Interim Health Care
2659 Superior Drive NW,
Suite 200
Rochester, Minnesota 55901
507-200-1111
interimhealthcare/
RochesterMN

Mayo Clinic Hospice
200 1st Street SW
Rochester, Minnesota 55905
507-284-4002
mayoclinic.org/patient-
visitor-guide/minnesota/
hospice

Seasons Hospice
507-285-1930
seasonshospice.org

Winona Health Hospice
507-474-4468
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Senior Living Communities

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careandrehab.org

Cedars of Austin
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