

Senior Living



Choosing a Retirement Community

Today's retirees have many more options than just the sterile halls of a health care-type facility for their golden years.

Many retirement communities now look like regular suburban neighborhoods, but with amenities that cater to an older crowd.

LOCATION, LOCATION, LOCATION

Real estate is all about location, and retirement communities are no different. Except now, instead of considering things such as the job market, you can look at proximity to your favorite activities, cities or friends and family. Some retirement communities offer a host of perks, such as planned travel excursions, classes and sports facilities. Or you may look for one with plenty of outdoor adventures nearby. Decide what's most important to you and then look for communities that will support your goals.

MAKE A CONNECTION

Look for a community that you feel a connection with. Feeling isolated or lonely carries its own health risks, and a place where you feel like you can relate to others and offers plenty of opportunities for socialization is important, especially as you age. Look for a community with a vibrant social life with lots of options. Visit potential new homes for



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days at a time to determine whether a community's lifestyle meshes well with your own.

FIND AMENITIES THAT FIT YOU

Senior living communities may offer amenities that will enrich your quality of life and

free up time so that you can explore new opportunities. Look for resources such as dining programs, outdoor activities, classes, health care facilities, sports facilities and more.

PLANNING AHEAD

Once you've found a commu-

nity that fits your lifestyle now, it's time to look ahead. Are higher levels of care available if you need it? What sorts of health care facilities are nearby? Are the homes designed for aging in place or will you potentially have to move again? What are the laws in that area regard-

ing end-of-life care and estate planning?

Some communities even help you prepare financially by including benefits such as benevolent associations to assist with unexpected costs and keep seniors living their best lives, longer.

Go Globetrotting in Safety

Travel is often a top goal of recent retirees and with a little extra planning, seniors can now travel anywhere in the world safely and quickly.

Follow these tips to make a globetrotting retirement possible.

DOCUMENTS NEEDED

Seniors taking to the skies, seas or roads will need to keep some important personal documentation close at hand. This includes a valid, government-issued form of identification, medical records and information and appropriate health insurance. You may need to purchase a separate policy for traveling abroad; Medicare and certain private insurance plans don't extend past the borders of the United States.

Frequent fliers can invest in programs like TSA's PreCheck or Global Entry to get them through security more quickly. For PreCheck, U.S. citizens, nationals and lawful permanent residents may expedite their visit with domestic security agents by paying a fee and establishing their identity through the TSA program. Global Entry is for travelers planning to visit and return from other countries. Visit tsa.gov for eligibility information or to apply.

Travelers concerned about getting through security can



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call the TSA Cares hotline with screening questions. You can use the hotline, (855) 787-2227, to request special assistance for the screening process.

ACCESSIBILITY

Most forms of travel are easily accessible even if someone requires special equipment or assistance when traveling. Let

the airline, cruise company or other mode of transportation know you need some assistance or will be bringing mobility equipment or other medical devices. They can tell you what forms of assistance are available and how to travel safely and securely with any medical devices.

Even if you are OK to walk

short distances but the miles between some airline terminals are too much, airlines are required to offer free transportation for elderly travelers. Passengers in a wheelchair are never allowed to be alone for more than 30 minutes, and airlines must make pre-boarding available for travelers who may require extra time. Just let the

gate agent know.

PLANNING A SAFE, FUN TRIP

Leave plenty of time in your itinerary to relax and don't push yourself beyond what you are sure you can do. Ask for senior discounts; many restaurants, hotels and more offer lower rates for people over 65.

Top Places to Retire

Retirement provides many people with an opportunity to start fresh in towns and cities that are prepared for and can cater to the unique needs of seniors.

Here are some of the best places in the U.S. to retire, as ranked by U.S. News and World Report.

HARRISBURG, PENNSYLVANIA

Harrisburg, located on the Susquehanna River, is the capital of Pennsylvania. It has a population of around 50,000 and is home to the National Civil War Museum. Also nearby are Hersheypark and part of the Appalachian Trail. Harrisburg tops U.S. News and World Report's list.

DAYTONA BEACH, FLORIDA

On Florida's east coast, Daytona Beach sits on the Atlantic Ocean and is popular with snowbirds who come south for the winter. The city of just over 75,000 is home to the Daytona 500 NASCAR race as well as beaches, water parks, arcades and outdoor fun.

YOUNGSTOWN, OHIO

Home to 59,000, Youngstown is in the Mahoning Valley between Pittsburgh and Cleveland, in the center of the



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Rust Belt. The town is seeing a resurgence downtown, drawing in restaurants, galleries and more.

TAMPA, FLORIDA

Tampa Bay has both beaches and the hustle and bustle of the big city. It's home to nearly half a million people and several professional sports teams, as well as theme parks, museums and more.

MANCHESTER, NEW HAMPSHIRE

The largest city in New Hampshire is surrounded by mountains and is home to several colleges and universities. The city is on the Merrimack River in the southern part of the state and is home to the Amoskeag Falls.

HUNTSVILLE, ALABAMA

With more than 220,000

people, Huntsville is the largest city in Alabama and was made famous by the NASA Marshall Space Flight Center. It's also home to several Fortune 500 companies.

PORTLAND, OREGON

Sitting in the shadow of Mount Hood, Portland is home to more than half a million people and is known for a vibrant outdoor life. It

boasts a thriving cultural scene and is home to micro-breweries and chic coffee houses.

SPRINGFIELD, MISSOURI

The "Queen City of the Ozarks" is home to more than 150,000 people. It's the birthplace of Route 66. U.S. News and World Report says Springfield's residents have a strong sense of social responsibility.

Discounts for Seniors

Getting older has some drawbacks, but paying more doesn't have to be one of them. Many places offer senior discounts or special perks. Here are some to look for.

PHARMACIES

CVS' program for veterans offers 20% off CVS purchases with the WeSalute program that offers benefits for U.S. active duty military, veterans and their families. Subscribers to WeSalute+ can also receive additional savings.

Rite Aid has a wellness program for people 65 and over that includes free pharmacist consultations to review medications, immunizations, blood pressure screenings and Medicare Part D questions.

Walgreens has a seniors day at certain locations where those 55 and older (or AARP members) can get 20% off eligible items and cash rewards.



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GROCERIES

Seniors shopping at Fred Meyer can save 10% on certain items on the first Tuesday of every month. Shoppers must be 55 or older.

Bonefish Grill, Carrabba's Italian Grill, Chart House and many other restaurants offer a 10% on food and nonalcoholic beverages with an AARP membership. Denny's offers 15% off and a special menu.

THEATERS

Take in a movie with discounted tickets at participating AMC Theatres locations for moviegoers age 60 and over. Cinemark has a Senior's Day special for those 62 and over. Marcus Theatres and Movie Tavern has a Young at Heart special: \$6 for any show that starts before 5:30 p.m. for people aged 60 and over.

SILVERSNEAKERS

SilverSneakers offers free healthy living and fitness classes at more than 17,000 locations if you are 65 or older and a member of certain health plans.

CRUISES

Some cruise lines offer discounted fares for seniors. Carnival offers special savings for people 55 and up, while

Royal Caribbean offers savings on certain sailings for the same age group.

RENTAL CARS

Avis, Budget, Payless and Zipcar all offer discounts for AARP membership. Thrifty Car Rental has a club for people 50 and over that offers 5% savings. Hertz gives 20% off base rates with the Fifty Plus Program.

HOTELS

Best Western, Cambria Hotels and Wyndham all offer AARP discounts. Marriott offers a senior rate for those 62 and older at participating locations. IHG Hotels and Resorts has a senior discount rate program for people 62 and up. Choice Hotels offers 10% off reservations for those over 59 or AARP members.

Top Jobs for Seniors

Retirement doesn't have to be all play and no work. Some seniors choose to spend their golden years getting a paycheck.

Keep reading to learn more about the top jobs for mature workers from the career website Indeed.

SALES REPRESENTATIVE

Sales reps sell products for wholesalers or manufacturers. The main tasks, Indeed says, are learning about the product or service, contacting potential customers and using sales techniques to persuade them to buy. It's usually commission based. Good sales reps have strong communication and persuasion skills along with plenty of patience.

CUSTOMER SERVICE REPRESENTATIVE

Customer service reps interact with both existing and potential customers on behalf of a company. They can provide relevant information on products and services and support for customer complaints. Remote work is usually possible with customer service representative jobs. The main skills required are strong written and verbal communication skills, patience and computer literacy.

DOG WALKER

Dog walkers parade their clients' pooches, ensure their



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safety during their exercise and clean up after them. A dog walker usually walks more than one dog at a time and may be called on to feed and water the pups and report any illnesses or injuries observed. Dog walkers should have a love for dogs and the ability to walk while controlling dogs on a lead.

TAX PREPARER

Tax preparers provide tax

advice and help people or companies complete and file their income tax returns. You may work for a tax preparation company, accounting services or the IRS itself. Many tax preparation entities don't require prior experience and are willing to train the right candidates.

TOUR GUIDE

Tour guides interact with individual tourists or lead

groups around locations, providing them with information regarding the place, event or subject. They may be employed by museums, tour operators, landmarks, cities, resorts and more. Some guides may be independent, creating unique tours on a theme.

Tour guides need great communication skills, strong subject knowledge and time management skills.

TUTOR

Tutors counsel people on subjects in which they may be lacking in skills and knowledge. Tutors typically work a few hours every week with each student, passing on their knowledge and teaching students how to study or prepare for exams. Successful tutors will have good communication skills and a thorough knowledge of a particular classroom subject.

Healthy Eating

Nutrition needs change as we age and eating healthfully, coupled with an active lifestyle, goes a long way to supporting healthy aging.

These tips from the National Institute on Aging can help seniors eat (and live) well for many years to come.

- Enjoy foods from a variety of food groups, but choose foods with little to no added sugar, saturated fats or sodium.
- Get enough protein by adding seafood, dairy or fortified soy products to the meal plan. Beans, peas and lentils can add protein to your meals. This will help you maintain muscle mass as you age.
- Drinking enough water doesn't just keep you hydrated. It's important for the proper digestion of food and absorption of nutrients.
- Plan meals when possible to ensure you're eating a variety of nutritious foods.
- Create a shopping budget and make a list in advance.
- Buy pre-cut varieties of fruits and vegetables if chopping has become a challenge. Also look for frozen, canned or other ready-to-eat options.

- Season your meals with herbs and citrus juice instead of adding extra salt.
- Satisfy your hunger for social connection and your appetite at the same time by making meals a social occa-



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sion. Look for meals offered at community centers or places of worship and meet new people.

- Your body's ability to absorb vitamin B12 can decrease with age. Including enough protein and fortified foods can help.

- Talk to your health care provider about any dietary supplements you're taking, including nutrition supplement drinks.

- Get plenty of fiber by starting any meal with vegetables or a salad. You'll feel more full, sooner, and get a good start on

your nutrition.

- Opt for fresh fruit instead of sugary snacks to satisfy a sweet tooth. Try a fruit salad, baked apples with cinnamon or other options instead of candy.

- Keep your weight in a healthy range and try to get at

least 150 minutes of moderate activity every week. Aim to work your muscles harder than usual at least two days per week.

- Prevent foodborne illness by keeping food safe and making sure meats are cooked to the appropriate temperatures.

Navigating Hearing Loss

About 10% of adults age 55-64, 22% of people 65-74 and 55% of people over 75 have some form of disabling hearing loss.

Hearing loss related to the aging process is called presbycusis and is related to blood flow to the inner ear, changes to nerves used to hear, and changes in how the brain processes speech and sounds, the American Academy of Audiology says.

WHAT IS PRESBYCUSIS?

Presbycusis generally happens gradually, the academy says, and common symptoms include having difficulty hearing softer voices, such as those of children; and hearing speech amongst background noises.

There are factors that can exacerbate presbycusis, including diabetes, poor circulation, noise exposure and even some medications. Untreated hearing loss has been linked to depression, anxiety, paranoia, cognitive decline and poor social relationships.

SYMPTOMS

Some symptoms of hearing loss are:

- Asking people to repeat what they've said.
- Feeling like others are mumbling or not speaking clearly.
- Difficulty hearing and understanding speech in noisy environments.



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- Missing words or phrases on the telephone.
- Turning the volume up on the television or radio louder than normal.

Hearing loss can also cause dizziness, fatigue, vertigo and tinnitus, the academy says.

PREVENTING HEARING LOSS

The American Academy of Audiology says some hearing

loss can be prevented. Avoid loud sounds by using ear protection and maintain a healthy lifestyle. Treat any hearing loss promptly as letting it go untreated can make the problem worse.

GETTING HEARING AIDS

Hearing aids can help seniors regain some of their lost hearing. Technology is evolving all the time, the

American Academy of Audiology says, and hearing aids now come in a variety of options at different price points.

Medicare covers getting your hearing tested, but not the hearing aids themselves. That falls to Medicaid, some Medicare Advantage policies and private insurance to carry the cost. Some charitable organizations may be able to

help, and financing may be available.

Sometimes, the academy says, hearing aids aren't the only treatment. The brain may need aural rehabilitation to help it adjust to hearing sounds again. It warns that hearing loss is a complex issue, and simply plugging in hearing aids may not be enough to adequately resolve a loss.