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COURTESY OF METRO CREATIVE CONNECTION

Time waits for no person, and with aging comes many changes, many of which manifest physically.

## How the body changes with age

STAR NEWS GROUP

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again. Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of

healthy aging that go beyond graying hair and wrinkling skin.

### BONES, JOINTS AND MUSCLES

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength, endurance and flexibility. These changes may be accompanied by a loss of stability that can result in balance issues or falls. It's common for the body frame to shrink,

and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

SEE **CHANGES** PAGE 7





# Three fun and effective outdoor exercises for seniors

STAR NEWS GROUP

The benefits of spending time in the great outdoors are significant. According to the Centers for Disease Control and Prevention, spending time outdoors may improve mental health and help to reduce stress, and the vitamin D the body absorbs while outside can have a positive effect on blood cells and the immune system.

Seniors can benefit from the great outdoors as much as anyone. Vitamin D helps the body absorb calcium, which strengthens bones. That's especially beneficial for seniors, as the National Council on Aging notes that bone density often decreases after age 50, which can increase the risk of fractures. That's

especially so in women over the age of 50, as a 2021 report from Amgen, Inc., indicated women can lose up to 20 percent of their bone density within five to seven years of menopause.

Spending time in the great outdoors also provides a social benefit, encouraging individuals from all walks of life, including seniors, to get out of their homes and spend time with other people.

With so much to gain from spending time outside, seniors can consider these three outdoor exercises as they seek to maintain or improve their overall health.



COURTESY OF METRO CREATIVE CONNECTION

SEE **OUTDOOR** PAGE 7

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# The brain-boosting benefits of word games

STAR NEWS GROUP

Word games continue to be popular pastimes and provide a great opportunity to engage in lighthearted competition among family and friends.

Wordle is perhaps the most popular word game to become popular in recent years. Created by software engineer and former Reddit employee Josh Wardle and launched in October 2021, Wordle was devised as a way to pass the time during the pandemic lockdown. Today it is played by millions of people and was even purchased by The New York Times Company in 2022.

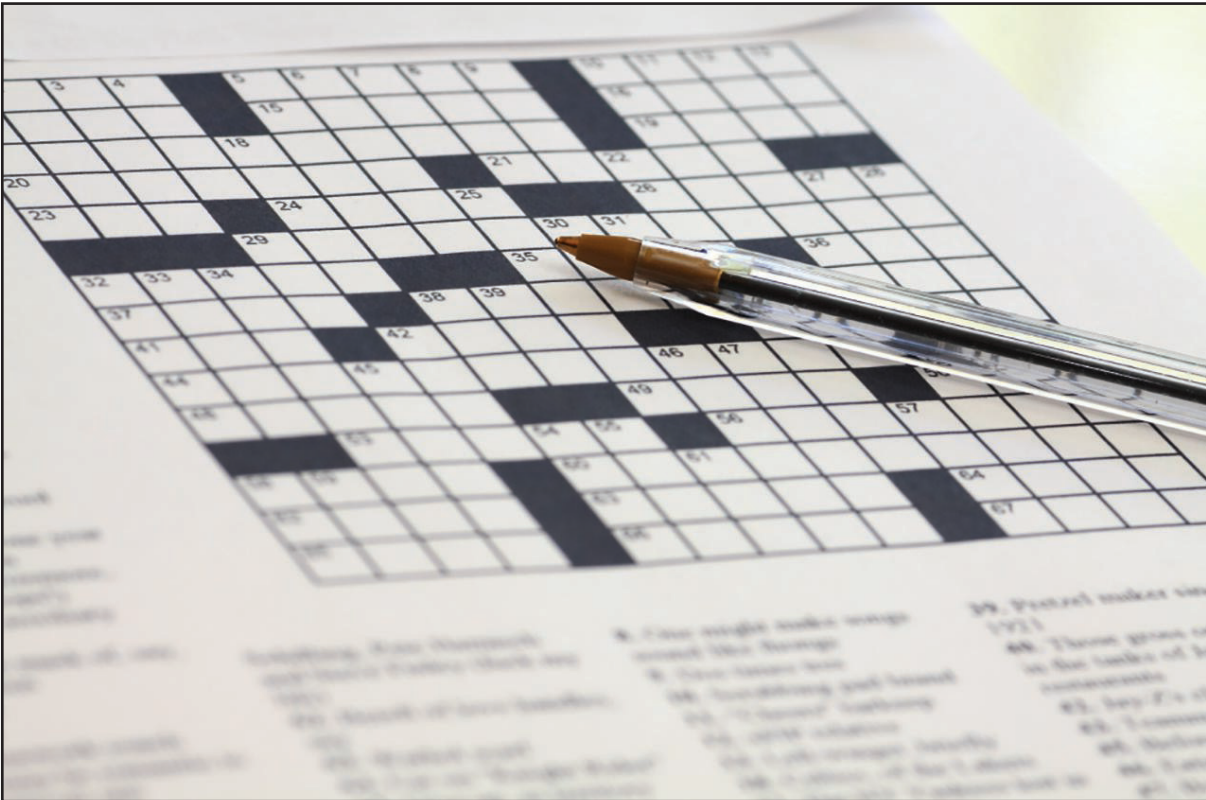
For those who are looking for something even newer, Knotwords, a word game created

by Zach Gage and Jack Schlesinger, is available on iOS, Android and Steam. It's a mix between a word scramble, cross-word puzzle and sudoku.

There are scores of other word games for people to try. In addition to their entertainment value, these games may provide some benefits that surprise even the most devoted wordsmiths.

- Build your vocabulary: Word games enrich vocabulary and may introduce people to new words. They also may help reinforce spelling skills.
- Improve focus: Nowadays people are pulled in many directions and

SEE **GAMES** PAGE 10



COURTESY OF METRO CREATIVE CONNECTION

There are scores of other word games for people to try. In addition to their entertainment value, these games may provide some benefits that surprise even the most devoted wordsmiths.

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## CHANGES

FROM PAGE 4

### BODY FAT

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

### HEART

Organs in the body also age, and cells begin to die off, making those organs work less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats during one's lifetime. As a person

gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

### URINARY TRACT AND KIDNEYS

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading to an urge to urinate more frequently.

### MEMORY AND THINKING

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging. Generally speaking, exercising, using the brain and adhering to a balanced, healthy diet can help keep the body functioning well into one's golden years.

## OUTDOOR

FROM PAGE 5

### WALKING

Walking is free and effective. In fact, WebMD notes that a brisk 30-minute walk can improve blood flow, contribute to a stronger heart, strengthen bones, and even help people sleep better at night. In addition, a 2022 study published in the journal JAMA Neurology found that people between the ages of 40 and 79 who walked about 9,800 steps per day were 51 percent less likely to develop dementia than people who didn't walk much at all.

### CYCLING

Riding a bike is both fun and a great form of outdoor exercise. Though many studies regarding the health effects of cycling have looked at the value of riding a bike

to work, a scenario that does not apply to retirees, the results of such studies still offer insight into just how valuable it can be to ride a bike. For example, a 2020 study published in the journal The Lancet found that people who cycled to work were 24 percent less likely to die of heart disease and 11 percent less likely to develop cancer. Seniors, whether they are still working or retired, can incorporate cycling into their daily routines and enjoy all the fun and health benefits that riding a bike provides.

### HIKING

Hiking is a bit more strenuous than walking, particularly when individuals choose to traverse steep and/or rocky terrain. WebMD notes that hiking after age 60 can help people reduce

their risk of falls and fractures; lower their risk for a host of ailments, including coronary heart disease, colon cancer and diabetes; reduce blood pressure, even in adults who have already been diagnosed with hypertension; and maintain healthy bones and joints. Hiking is not a one-size-fits-all activity, so seniors, especially those who would characterize themselves as novice hikers, are urged to speak with their physicians prior to hiking trails that are not flat.

Seniors can consider these three fun activities and others as they answer the call of the great outdoors. Walking, cycling and hiking offer a great reason to get out of the house and reap the health-related benefits of spending time outside.



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COURTESY OF METRO CREATIVE CONNECTION

Physical limitations are a part of aging. But seniors need not let such limitations relegate them to repetitive, boring workouts.

# Effective exercises for seniors

STAR NEWS GROUP

Losing interest in an exercise regimen is a situation many fitness enthusiasts have confronted at one point or another. Overcoming a stale workout routine can be simple for young athletes, whose bodies can typically handle a wide range of physical activities. That flexibility allows younger athletes the chance to pursue any number of physical activities when their existing fitness regimens grow stale.

But what about seniors who have grown tired of their workouts?

Even seniors who have lived active lifestyles since they were youngsters are likely to encounter certain physical limitations associated with aging. According to

the Centers for Disease Control and Prevention, the likelihood of dealing with one or more physical limitations increases with age. CDC data indicates that 8 percent of adults between the ages of 50 and 59 have three or more physical limitations. That figure rises to 27 percent among adults age 80 and over.

Physical limitations may be a part of aging for many people, but such obstacles need not limit seniors looking to banish boredom from their workout routines. In fact, many seniors can successfully engage in a variety of exercises that benefit their bodies and are unlikely to grow stale.

**WATER AEROBICS**

Sometimes referred to as “aqua aerobics,” water aerobics may involve jogging in the water, leg lifts, arm curls, and other activities that can safely be performed in a pool. The YMCA notes that water aerobics exercises are low impact, which can make them ideal for seniors with bone and joint issues like arthritis.

**RESISTANCE BAND WORKOUTS**

Resistance band workouts can be especially useful for seniors who spend a lot of time at home. Resistance bands are inexpensive and don’t take up a lot of space, making them ideal for people who like to

SEE **EXERCISES** PAGE 14



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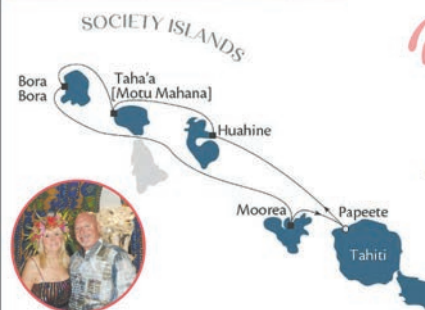
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# Playing word games helps maintain brain health

## GAMES

FROM PAGE 6

are expected to multitask more than ever. Word games in large part require focusing exclusive-

ly on the task at hand and employing strategy.

- Stimulate the brain:

Word games require critical thinking skills that could stimulate the brain. Word games train the brain in a way that's

similar to how physical activity trains the body.

- Improve memory:

According to WebMD, word games may help seniors avoid memory loss and possibly delay the onset of dementia. But seniors are not the only

ones to benefit. Word games may improve short-term memory and the cognitive abilities of people of all ages.

- Boosts feel-good substances: When a person is happy, the body releases endorphins, which

are feel-good hormones and neurotransmitters. Healthline indicates an "endorphin rush" often occurs after engaging in a fun activity. Endorphins are released by the hypothalamus and pituitary gland. Playing

word games may release endorphins, which can improve mood, boost self-esteem and reduce pain and discomfort.

These are just a handful of the many positive ways word games can affect the mind and body.

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## ADVERTORIAL

# Medicare Annual Enrollment Do's and Don'ts

We're coming up to the Medicare Annual Enrollment Period (AEP) and as happens every year at this time, my office phones will ring off the hook with calls from my clients and others...and the calls usually go something like this:

**Caller:** "Hey Jake, can you switch my plan to what Joe Namath/Star Trek guy are talking about?"

**Me:** "Sure, you mean the one with ZERO premium, ZERO copays, ZERO deductible...that one?"

**Caller:** "yea, that's it."

**Me:** "no problem.... you're just going to have to sell your house, divest of most assets, make sure your income is poverty level, then call me back. I'll take care of it."

What they don't understand, because unless they pause the commercial, and get out a magnifying glass to read the microscopic print at the bottom of their TV screen, they won't see that that "no cost" plan is available only if they also receive Medicaid. Then I reinforce with them that they are actually in the best plan for them because they know, unlike a poorly trained "cubicle-dweller" across the seas, that we took the necessary time to thoroughly review their needs, medications, budget, etc. and recommended the plan that would best fit their situation. And I remind them that we do this annually because plans can, and often do change annually...and at NO CHARGE.

So, here's a few suggestions and points to consider as we enter this year's Annual Enrollment Period which runs from October 15 through December 7.

- Consider switching from Medigap Plan J, F or C into Plan G or N. Your net cost is lower with G or N, even after paying the Part B deductible (\$226 annually) and the \$20 copay with Plan N. Also consider switching to a different company that might have lower premiums, whether you want to switch to G or N, or not. There are many new carriers, and most offer household discounts when both of you are enrolled. We can often save our clients thousands while keeping their coverage exactly the same.
- Make sure your Part D (drug coverage) is still the best for you. On an annual basis, plans can

change their premium, formulary (list of covered meds,) copays and the network of pharmacies that you're allowed to use.

- Make sure your Medicare Advantage plan is still the best for you. Like Part D, Advantage Plans (Part C) can also change premium, formulary, copays, pharmacy AND doctor networks so it's vitally important to stay up on these changes.
- If you have Original Medicare only, keep in mind you're on the hook financially for all the "gaps" in Medicare including the Hospital deductible of \$1,600 AND the 20% for all Part B (outpatient) services. 20% of unlimited costs can be financially catastrophic so don't leave yourself exposed to unlimited expense — especially when there are now plans that eliminate, or reduce that liability.
- If you can't afford the monthly premium for a Medigap (Supplement) consider a Part C Medicare Advantage plan. These are not like the old HMOs from a decade ago. Some Plans today offer the ability to go Out of Network, pay Zero copay for Primary doctor visits, \$10-\$20 for Specialists—and have some ancillary benefits such as Dental, Vision, Hearing, OTC card that is loaded with cash every 3 months and is good for vitamins, supplements, pain meds, antacids, and much more....and some allow you to buy groceries if you have one qualifying medical condition. And some of these plans have ZERO monthly premium. You must still pay your Medicare Part B premium but the plan premium is often ZERO and in Monmouth/Ocean County, we have many ZERO premium plans to choose from. And don't think that it must be a "you get what you pay for" situation since the premium is zero. Medicare is paying the company to provide all your Part A, and Part B benefits, and I've been told that the number is around \$1,000 every month.
- Look into applying for NJ PAAD — Pharmaceutical Assistance for the Aged and Disabled. With PAAD, you'll have low copays for many

generic and brand name drugs, AND PAAD pays the premium on your Part D plan.

- Look into using GoodRx, the free phone app/card that can also help with certain meds. We have many clients that use GoodRx instead of their Medicare drug plan for certain meds. It often can save you from having to pay your Part D deductible which is currently \$505 annually.... and can often prevent you from hitting the "Donut Hole."

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# Tips to help seniors travel safely

STAR NEWS GROUP

Travel was once a key component of the picture working professionals created of their ideal retirements. While the COVID-19 pandemic put many retirement travel plans on hold in recent years, jetting off to distant locales is once again on retirees' radars.

A 2022 survey from AARP found that individuals 50 and over were poised to not only get back on the road, but also spend significantly more money on travel. Prior to the pandemic, Americans 50 and over spent \$7,314 annually on travel, according to data from AARP. By spring 2022, individuals in that same age bracket indicated a readiness to spend \$8,369 on travel.

Eagerness to get back on the road, in the air or on the high seas could make it easy to overlook some principles of safe travel. However, such an oversight could lead to complications that could make it hard to enjoy time away from home. The following tips can reduce the likelihood that seniors encounter trouble while traveling.

- Determine if any health issues are affecting your desired destinations. The Centers for Disease Control and Prevention has a website devoted to travel vaccines ([cdc.gov/travel/page/travel-vaccines](https://www.cdc.gov/travel/page/travel-vaccines)), and that page can be an



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SEE **TRAVEL** PAGE 14 Seniors rediscovering the joy of traveling can take various measures to make their trips more safe.



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## Exercises for senior fitness

### EXERCISES

FROM PAGE 8

exercise at home but don't have much space. Resistance bands can be used to strengthen muscles in various parts of the body, including the legs, arms and back. Resistance bands can be pulled or pushed in any direction, which allows for more versatility in a workout than weight machines and dumbbells. That versatility allows seniors to spice up their workout regimens when things get a little stale.

### PILATES

Pilates is another low-impact exercise that can be ideal for seniors with bone and joint issues. According to SilverSneakers®, a community fitness program for seniors that promotes living through physical and social engagement, Pilates can help seniors build overall strength, stability and coordination. SilverSneakers® even notes that seniors can experience improvements in strength and stability by committing to as little as 10 to 15 minutes of daily Pilates exercises.

### STRENGTH TRAINING

Seniors on the lookout for something more challenging than a daily walk around the neighborhood should not overlook the benefits of strength training. The CDC notes that seniors who participate in strength training can stimulate the growth of muscle and bone, thereby reducing their risk for osteoporosis and frailty. In fact, the CDC notes that people with health concerns like arthritis or heart disease often benefit the most from exercise regimens that include lifting weights a few times each week.

## Healthy tips for travel

### TRAVEL

FROM PAGE 12

invaluable resource for individuals planning a vacation. What's more, the CDC even provides a specific list of destinations and the latest travel health notices for each of those nations. That list, accessible at [cdc.gov/travel/destinations/](https://www.cdc.gov/travel/destinations/), can help seniors determine if there are any health-related safety issues in countries they hope to visit.

- Speak to your physician. A pre-trip consultation with a physician can uncover any issues that might arise while you're away. Such issues may be easily managed for domestic travelers who are not planning to visit any especially remote locations, but they will not necessarily be as easily

navigated when traveling overseas. Physicians can recommend certain vaccinations or measures to ensure your health while away. In addition, a pre-trip doctor visit is a great time to refill prescriptions that you will need while you're away.

- Take financial precautions as well. Of course, not all travel-related concerns are medical. Finances also require some pre-trip attention. Inflation has caused a sharp spike in the price of various commodities since the start of 2022, so travelers should study up on the cost of food and attractions at their destination to ensure they have enough money to enjoy themselves. Baggage costs have risen significantly in recent years, so seniors traveling on a budget may want to pack

less and do laundry while traveling in an effort to save money. In addition, the unpredictable nature of travel since the onset of the pandemic has underscored the utility of travel insurance. Seniors can look into travel insurance that could reimburse them in the case of delays or cancellations.

- Privately share your itinerary. Prior to departing, share your itinerary with friends and family. Avoid sharing the itinerary on social media platforms, which can make you a target for criminals at home and at your destination. The itinerary should include where you're staying, the dates you're visiting certain locations and the dates of activities you'll be engaging in on your trip.





COURTESY OF METRO CREATIVE CONNECTION

Research indicates that seniors are vulnerable to mental health issues.

# What seniors can do to safeguard mental health

STAR NEWS GROUP

No one is immune to issues that can adversely affect their mental health, including men and women nearing retirement age and those who are already retired. Though the term “golden years” suggests life in retirement is one sunny day after another, many individuals 60 and older are dealing with mental health issues.

According to the World Health Organization, approximately 15 percent of the world’s adults aged 60 and over suffer from a mental disorder. What makes that statistic even more troubling is that the WHO acknowledges it likely doesn’t paint the most

accurate picture of seniors and mental health, as depression is often undiagnosed among older men and women and untreated because it co-occurs with other issues affecting seniors.

In the past, the Centers for Disease Control and Prevention has acknowledged that late-life anxiety was not readily understood.

However, much progress has been made in recent years thanks to a heightened awareness of the problem of seniors and mental health. That means seniors now have ample resources they can look to as they seek to learn what they can do to safeguard their mental health.

## RECOGNIZING WARNING SIGNS

The National Institute of Mental Health notes that recognizing the signs of mental health issues is the first step to getting treatment.

Mental health issues vary, and individuals with anxiety will likely experience different symptoms than those with depression. But the NIMH notes that the following are some of the warning signs of mental health issues.

- Noticeable changes in mood, energy level, or appetite
- Feeling flat or having trouble feeling positive emotions

SEE **MENTAL** PAGE 17

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COURTESY OF METRO CREATIVE CONNECTION

Grandchildren can help grandparents feel younger, and grandchildren can learn new experiences from their grandparents.

## Grandparent-grandchild relationships contribute to a healthy lifestyle

STAR NEWS GROUP

In the not-so-distant past, extended families were the norm, with multiple generations residing on the same street if not in the same house.

Today the family unit is largely an amalgam of different situations. The rise of two-income families has pressured parents into finding childcare situations. Quite often grandparents once again step in to offer guidance and support for youngsters. This can be a good thing for both

the grandparents and the grandchildren.

Although a bevy of psychological research focuses on parent-child relationships, new evidence points to the benefits of the grandchild-grandparent relationship as well. Close relationships between these different demographics is often a sign of strong familial ties.

A study from researchers at Boston College discovered that emotionally close ties between grandparents and adult grandchildren reduced depressive symptoms in

both groups. Research at the University of Oxford among English children between the ages 11 and 16 found that close grandparent-grandchild relationships were associated with benefits including fewer emotional and behavioral problems and fewer difficulties with peers.

Adult and grandchildren alike benefit from relationships with their elders. Grandparents can provide a connection and exposure to

SEE **BENEFITS** PAGE 17





# You can be grand-healthy

## BENEFITS

FROM PAGE 16

different ideas while providing a link to family history and knowledge regarding traditions and customs not readily available elsewhere.

Nurturing grandparent-grandchild experiences may be easy for families where grandparents live in the same house or close by. For others, it may take some effort. The following are some ways to facilitate time spent together.

- Schedule regular family reunions or get-togethers. Host or plan

multi-generation events that bring the family together and expose children to various members of their family.

- Promote one-on-one time. Have grandchildren spend time with grandparents in intimate settings. Alone time can be good for both and offers each undivided attention. A meal at a restaurant or time spent doing a puzzle or craft can be interesting to both generations involved.

- Video chat when possible. If distance makes frequent visits challenging, use technology to bridge that gap. Send

photos, letters and electronic communications. Tech-savvy grandparents can use Skype or Face-time to stay in touch and speak one-on-one with their grandchildren.

- Share skills with each other. Either generation can play teacher to the other. Grandparents may have certain skills, such as baking, sewing or wood crafts, they can impart that may not be readily taught today. Children can help grandparents navigate computers, video games or sports activities.

## MENTAL HEALTH

FROM PAGE 15

- Difficulty sleeping or sleeping too much
- Difficulty concentrating, feeling restless, or on edge
- Increased worry or feeling stressed
- Anger, irritability, or aggressiveness
- Ongoing headaches, digestive issues, or pain
- Misuse of alcohol or drugs
- Sadness or hopelessness
- Suicidal thoughts
- Engaging in high-risk activities
- Obsessive thinking or compulsive behavior
- Thoughts or behaviors that interfere with work, family, or social life
- Engaging in thinking or behavior that is concerning to others
- Seeing, hearing, and feeling things that other people do not see, hear, or feel

## SEEKING HELP

As noted, a growing awareness of mental health issues and how they affect seniors has translated to more available resources for aging men and women who need help.

Within the United States, seniors can visit the NIMH Help for Mental Illnesses webpage (<https://www.nimh.nih.gov/health/find-help>) to access contact information for various groups that help people in times of mental health crises. In Canada, individuals can visit the Canadian Mental Health Association at <https://cmha.ca/find-help/find-cmha-in-your-area/> for contact information for various groups across the country.

## BEHAVIORS THAT CAN BE BENEFICIAL

The National Institute on Aging notes that most cases of depression cannot be prevented. How-

ever, the NIA also notes that healthy lifestyle changes can have long-term benefits of seniors' mental health. Such changes include:

- Being physically active
- Eating a healthy diet that can reduce risk for diseases that can bring on disability and depression
- Getting adequate sleep, which for seniors is between seven to nine hours per night
- Remaining socially active, including regular contact with friends and family
- Participating in activities you enjoy
- Sharing mental issues or concerns with friends, family members and your physician

Research indicates that seniors are vulnerable to mental health issues. More information about how to combat and overcome such issues is available at [nimh.nih.gov](https://nimh.nih.gov).

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COURTESY OF METRO CREATIVE CONNECTION

Today's seniors have more fitness options at their disposal than ever before.

# *Innovative fitness programs for seniors*

STAR NEWS GROUP

It is important to stay active and eat healthy foods in an effort to promote fitness and well-being. This is especially true for seniors, many of whom lead increasingly sedentary lifestyles as they age.

The American Heart Association says adults should get at least 150 minutes of moderate exercise per week, or 75 minutes of vigorous aerobic activity, and a Harvard University study says that exercise can be an insurance policy for heart health.

Today's seniors have more fitness options at their disposal than ever before. SilverSneakers® is the leading community fitness program for older adults in the United States. SilverSneakers®

members can participate in specially curated programs at participating gyms and community centers across the nation. According to the organization, there are more participating fitness locations available than there are Starbucks® coffee establishments. Classes are fit for everyone, no matter their experience level.

Those concerned about gym costs may find that SilverSneakers® already is included in their Medicare Advantage plan for no additional cost. Plus, there is access to healthy living discounts from participating businesses.

Canada has begun to develop its own senior-centric fitness programs. The Healthy, Safe and Strong group exercise program is an intro-

duction to safe exercises available for adults age 60 and older in the province of Ontario. The program can help develop better stamina, maintain or improve balance and increase strength and endurance.

StrongerU Senior Fitness is a relatively new program of pre-choreographed group fitness offering instruction in four program types: cardio, strength training, stretching, and circuit training. The program addresses a need in Canada for quality and consistent senior fitness programming.

As studies show that engaging in physical activity is the most effective way for aging men and women to stay healthy, more adults may be compelled to join fitness groups that cater to the 50-and-over market.





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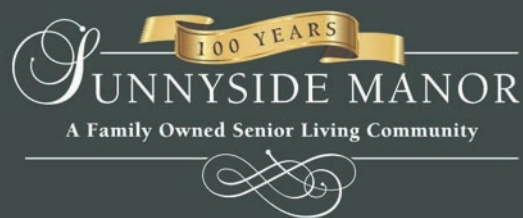
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