

SENIOR LIVING



Seniors & Flu Shots

Have you had your flu shot? As we come to the end of the flu season, it is never too late to get protected. October to May marks the highest risk time for contracting the flu, and seniors should get vaccinated.

The Centers for Disease Control and Prevention recommends all people ages 6 months and older get a flu shot but is especially steadfast in promoting the vaccine for people older than 65.

The CDC also urges senior caregivers to receive the flu shot to help stop the spread of the virus. This includes workers in nursing homes or assisted living centers — environments that may hold higher risks of the flu spreading because of close living quarters.

You can get a flu shot at your doctor's office, hospitals, clinics and many pharmacies. Be sure to ask about Medicare and your insurance coverage to make sure you're not over paying for the vaccination.

WARNING SIGNS

Seniors and caregivers can watch for common flu symptoms in order to identify and pursue treatment of the flu. These warning signs include fever, chills, fatigue, muscle aches, sore throat, runny or stuffy nose, headache and cough.

Other signs can include pneumonia and diarrhea, which can be severe symptoms that require immediate medical attention.

PREVENTIVE MEASURES

The CDC recommends that people always practice good hand hygiene by washing with warm water and soap. Hand sanitizers can be used when

soap and water are not available but are not quite as effective in eliminating all germs. Other recommendations from the CDC:

- Cover your mouth and nose when you sneeze or cough. Immediately dispose of

tissue properly.

- Avoid touching your mouth, nose and eyes.

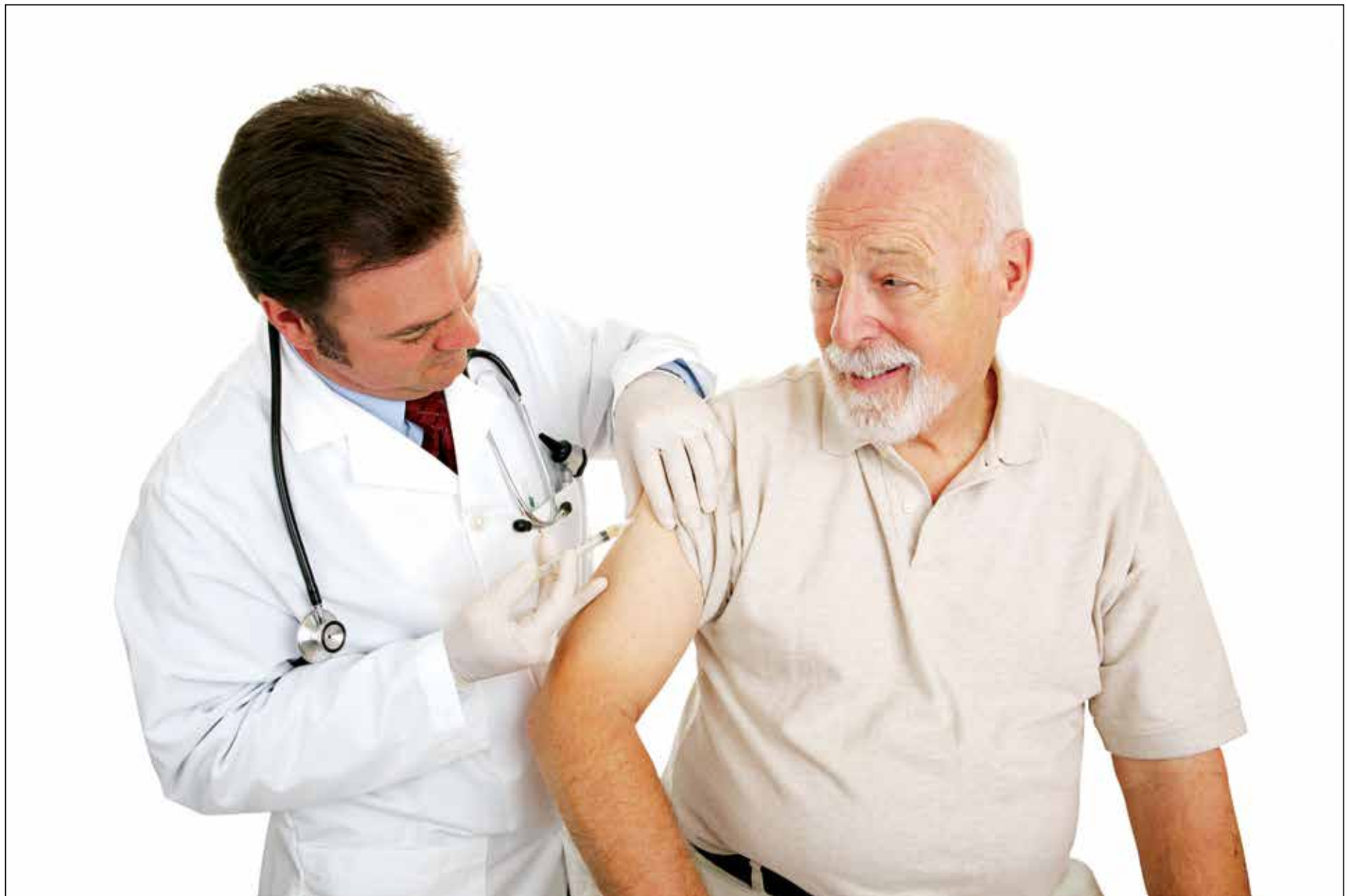
- Avoid contact with people who are sick.

- If you are sick, stay home in order to reduce the chance of spreading the flu.

- Rest, fluids and medications to relieve symptoms will help you get better.

- Drink plenty of water to keep your body hydrated.

- Eat a balanced, healthy diet high in fresh fruits and vegetables.



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Bathroom Adjustments

Aging in place is becoming easier than ever to accomplish. Seniors are choosing to have their homes remodeled to make them more comfortable and safe.

Fortunately, these remodeling projects don't always have to be large-scale ones that disrupt your living environment for weeks or even months.

A few simple modifications can go a long way in optimizing your home for years to come. One of the rooms seniors are focusing the majority of their attention on is the bathroom, which can be one of the most dangerous rooms in the home because of the risk of falls.

INSTALL RAILS

Rails are great aids for senior citizens, especially those experiencing mobility issues. Installing them is a simple project for a qualified contractor.

Knowing where to put the rails takes a bit of planning but should not be an overwhelming decision. Both in and directly outside your shower are great places to add rails because of the risk of falling in slippery conditions. Consider your height when having rails installed to make sure they are at the proper level for convenient assistance.

TUB SAFETY

Taking a bath or shower

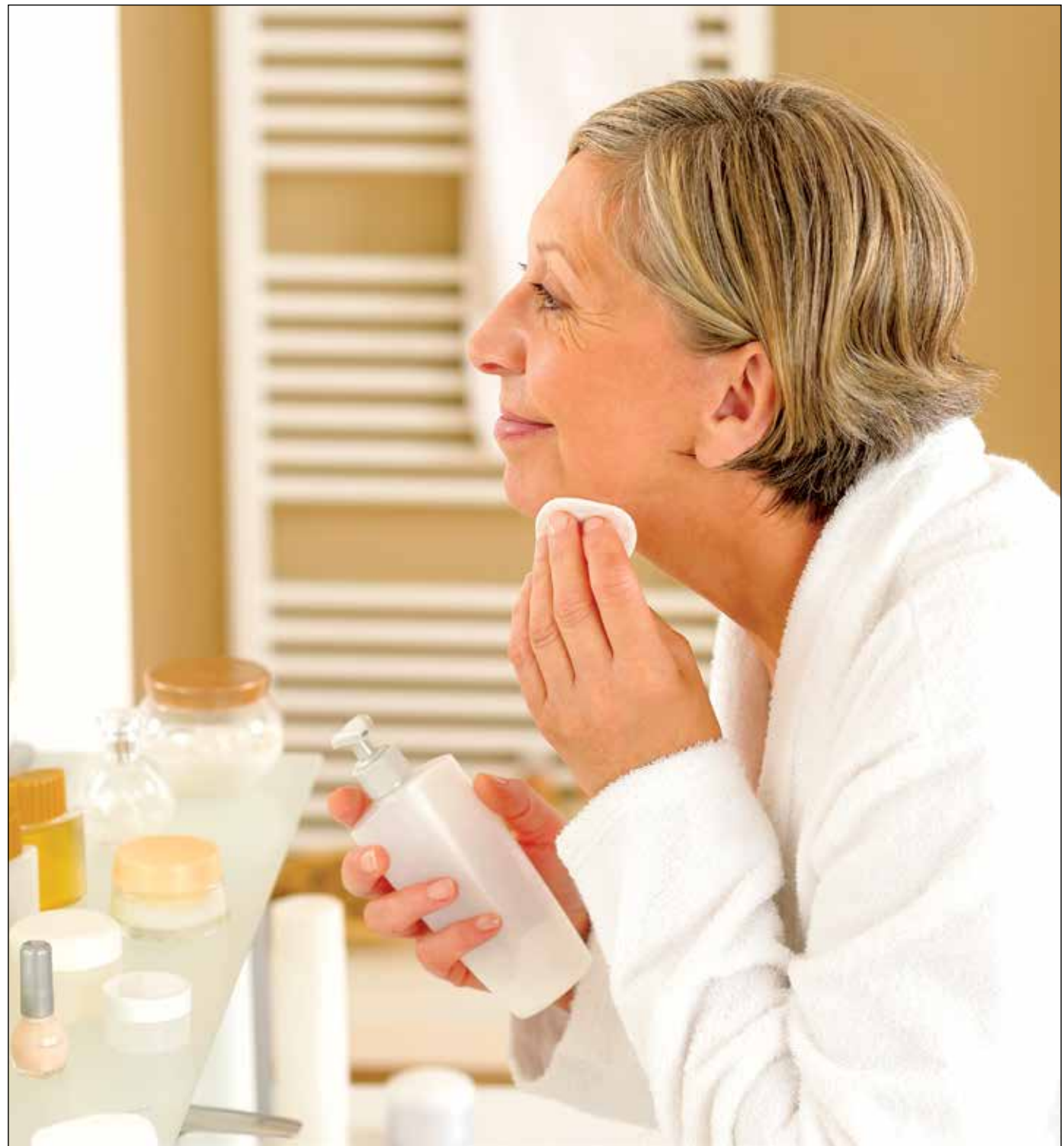
can be the most dangerous activity in the bathroom. To prevent falls, consider adding a walk-in tub that eliminates the chance of falling when trying to step over the entry of your tub.

These tubs generally feature a large door that makes it easier to enter and exit the tub. Some models even boast built-in chairs, allowing for sitting down without the need to worry about potential balance issues during a shower.

HOT WATER SAFETY

A major issue in the bathroom can be the temperature of the water, especially considering that as people age, their skin may lose sensitivity to hot water. This can lead to unintentional burning or scalding that can send you to the hospital.

If you are planning a bathroom remodeling project to help an elderly person age in place, there are many hot water safety products you should consider installing at the time of the remodel. Thinking ahead makes these products easier to install and ensures that all bathroom appliances are as safe as possible.



More Seniors Hit the Road

Long life expectancies, active lifestyles and a strong sense of independence. There are many factors sparking the increase of senior citizens on the roadways.

According to a recent AAA study, 84 percent of Americans age 65-and-older have a valid driver's license — compared to barely half in the early 1970s. In addition, 68 percent of drivers at least 85 years old report going somewhere five days a week or more.

Especially if you have spent a large amount of time traveling in the past, it may be the taste of freedom that keeps you behind the wheel — the freedom to see new things, take care of your own errands and visit friends and family.

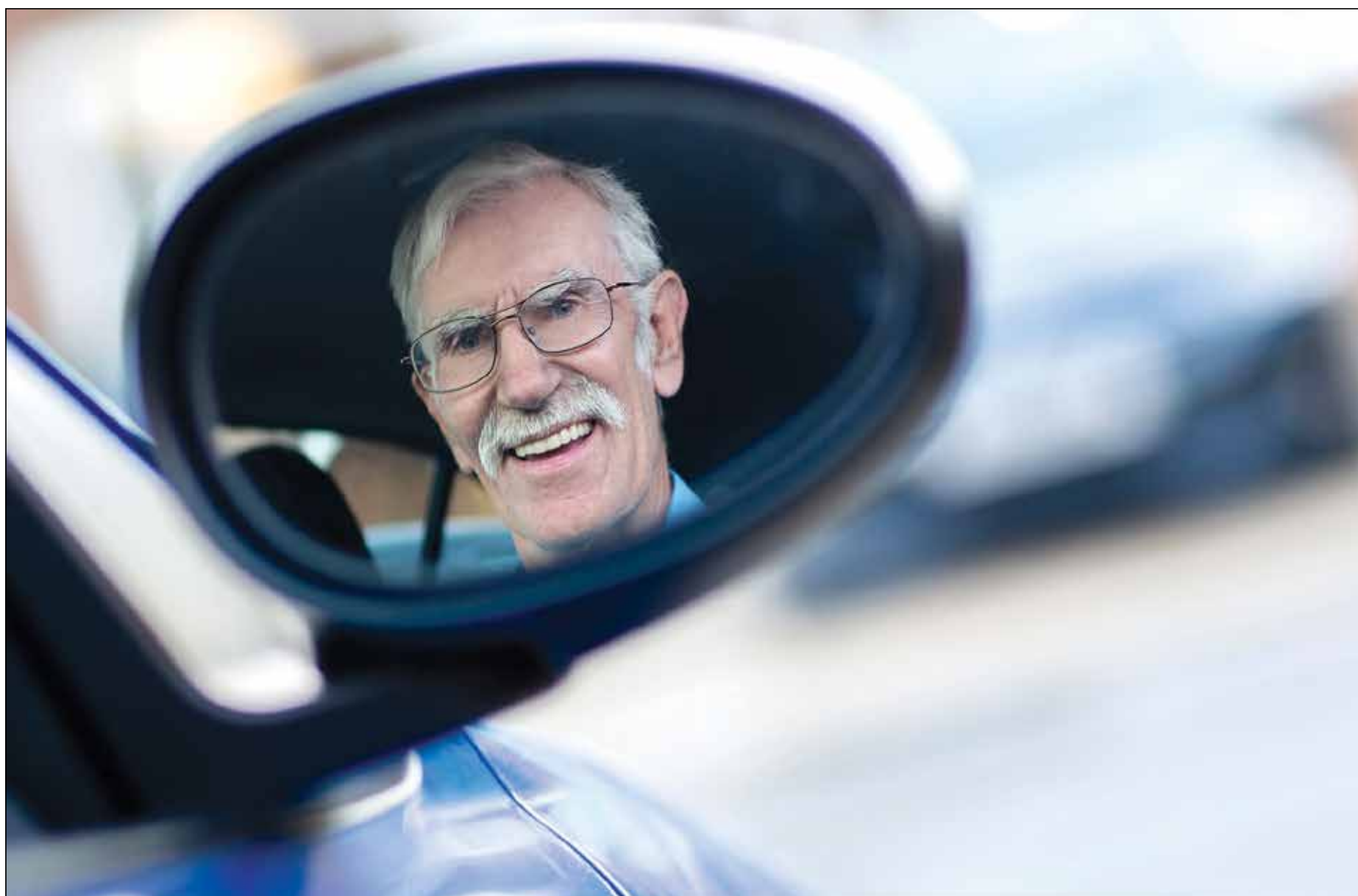
SAFETY FIRST

A nationwide study by the Insurance Institute for Highway Safety says seniors are the safest group of drivers on our roads today.

According to a 2012 poll of all age demographics, senior drivers (per capita) have the lowest rate of police-reported crash involvements.

The AAA also recently found that the majority of seniors favor tougher driving laws, from bans on wireless devices to ignition interlocks for DUI offenders.

More than 80 percent of elderly drivers also support more stringent requirements for the license-renewal process for themselves and their peers.



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WHEN TO HAND OVER THE KEYS

There are certain limitations that may start affecting your ability to drive — limitations that are out of your control and attributed to the natural aging process. If

things like your vision or reaction time are dramatically lessened compared to other drivers around you, it may be time to hang up the keys.

The best way of dealing with this situation is being honest with yourself and realizing when your physical

or mental health may be getting in the way. Schedule a sit down with your physician at the first sign of trouble and have a candid conversation about next steps.

Police officers and highway safety administrators urge those around senior citizens — family, friends or co-work-

ers — to remain just as vigilant about their driving skills. And instead of demanding they stop driving, help them first meet with their physician or a certified driver rehabilitation specialist, as the suggestion can sometimes be more effective coming from a professional.

Working in Retirement

Retirement just isn't what it's cracked up to be for some people. If you find yourself bored or in need of extra income, seasonal job opportunities will allow you the flexibility of being free for large portions of the year.

Many businesses depend on certain times of the year for their most successful periods. For example, golf courses in the upper Midwest are popular in the springtime but slow in the winter. These courses may have room for flexible employees who don't mind taking time off when the golfers stop showing up.

COLLEGE INSTRUCTION

If you built an expertise within a certain industry or trade, you may be a great resource for your local college. Check for adjunct instructor positions that will allow you flexibility of teaching one course per semester.

One of the main draws of instruction is being able to still have plenty of time off during the year. If you find the right opportunity, you may be able to choose to teach only in the fall, spring or summer semester. This depends on how much you're hoping to take on as far as work hours and time commitments.

LIMO DRIVING

For weddings and proms, limousine services may be one of the most popular businesses to secure. And



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lucky for you, these companies are continuously seeking part-time employees who are flexible in their hours.

A good driving record is vital to landing a job in this sector, as are skills across customer service, scheduling

and time management. Be sure to check into insurance requirements with your employer or current insurer.

TAX PREPARATION

A strictly seasonal job opportunity is tax prepara-

tion. It can be one of the most time-consuming roles and should only be considered if you're willing to put in the time to become certified to complete client tax returns.

To prepare annual income tax returns for individuals or small businesses, you must be

current on general tax codes, laws and requirements. This job is a serious one as you are dealing with people's money. Your responsibility is to help your clients file accurate, on-time returns to avoid penalties, interest or additional taxes that can add up.

Cutting Calories — and Costs

Senior citizens in the United States spend millions of dollars on gym memberships every year. Add in the cost of personal trainers and exercise clothes, and you've got an expensive endeavor.

But while you're focused on tightening your muscles, you also can find ways of tightening the purse strings on your workout spending.

FIND THE RIGHT WORKOUT

Trials are key when deciding which gym to join. Most gyms will let you try out a certain class or program before committing with your credit card. Take advantage of this offer to make sure you're spending your money wisely.

Double check with your gym of choice to make sure you're not under contract to purchase a membership after a certain amount of time. With a little research and by asking the right questions, you could be on your way to experiencing a free trial that may open your eyes to your new favorite fitness routine.

GYM STRATEGIES

Many seniors join a gym by signing up for a monthly membership when going with a pay-per-visit option may be more cost-effective. Ask yourself the following questions when considering the monthly vs. individual payments:

- How many times per month am I going to make it to the gym?
- Is the cost of a monthly membership higher or lower than if I paid per workout?
- Could I cut down on the number of gym workouts and do some of the exercise, especially cardio, from home?

By taking a closer look at the numbers — and being honest with your answers — you can make the smart-



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est decision with your workout dollars.

One experiment by the American Association of Retired Persons asked people to predict how often they'd go to a gym, then tracked their behavior. Subjects went less often than they thought they would — by more than

200 percent in most cases.

MOBILE APPLICATIONS

If you're tech-savvy and looking to complement your gym activities, there are many mobile applications on the market that can help you track steps or

monitor your calorie intake. There are also a host of exercise applications to help you meet your workout goals.

Read reviews and do your research on which apps are most popular. Be sure to dig into user comments to find out if there are specific features to meet your needs.

Stroke Prevention in Women

Though the risk factors for stroke are similar for women and men, women have some additional variables that increase their likelihood of having a stroke throughout their lives.

What are these variables?

- **Lifespan:** Part of the reason women are more susceptible than men is simply due to the fact that they live longer.
- **Hormones:** The natural changes in the levels of reproductive hormones throughout different life stages also can affect a woman's risk of stroke.
- **Conditional Risks:** Certain conditions, such as preeclampsia — which raises blood pressure during pregnancy — put women at higher risk of stroke both during pregnancy and beyond.

STROKE PREVENTION

Stroke typically occurs when a blood clot forms in a blood vessel going to the brain, thereby depriving it of oxygen, according to the American Heart Association. Stroke is the fifth leading cause of death for men, but for women it's the third leading cause.

Women also tend to have poorer recovery than men, and more residual effects of stroke.

Women also are more likely to be institutionalized after stroke. A new guideline published in an American Heart Association journal focuses



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on preventing stroke and these dangerous effects in women.

GUIDELINES

Here are the major points of the new guidelines:

- Women over the age of 75 should be screened for atrial fibrillation, as it is associated with higher stroke risk.
- Hormone therapy during menopause may increase the risk of stroke, although

the data are conflicting. But hormone therapy should not be used to prevent stroke.

- Women with a history of high blood pressure before pregnancy may be candidates for low-dose aspirin after the first trimester or calcium sup-

plements to reduce the risk of preeclampsia.

- Before starting birth control pills, women should be screened for high blood pressure, since the hormones in birth control can increase the risk of stroke.

Airline Travel Tips

Everyone deserves an enjoyable flight experience, especially seniors who may be looking forward to a vacation.

Some airlines provide cheaper airfare for senior citizens but this is certainly not the case across the industry. The best way to find out about special offers or discounts is to simply ask your airline.

Keep in mind that you may need to book directly with the airline rather than a third party to be eligible for any special discounts. By simply calling the airline's customer service department or checking with your travel agent, you may be able to save yourself a nice chunk of money.

AIRPORT ASSISTANCE

As a senior citizen, you are able to request assistance in the airport from the time you arrive to the time you board. Don't be afraid to ask for help with your bags, especially if you have mobility issues or a large number of items.

Airport personnel are standing by to fulfill your requests for a cart or wheelchair, too. Take advantage of these offerings to ensure a stress-free airport experience.

EASED RESTRICTIONS

Seniors can request assistance at security, where they



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may be able to go through a shorter line. The Transportation Security Administration has updated several parts of its security policies to make the process easier for senior citizens. Passengers 75 and older can leave on their shoes and light jackets when going through security.

Passengers in wheelchairs

who are unable to stand are afforded extra leeway when it comes to the screening process. If you have a pacemaker, be sure to request a pat-down rather than going through the scanner. Security professionals are sensitive to making sure your needs are accommodated.

TRAVELING WITH MEDICATIONS

If you need to transport special medications, be sure to bring a valid prescription for anything not sold over the counter. Otherwise you may be forced to leave them behind.

The Federal Aviation

Administration advises seniors with oxygen tanks to bring an approved portable oxygen concentrator, as common tanks cannot be used on board because of pressure inconsistencies that can make the tanks unstable. Give your airline 48 hours notice so they can make the proper preparations.