

# SENIOR LIVING



# Cut Your Food Costs

**G**rocery shopping can be a major expense, especially for those living on a fixed income.

Frozen and processed foods may be the least expensive in your grocery store aisles, but they are generally not the best options for your health.

You can also scour your local newspaper for coupons and special deals so you're finding the best offers.

Here are three other ways you can save money at the grocery checkout:

## FIND DISCOUNTS

Many grocery stores offer a special Senior Day every month to help you save money on your final bill. If you aren't sure when or if your favorite store features such a day, call or check the store's website for more information.

Once you find out which store to visit, be sure to get there as early as possible to avoid getting stuck in long lines or battles for parking spots. These are likely on the grocery store's busiest days of the month, so plan accordingly.

## MORE WORK = LESS COST

If you're willing to put in a little extra work in preparing your meals, you can often find great savings in whole meats or vegetables.

A whole chicken usually costs less than a pack that is cut into pieces by the butcher, while an entire head of lettuce will be cheaper — and last longer — than a bag of salad mix. Making choices like these, although they may cost you a bit more time, can help save some cash at checkout.

## SHOP SMART

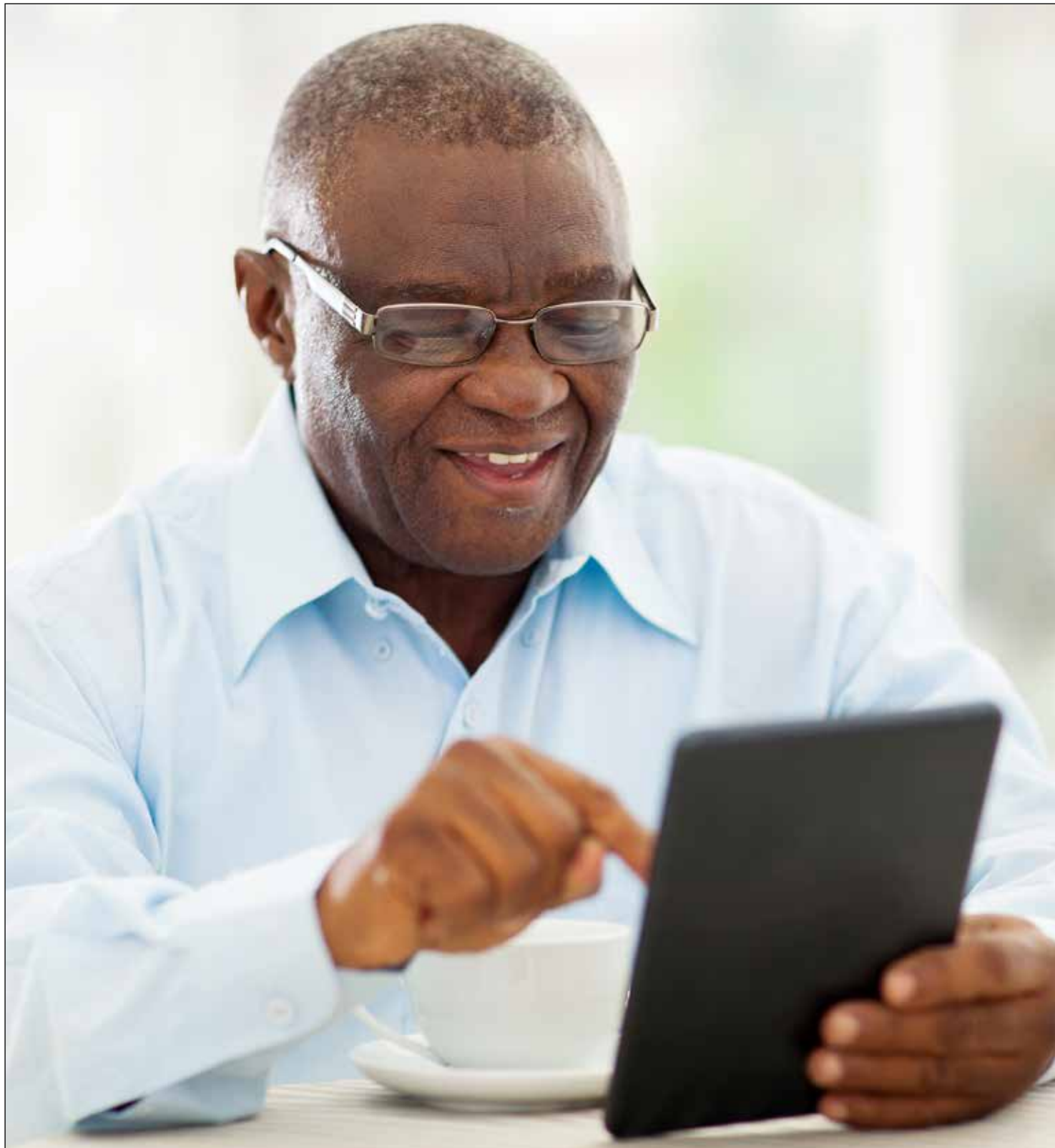
Before you head out for this week's groceries, plan ahead. On your list should be plenty of fresh fruits and vegetables, as well as grains and foods high in fiber.

Make sure your list is mostly free of red meat, processed foods and snacks. Resist the temptations that line the checkout shelves. Candy and chips will only drive up your final bill, along with your calorie count.



# Stay Safe on Social Media

**H**ave you ever wondered what those “#” symbols mean when you’re watching television or how to “like” a company on Facebook?



Social media platforms such as Facebook, Twitter, Instagram and Pinterest can help you stay in touch with global, national and even family news with a few clicks of your mouse or swipes on your mobile device.

With 73 percent of American adults using social networks, according to recent figures from the Pew Research Center, now is a great time to jump on board.

Setting up a social media profile is easy. You’ll need to provide some basic personal information, such as your birthday and email address, to get started.

Given that social media is just that — social — you also will be prompted to give people an idea of your personal interests or community involvement. This type of information lets your contacts know what you’re passionate about.

## ONLINE SAFETY

While social networks are valuable tools for maintaining close connections with your friends and family members, they also unfortunately are popular targets for scammers or senders of junk email that can shut down your computer or worse, find access to your personal information.

Fortunately, with the practice of some basic Internet safety steps, you can keep your profile and identity safe.

**Choose Your Network Wisely:** It is best to only accept or invite new connections who you already know. There also are options for social networking sites to only allow access to your connections. That way you know exactly who is reading your posts and looking at your photos.

**Read Privacy Policies:** Each social networking site adheres to its own privacy policy, which can spell out posting rules and efforts it takes to protect your personal information. Read these carefully before building a profile.

**Watch What You Click:** If you receive a message through a social media site, make sure it is actually from someone you know before clicking on any links. Hackers can easily send phony messages that look like they’re from your friends. Reach out to your sender for confirmation if you’re suspicious of a message you receive.

# Debt & Depression

**M**any seniors are finding that mounting debt and money issues are causing them to feel depressed, according to a study by the Rutgers School of Social Work.

Debt can range from maxed out credit cards to substantial medical bills and can be extremely difficult for anyone to dig their way out of. The Rutgers study found that the amount of unsecured debt carried is a significant predictor of depression and lower psychological well-being.

## THE NUMBERS

According to the Rutgers study, 30 percent of survey respondents reported that they have unsecured debt, defined as debt where collateral is not secured against the dollar amount owed.

In a similar field of study, the recent Federal Reserve Retirement Confidence Survey found that reported worker savings remain low and that “only a minority appear to be taking basic steps to prepare for retirement.”

Fifty-eight percent of workers and 44 percent of retirees reported they were having a problem with their level of debt.

## DEBT COUNSELING

The Rutgers study also found that those with a stronger sense of control over their financial situation and future showed fewer symptoms of depression. Reports of depression were significantly lower in those who were male, educated, married, healthy and employed.

Financial counseling can help people find the financial freedom necessary to remain happy and depression-free. A counselor can look closely at your finances and find ways of improving your spending habits or paying down debt more quickly.

You may have local resources like this available, so perform a simple online search or check your local newspaper advertisements for accredited professionals.

The National Council on Aging has developed financial counseling services for seniors through community-based models. These seminars and tools have been designed to help seniors better save and manage their financial resources to help them enjoy more financial flexibility.



# Find Free Education

**D**o you consider yourself a lifelong learner? Do you find yourself wondering if you could pick up a new skill, even later in life?

You may be feeling the itch to get more education, which you can do at discounted rates or even free of charge at your local community college or university.

## PROGRAM AVAILABILITY

The American Council on Education reports that at least 60 percent of accredited, degree-granting educational institutions nationwide offer tuition waivers for senior citizens.

Check with your local community college or university to find out if yours is one of them. Start by calling the admissions office and asking what programs are available for senior learners.

You may have to set up an in-person meeting with a college official or counselor to talk through your tuition and class options. Be sure to confirm that your educational opportunity will be free of cost, or at least discounted to a special rate.

## CHOOSE A SPECIALTY

Depending on your educational goals, you may not be looking for a full two- or four-year degree. In that case, you



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can find a variety of “lifelong learner” courses at your local college or even community centers, art studios or fitness centers.

If you’re interested in film and cinema, you can search for courses or seminars that focus on the history and evolution of Hollywood. There

are also collegiate classes centered on business-building, personal finances, health and public affairs.

Whatever your interest, you can likely find a program offering some kind of senior-learning coursework that can help keep you sharp and teach you new skills, or

even lead to a second career.

## INVITE FRIENDS

Learning can be contagious, so invite your friends or family members to take some courses with you. Knowing someone in your class can help put you at ease

in an unfamiliar situation and give you more conversation topics.

If your friends are unavailable to take classes with you, be sure to pass along what you are learning about, whether it’s a new view on historical happenings or an innovative cooking approach.

# Senior Foot Care

**F**oot issues can make the difference between a good and bad day. A limp or hobble can cause you to avoid physical activity or even leaving the house.

That's why it's crucial to take the right steps every day in monitoring and caring for your feet.

The National Institute on Aging states that the most common foot issues among senior citizens include disease, bad circulation, poorly trimmed toenails and wearing shoes that don't fit well. Not all foot issues are preventable, so be sure to alert your family doctor at the first sign of seriousness or major discomfort. He or she will be able to refer you to a podiatrist, a health care provider who specializes in all things feet.

## GOOD FOOT CARE

Foot problems can be the first sign of a more serious medical issue. These can include arthritis, diabetes or circulatory issues that require immediate attention.

Even if you aren't feeling any discomfort in your feet, you may be able to spot potential issues such as cuts or ingrown toenails. Take a little bit of time each morning to give your feet a good assessment, especially if you're feeling any pain.

If you can't get close enough to see your feet, use a hand mirror or ask a willing family member to help you out.

## THE RIGHT FIT

Your shoe size may change as you age, so always have your feet measured before buying shoes. The best time to measure your feet is at the end of the day when your feet are largest.

The National Institute on Aging recommends taking the following actions when shopping for your next pair of shoes:

- Walk in the shoes to make sure they feel right, making sure the heel of the shoe does not slide up and down when you walk. This can cause foot discomfort as well as a tripping hazard.
- Avoid shoes with high heels or pointed toes. These can hurt your feet quickly, so stick with shoes that are shaped like your foot.
- Make sure the ball of your foot fits comfortably into the widest part of the shoe.
- Opt for thick soles to cushion your feet when walking on hard surfaces.



# Falls in Nursing Homes

**E**very year, a typical nursing home with 100 beds reports 100 to 200 resident falls.

This number, reported by the Centers for Disease Control and Prevention, sheds light on the growing need for prompt reporting and diligence among staff members.

Falling can oftentimes be a sign of other health problems a person may be experiencing. Falls can result in disability, functional decline and reduced quality of life, so all falls should be closely investigated.

## A MAJOR ISSUE

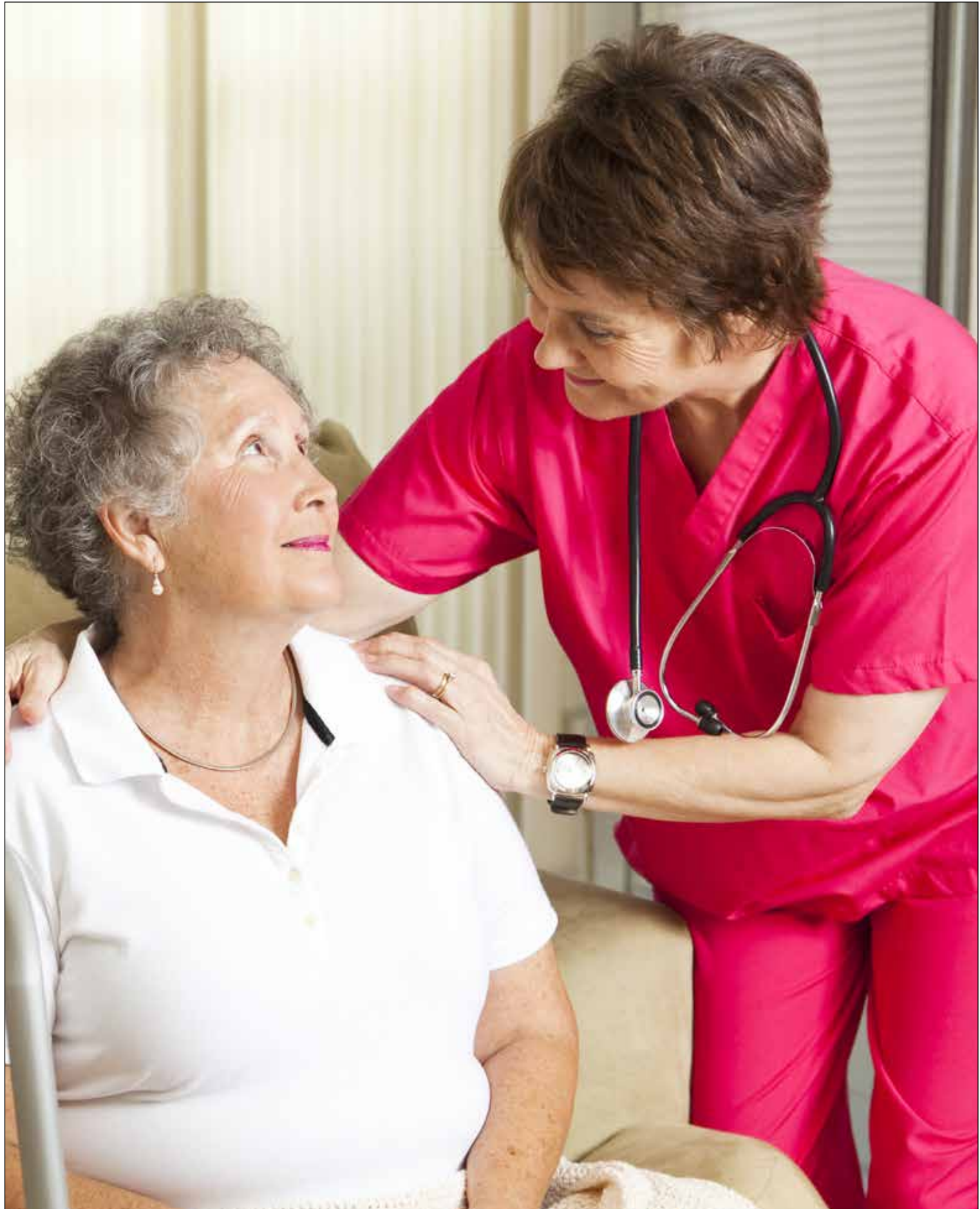
The CDC presents some staggering statistics about nursing home populations and the frequency of falls:

- In 2012, more than 1.4 million people 65 and older lived in nursing homes; this number could rise to about 3 million by 2030.
- About 5 percent of adults 65 and older live in nursing homes, but nursing home residents account for about 20 percent of deaths from falls in this age group.
- Between half and three-quarters of nursing home residents fall each year — twice the rate of falls among older adults living in the community.
- The average is 2.6 falls per person per year.
- About 1,800 people living in nursing homes die from falls each year.

## MAIN CAUSES

The CDC contributes most falls among nursing home residents to muscle weakness and walking problems. Hazards within nursing homes also can be fall factors and include wet floors, poor lighting, incorrect bed height and faulty wheelchairs.

Medications should be double-checked in the instance of a fall, as some can increase the risk of falls and fall-related injuries. Drugs that raise the most concern are those that affect the central nervous system, such as sedatives and anti-anxiety drugs.



# Confiding in Your Doctor

**T**he doctor-patient relationship is a vital one to your health and well-being. No one knows more than you about your health than your physician.

That's why it's so important to get regular checkups and be completely honest about how your body is feeling.

Before leaving for your next doctor's visit, be prepared with the following checklist:

**A thorough update:**

Whether you make a physical or mental list, be prepared with information related to what has happened in your life since your last visit.

Tell your physician if you have received any recent emergency treatment or if you have undergone any surgeries. Your doctor will likely already be privy to such information, but it never hurts to provide an update.

Along with any physical or mental issues you may be concerned about, also let your doctor know about your appetite, sleep or energy levels, which may help him pinpoint and diagnose an issue you may be experiencing.

**Honesty:** It is important to approach each doctor's visit with 100 percent honesty. After all, the difference between the truth and what you consider to be a little white lie could be something a physician may consider a warning sign.

Don't holding back any information, such as how often you are exercising or what you're sneaking into your diet.



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Be sure your physician will be honest with you. Where your health is concerned, accuracy and truthfulness is paramount, no matter how bad the news may be. You owe your doctor the same respect.

## BRING A CONFIDANT

Bringing along a friend or family member can help you stay organized and focused at

a doctor's visit. It can be hard to remember all the questions you want to ask. An extra person can fill in any gaps.

A friend or family member also can be helpful after a visit to help clarify anything

you may have misheard or mistaken.

Be sure to alert your companion a few weeks ahead of time and sit down with them to go over concerns you'd like to discuss with your doctor.