

SENIOR LIVING



Getting Healthy: It's Never Too Late

Maybe you've been sneaking a few too many bites of red meat or skipping your morning walk lately. Before you come down too hard on yourself, realize that it's never too late to redesign how you approach your lifestyle choices.

We all know the simple way to losing weight and finding more energy is through exercise and healthy eating.

But what about a senior with a slower metabolism or even a physical disability? Everyone's situation is unique and may call for a differentiated strategy to achieve healthier living. But one thing remains consistent throughout everyone's personal journey: You can positively impact your well-being by making smart, health-focused decisions.

Here's how:

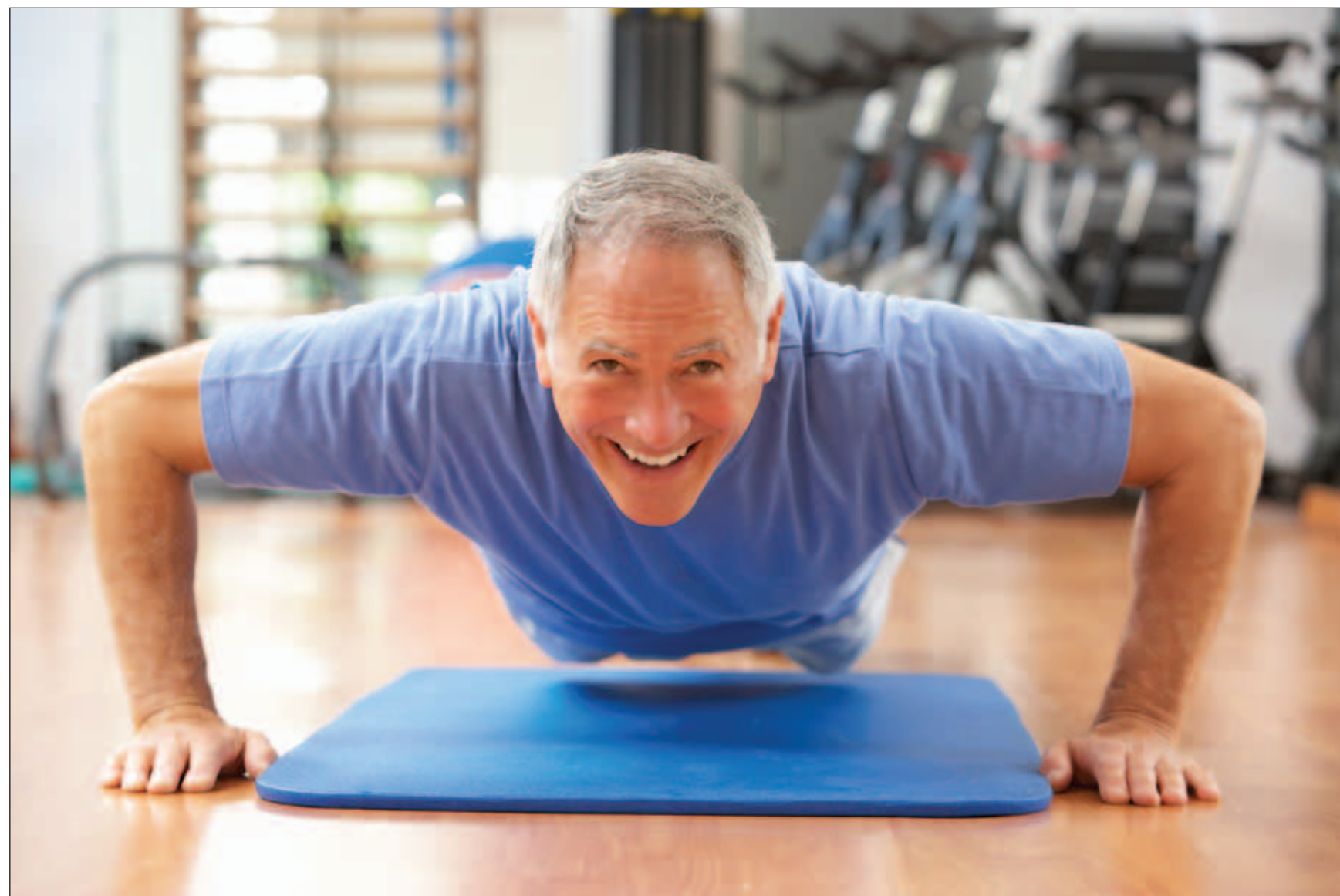
TAKE CONTROL

Sometimes, we are our own biggest obstacle to following through on our healthy choices. We make excuses, re-schedule workouts and find reasons to indulge in foods that we know aren't good for us.

It might be time for a long look in the mirror. Are you serious about incorporating more exercise into your daily routine? Do you plan to execute your meal plan without any major slip-ups?

EDUCATE YOURSELF

If the answers to the aforementioned questions are no, remember that unhealthy choices are major catalysts in the worldwide increase of chronic diseases such as diabetes, heart disease and arthritis.



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These diseases lead to a substantial number of preventable deaths and disabilities, as well as negative effects to our healthcare system. The Centers for Disease Control and Prevention estimates that 75 percent of our healthcare dollars go to the treatment of chronic diseases.

DON'T FORGET MENTAL HEALTH

Being healthy isn't constrained to physical well-being. Seniors should maintain their mental sharpness as the years go by to achieve increased vitality, social function and life satisfaction.

Doing so requires a little extra attention to the things that can stimulate your brain – such as reading the newspaper, watching a live play or solving a crossword puzzle. Conversing with others about current events also can help you maintain your mental health.

Multigenerational Living

By the time people reach senior citizen status, they have likely cared for children, making sure they were safe, sound and healthy.

So when the time comes to consider late-in-life living situations, it's no wonder that their adult children are opening their homes to return the favor.

MULTIGENERATIONAL LIVING: BY THE NUMBERS

According to a Pew Research Center analysis, approximately 51 million Americans (16.7 percent of the population) live in a house with at least two adult generations – such as a grandparent and at least one other generation – under one roof.

The Pew analysis also reported a 10.5 percent increase in multigenerational households from 2007 to 2009.

A survey by national home builder PulteGroup found that 32 percent of adult children expect to eventually share their home with a parent.

WHY THE GROWTH?

A 2012 MetLife Mature Market Institute Survey put the average annual cost of a private nursing-home room at \$90,520, a semiprivate at \$81,030 and assisted living at



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\$42,600. Retirement short-comings, high medical bills and other financial challenges can put these prices out of reach for many seniors.

Eliminate those costs and add the value associated with knowing that an elderly loved one is cared for by family members. That is the primary reason that so many people

choose multigenerational living.

MULTIGENERATIONAL HOME PLANS

In 2011, national builder Lennar introduced its first Next Gen house geared for

more than one generation. The company and many others now offer floor plans in hundreds of communities across the United States to meet an uptick in demand.

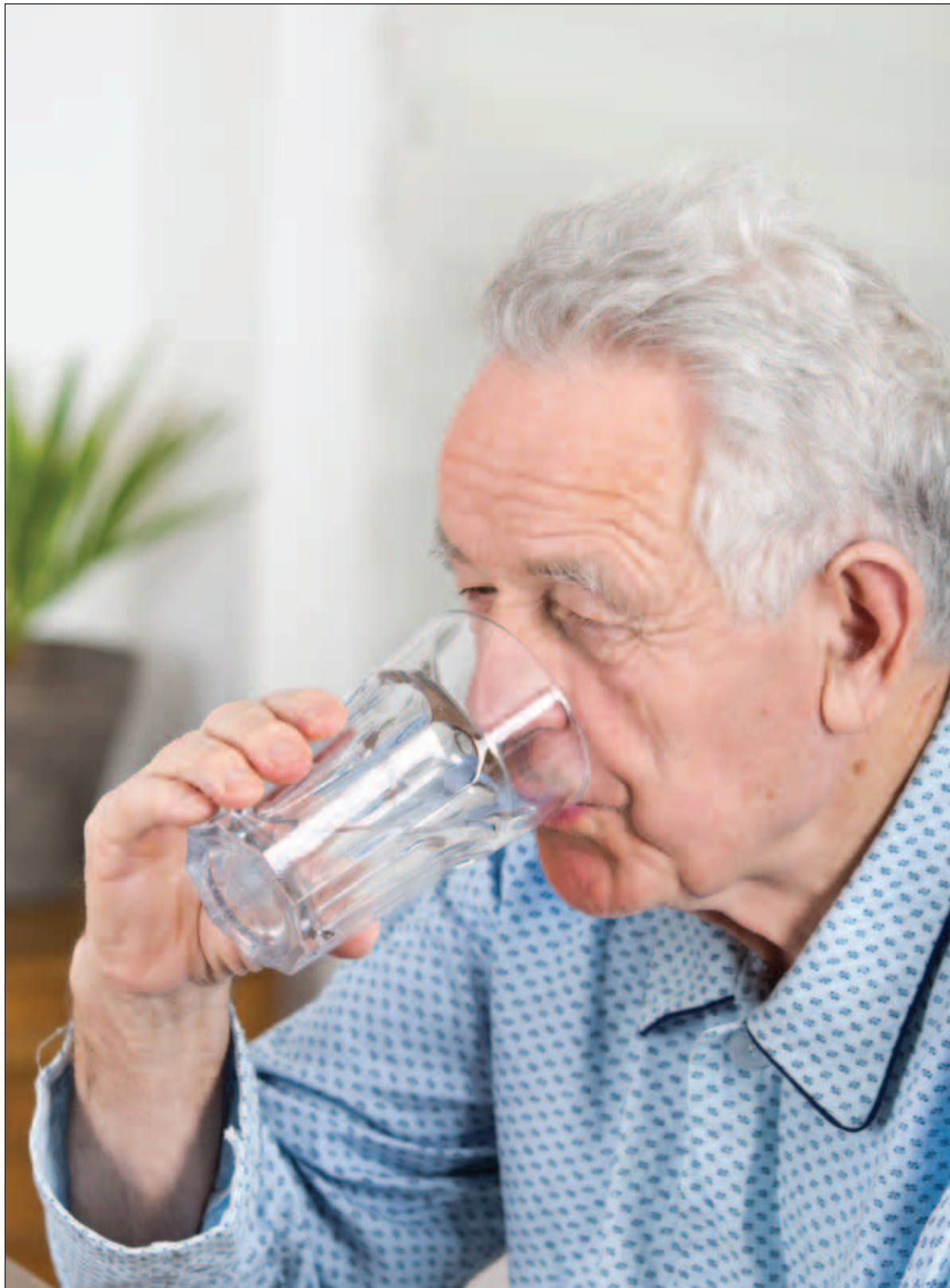
Space is the main feature of a home built specifically for multigenerational living. Generally, the main home has three or four bedrooms with

an attached unit that has its own front entrance, kitchen, bedroom and bathroom.

An adjoining door is usually added so the house does not have to appear as two separate homes. Because, though fostering an accommodating environment is important in a multigenerational home, privacy can be just as paramount.

Dehydration: A Real Concern

Listening to your body is crucial for senior citizens. This especially rings true when you're feeling thirsty or dry-mouthed.



This can be a sign of your body becoming dehydrated, most commonly during hot, humid weather.

Seniors' signaling mechanism for thirst start to weaken as we age, making it harder to stay properly hydrated, according to the Mayo Clinic. If we don't feel that urge to drink water, it may be too late by the time our thirst actually kicks in.

Dehydration is a serious health issue that must be addressed quickly and comprehensively should it occur to you.

WARNING SIGNS

The Mayo Clinic identifies the following as warning signs for dehydration:

- Little or no urine.
- Urine that is darker than usual.
- Dry mouth.
- Fatigue.
- Headache.
- Dry Skin.
- Disorientation.
- Confusion.
- Light-Headedness.

DANGER OF DEHYDRATION

Real dangers are associated with becoming dehydrated, most notably an increased risk of falls, urinary tract infections, kidney stones, constipation, dental disease and impaired cognitive function.

If you have recently experienced any of the above symptoms, it is important to talk with your physician. Together, you can put together a plan of action for avoiding future dehydration-related issues.

WAYS TO AVOID IT

Staving off dehydration requires you to bring a bottle of water with you wherever you go – whether you're taking in an afternoon baseball game or raking leaves in the yard. Drink from it often to keep your body properly hydrated.

The Mayo Clinic also recommends drinking a glass of water or juice while you enjoy a meal or snack. This will combine with the natural liquids in your food to keep your body up to speed.

If you're taking a bike ride or going for a walk, be sure to take along a water or sports drink. Your body needs to be replenished during exercise as it releases sweat.

A Look at Advance Directives

Deciding to create advance directives can be one of the most important – and complicated – decisions one can make.

Advance health care directives offer you a way to give consent for certain situations for which you may or may not want medical treatment. This can be a touchy subject for many people, but they can be extremely useful documents that outline and facilitate your wishes should the circumstance arise.

TIMING OF ADVANCE DIRECTIVES

The best time to create an advance directive, obviously, is before you need one. If you become ill or are near the end of your life, it may be too late to cognitively make your own decisions about what medical care you may want in certain situations.

Along those lines, if you make an advance directive early in your adulthood, you are allowed and even encouraged to review and update your documents if you are diagnosed with any type of serious illness.

LIFE-SUSTAINING TREATMENT

The American Cancer Society defines life-sustaining treatment as anything mechanical or artificial that sustains, restores or substitutes for a vital body function. It can include:

- Cardiopulmonary resuscitation (CPR).
- Artificial respiration (mouth-to-mouth breathing, manual ventilation or a ventilator).
- Medicine to help with blood pressure and heart function.
- Artificial nutrition or hydration.
- Dialysis.
- Certain surgical procedures such as amputation, feeding tube placement or tumor removal).

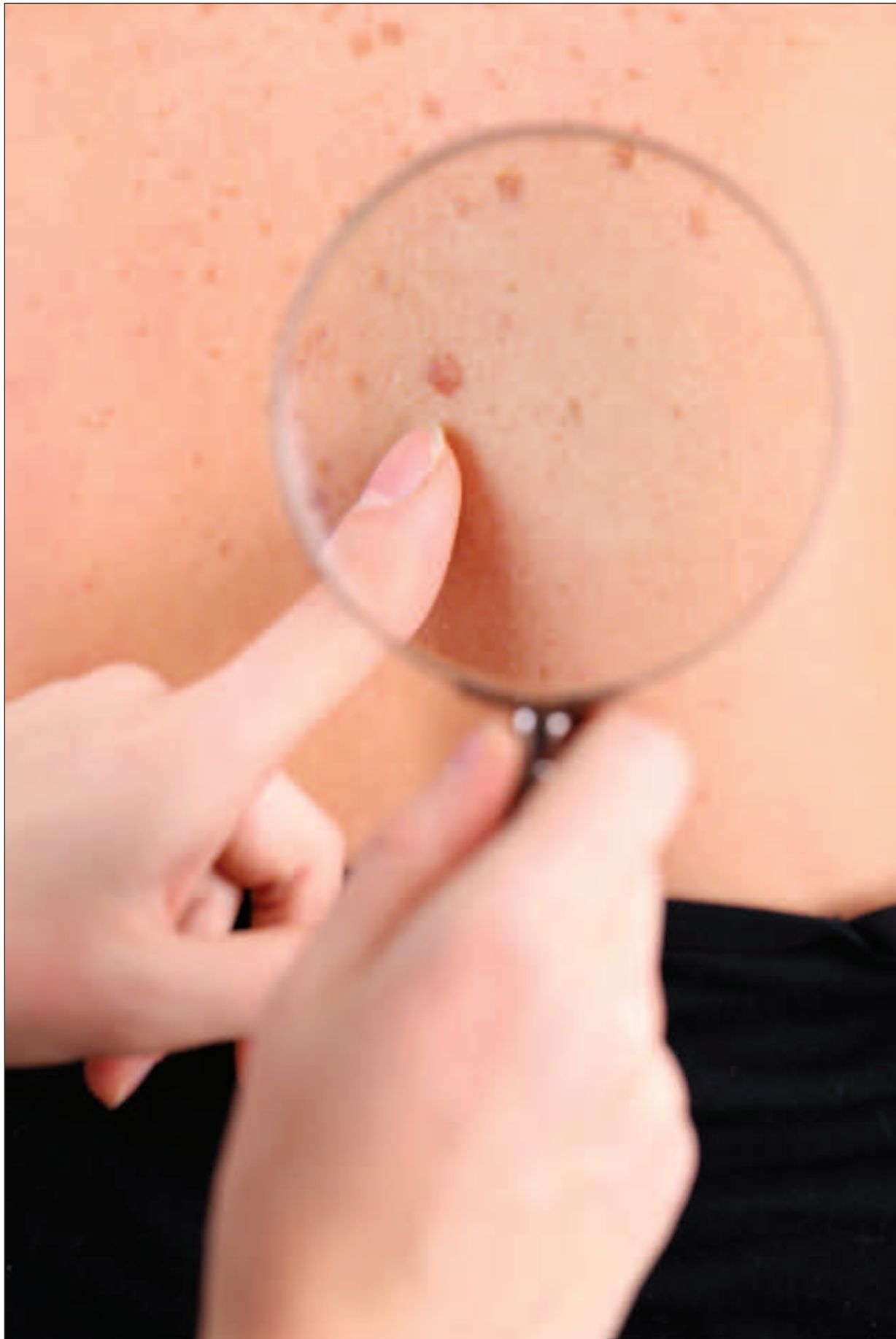
PUTTING SOMEONE IN CHARGE

Sometimes, family members make tough medical decisions for spouses, parents, or adult children who can no longer speak for themselves. Many states have passed laws that say which family members may act on behalf of someone in this situation.

A variety of documents can be considered advanced directives, including power of attorney, living wills, do-not-resuscitate orders and other agreements. Since laws vary state by state on such documents, be sure to check in with your local healthcare agency to find out what your state requires.



Watching for Melanoma



Melanoma, the leading cause of death from skin disease, is not to be taken lightly. The cancer is less common than other types, but it is extremely dangerous if not found early.

Melanoma accounts for less than 2 percent of skin cancer cases, but the vast majority of skin cancer deaths, according to the Skin Cancer Foundation.

Seniors are urged to be extra cautious, because the risk of developing melanoma increases with age. Other risk factors for melanoma include fair skin, certain types of moles, multiple birthmarks, using tanning devices, having relatives with a history of melanoma and a weakened immune system.

CHECKING YOURSELF

Self-examinations can help you spot potential skin cancers early, when they can almost always be completely cured. The Skin Cancer Foundation recommends you examine your skin from head to toe once a month, even in the fall and winter.

Take note of any new moles or growths during your self-check, as well as any changes to existing growths. Lesions that change, itch, bleed or don't heal are signs you need to take seriously. Make an immediate appointment with your physician to have it checked.

Another smart practice to consider is regularly using an SPF 15 or higher sunscreen. People who do so reduced their risk of developing melanoma by 50 percent, according to the Skin Cancer Foundation.

THE ABCDE SYSTEM

To help people identify and seek treatment for this deadly cancer, physicians have developed the ABCDEs of Melanoma:

- **Asymmetry:** One-half of the abnormal area is different from the other half.
- **Borders:** The edges of the growth are irregular.
- **Color:** Color changes from one area to another, with shades of tan, brown or black
- **Diameter:** The spot is usually larger than 6 millimeters in diameter
- **Evolution:** The mole keeps changing appearance.

Babysitting Your Grandchildren

Grandchildren can be some of the greatest blessings that life has to offer. Though the primary care responsibilities will go to the parents in most cases, grandparents also can play a pivotal role in the upbringing of a child.

If you've recently joined the grandparent club, it is only a matter of time before you are recruited as sitter. Are you ready?

Things have certainly changed since you brought up your children, but you are still more than capable of doing the job in today's world.

CRIB CHANGES

The 1994 Back to Sleep campaign marked on one of the biggest changes to infant care in the past 20 years. The nationwide partnership promoted the practice of always placing an infant who is less than 1 year old on his back in the crib.

The research guiding the recommendation was conducted by high-level institutions such as the American Academy of Pediatrics and the United States Public Health Service, which found that babies who slept on their stomachs were more likely to fall victim to Sudden Infant Death Syndrome.

CAR SEATS

Unless you've used a car seat in the past five to 10 years, you may be surprised at how far they have come – especially considering they probably weren't even a requirement when you were raising your children!

Today, all infants must ride in rear-facing seats with multi-point harnesses. Consider purchasing one for day trips with your grandchild, and be sure to install it correctly. Most cars are equipped with the latch system for easy installation, but check with the seat's manufacturer manual to find out how to safely set it up.

DISCIPLINE CONSISTENCY

There is nothing wrong with spoiling your grandchildren – in fact, it is an expected rite of passage for all new grandparents. But when baby turns



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into a toddler it is important to carry over the same discipline he or she receives at home.

This will require a quick sit-down with your children to understand how they handle certain

situations at home. Maintaining this consistency will keep your grandchild from being confused about certain rules and will lead to a more structured upbringing.

Encore Entrepreneurs

When would you guess is the best age to start a new business? 25? 30? 40? How about 60?

A 2010 survey conducted by the Kauffman Foundation found that Americans ages 55 to 64 launch a new business venture at a higher rate than any other age group.

In fact, nearly one-quarter of all people 44 to 70 are interested in starting their own company or nonprofit organization within the next five to 10 years. This new class of “encore entrepreneurs” is taking the business world by storm – and you can easily become one of them.

THE MOTIVATION

So why are more seniors starting their own companies? Senior citizens have long been a driving factor in new business development because they have more free time and financial flexibility after retirement. They may have had an idea for many years and are now ready to act on it.

Also, with most baby boomers in their 50s and 60s, there has been a rapid growth in the senior population. More people mean more business ideas,

especially for a generation most known for its free spirit and redefinition of traditional values.

HELPFUL RESOURCES

As with any entrepreneur, one of the most helpful resources at the disposal of a senior citizen business owner is the U.S. Small Business Administration.

The organization is passionate about helping foster and advance creative ideas – especially ones that come from the largest population of new business owners.

The SBA recently partnered with the American Association of Retired Persons to form National Encore Entrepreneur Mentor Month, which brought nationwide training to 119,000 individuals in April 2013. The organizations offered workshops, conferences and seminars throughout April to help guide entrepreneurs ages 50 and older in starting their own business.

