

How seniors can engage with their communities

Though a significant percentage of individuals report desires to retire later in life, many people stop working around the age of 62. The desire for a later retirement may stem from financial concerns or because some people wonder just what they will do when they're no longer working.

Retirement is a time for hardworking individuals to enjoy themselves and their newfound free time. Interacting with the community can keep the brain engaged and foster beneficial social connections. In recognition of the value of staying engaged, the following are a few ways for seniors to become more involved in their communities.

- Join a club or group. Identify an activity you find interesting and determine if there is a way to get involved with it in your community. Senior centers or adult activity providers may sponsor local programs.
- Participate in worship. Many older adults find they want to reconnect with their faith at this point in their lives, even if attending services hadn't been a top priority earlier in life. Reach out to your local house of worship and find out when services take place and which activities they offer.
- Read to children. Volunteer your services at the library by reading to youngsters. Interacting with other generations can be inspiring.
- Volunteer at a soup kitchen or food pantry. Times continue to be challenging for many people who may find it hard to cover their expenses. Soup kitchens and food pantries can be a saving grace for those who might otherwise miss meals. Volunteering some hours at these organizations can do worlds of good and help you make a difference.
- Befriend neighbors. A passing "hi and bye" wave may have been the norm when you were busy working a job.



Now that you have free time, you can get to know neighbors better and even take turns hosting get-togethers. Moving to a retirement or active adult community with others in similar positions may facilitate such friendships.

- Volunteer with local government. Find out ways you can become involved civically. Perhaps you can run in a local school board election or try to become a member of the town council?
 - Become a substitute teacher or paraprofessional. Many schools are experiencing shortages of qualified staff. You may find your place helping to shape the minds of youngsters by volunteering at schools or taking on part-time jobs in the classroom.
- Seniors can be more engaged in their communities, thus strengthening their "social capital," the term scientists often use to describe the strength of their social relationships, and the extent to which people feel physically and emotionally supported by their communities. TF232675

Financial strategies that can help seniors grow their money

Investing is often portrayed as something people need not worry about after retirement. The theory that people should avoid risk as they approach and reach retirement age makes sense, as the unknown of investing can expose aging individuals to losses that compromise their ability to live comfortably on fixed incomes.

Though conventional wisdom regarding financial risk and aging still makes sense, the effects of inflation over the last year-plus have highlighted how important it can be for seniors to keep growing their money even after they retire. Fortunately, various strategies can help seniors grow their money without exposing them to considerable risk.

- Look into high-yield savings accounts. Interest on savings accounts was once a great way for individuals to grow their money. But interest rates on standard, no-minimum-balance accounts are now so low that the growth in interest is negligible. However, individuals with sizable savings, such as seniors, can explore high-yield savings accounts. High-yield savings accounts offer much higher interest rates than standard accounts. The rules governing eligibility to open such accounts differ between financial institutions, but many mandate that account holders have high minimum balances, typically in the neighborhood of \$250,000. So long as account holders maintain that minimum balance, they can accrue penalty-free interest without exposing their money to the risks of the market.
- Consider other exclusive bank accounts. High-yield savings accounts are not the only way seniors' banks may be able to help grow their money without necessarily taking on market-related risk. Products such as Chase Private Client CheckingSM offer exclusive perks, including a dedicated client advisor who can work with seniors as they navigate life changes, including retirement.
- Consider low-risk investments. Risk aversion is not the same thing as risk avoidance. It's wise for seniors to be averse to risk, but they can still consider low-risk investments like short-term bonds as a means to growing their money in retirement. Low-risk investments can be vulnerable to inflation, not unlike money sitting in a savings account. However, certain short-term bonds, such as Treasury Inflation-Protected Securities, are designed to mirror inflation, which makes them an option worthy of consideration for seniors who have been concerned by the ways inflation has affected their financial status in recent years. According to the Department of the Treasury, the principal of a TIPS can go up or down over its term. When the bond reaches maturity, if the principal is higher than the original amount, bond holders get the increased amount. If the principal is lower at maturity, bond holders still get the original amount.

Seniors looking to grow their money after retirement can consider a host of options that can make them less vulnerable to inflation. FP235936

Did You Know?

Leisure activities may be widely viewed as fun ways to fill up free time, but the benefits of leisure activities extend beyond beating boredom. A 2011 analysis published in the journal BBA Molecular Basis of Disease found that leisure activities have a positive impact on cognitive function and dementia. The analysis, conducted by researchers with the Aging Research Center in Stockholm who examined various studies regarding the relationship between certain activities and cognitive function, defined leisure activity as the voluntary use of free time for activities outside the home. After retirement, leisure time constitutes a large part of many retirees' lives, and finding ways to fill that time is more beneficial than merely avoiding boredom. The researchers behind the study con-

cluded that the existing research is insufficient to draw any firm conclusions regarding the effects of certain types of leisure activities on the risk for dementia and cognitive decline, though they did note that multi-domain cognitive training has the potential to improve cognitive function in healthy older adults and slow decline in affected individuals. A multi-domain approach to cognitive training involves memory, reasoning, problem-solving, and map reading, among other activities. Aging adults who embrace activities that require the use of such skills may find that they're not only finding stimulating ways to fill their free time, but increasing their chances of long-term cognitive health as well. LP213756



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Living Your Best Life

SENIOR NEWS & Resource GUIDE

Amazing benefits to seniors having pets

Pets bring much joy to the lives they touch. So it should come as no surprise that the 2019-2020 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog.

Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring for pets and being around them can produce a chemical chain reaction in the brain that may help to lower stress hormones while also increasing production of the feel-good hormone serotonin.

This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and companionship

that can help seniors — including those who may be divorced or widowed — feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88 percent said their pets helped them enjoy life, and 86 percent said their pets made them feel loved.

Seniors considering getting a pet can explore the many benefits to doing so.

- Reduce pain: A 2012 study published in Pain Magazine found therapy dogs provided “significant reduction in pain and emotional distress for chronic pain patients.”
- Feeling of purpose: Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go, which equates to a feeling of purpose.
- Altered focus: Having a pet can help seniors focus on something other than physical or mental health issues and preoccupations about loss or aging, according to New York-based psychologist Penny B. Donnenfeld.
- Increased physical activity: Pets require care, and that interaction can get seniors moving more than if they didn’t have a pet.
- Improved health: Ongoing research from Harvard Medical School has found dog owners have lower blood pressure,



healthier cholesterol levels and lower risk of heart disease than those who don’t own a dog.

- Stick to routine: Caring for pets helps seniors maintain a routine. Having structure after retirement can be important to ward off risk of depression. Staying on top of feeding, grooming and other pet needs also can help prevent cognitive decline.

Pets bring many benefits to their owners’ lives, and they may be the perfect remedy for seniors looking for a friend and purpose. LP203746

Benefits of Health Screenings

Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy. Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals’ health histories, so each test should be discussed with a physician during adults’ annual checkups.

- Blood pressure check
- Blood test to check cholesterol and triglyceride levels
- Colorectal cancer exam starting at age 50
- Weight screening to check for gains or losses
- Prostate cancer screening for men age 70 and older
- Breast exam and mammogram for women, starting at age 40
- Pap smear and HPV tests at the recommended intervals advised by a doctor
- Hearing test
- Osteoporosis test
- Shingles and pneumococcal vaccines
- Eye exam
- Periodontal exam once per year

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