Living 50 Plus



Aging Right

Retirement proves to be busy and fulfilling for the Fares



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Retirement proves to be busy for the Fares

After full and busy careers, Wade and Donna Fare are enjoying the retired life as they fill their days with projects and activities that are fueled by a passion for their community.

The Fares moved to Sparta for work - Wade as a teacher and coach for 33 years and Donna as a research horticulturist of 35 years, and, when they retired, they decided they would just stick around a little longer.

"We moved here with jobs and decided to stay here for a while in our early retirement," Donna said.

The couple enjoys the great opportunities the Upper Cumberland provides for them to stay healthy and active through an array of outdoor activities. Both of the Fares enjoy bicycling around the county they have claimed as home. In addition, Wade enjoys playing tennis, while Donna prefers walking. And Wade enjoys weightlifting, while Donna can't get away from her past and loves using the skills and knowledge she developed during her years working as a horticulturist in her own gardens and on the grounds of some of the Sparta organizations and parks that both Fares have involved themselves in.

"I stay involved in anything Donna wants me to do," Wade laughed about how he spends his days, although he admitted that he is also really enjoying tennis these days.

As for what it is Donna wants to do, she has engrossed herself in several organizations in the community that she has become very passionate about: Rotary Club, White County Library, Veterans Museum of White County, Upper Cumberland Veterans Cemetery Association, and White County Garden Club.

Physical health isn't the only thing that Wade and Donna Fare are making sure they take care of. They both admit the importance of mental and emotional health in all stages of life, including retirement. The couple says they spend a lot of time reading and connecting with friends to ensure they



are taking care of their "whole-selves." In addition, Wade is an avid chess player and carries his love for the game he taught many of his students during his teaching career with him as he now plays with friends and family. Donna enjoys challenges and has taken up Sudoku as a way of challenging herself mentally these days.

"Probably not," Wade responded when asked if all these activities kept him busier than when he was a member of the working world. "I do what I want with my time, and I stay busy on my own."

Donna agreed with her husband, saying she participated in a few community activities in the past, but now that she is retired, she chooses what to do with her time, and what she chooses is to serve her community.

"Wade and Donna both are helping their siblings care for aging parents, so they are pretty busy with their own lives, but they always find time to serve others," White County Library Director Cathy Farley said as she praised the couple and all of the work they do for the community. "No matter what we need at the library, Donna and Wade are there.

"Donna maintains our landscaping, and Wade even mows for us when our regular mower is out sick. Donna organizes our used book sales and keeps that whole operation afloat. In addition to everything they do to help the library, Donna serves on several committees with the Rotary Club and the veterans' groups. It is an honor to call them a friend."

As for the Fares, they said the real secret to an amazing and successful retirement is to plan ahead.

"Prepare," Wade said, encouraging those who are still several years away from their own retirement. "Make sure your finances are in order."

"Find a passion to pursue with your time," Donna added, as she has proven through example that following a passion will keep a person happy and feeling accomplished. "Sparta, Middle Tennessee is a great area to enjoy retirement."

Did you know?

"Let food be thy medicine" is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-thecounter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the foods ones eat. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people

need to stay healthy as they get older. Certain foods may be particularly helpful.

•Brain-friendly foods: Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like Alzheimer's disease, advises Sonas Home Health Care.

•Anti-inflammatory foods: Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

•Energy-boosters: Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

•Bone-friendly foods: Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

•Digestive system-friendly foods: The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste along may slow down and become fewer. • High-iron



foods: Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

Smart food choices can help seniors live long and healthy lives.



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Healthy eating options for seniors

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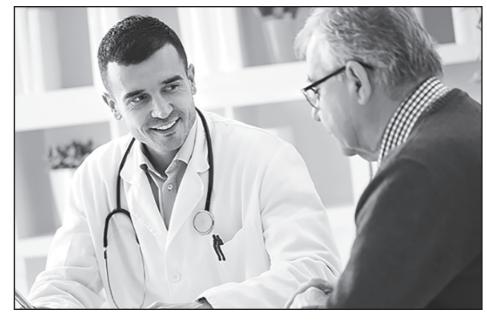
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Colorectal cancer screenings recommended

As the human body ages, screening for various conditions and diseases may need to occur more frequently. Routine doctor visits may not be a part of most people's image of the perfect retirement, but such checkups can save lives and make one's golden years much more enjoyable.

The World Health Organization notes that cancer is the leading cause of death across the globe and that colorectal cancer is the second most common cause of cancer death in the world. A 2017 study published in the journal Cancer Epidemiology, Biomarkers & Prevention concluded that risk factor modification, screening and treatment all have considerable potential to reduce colorectal cancer mortality by 2030.

The U.S. National Library of Medicine recommends that men and women between the ages of 50 and 75 be screened for colorectal cancer every year. Doctors screen for colorectal cancer in various



ways, and many of these screenings need not be conducted annually. However, the USNLM recommends that all men and women between the ages of 50 and 75 receive a fecal occult blood, or stool-based, test every year. In addition, men

and women should receive a fecal immunochemical, or FIT, test every year. The FIT is a simple test that adults can conduct in the privacy of their own homes.

Doctors may recommend additional screenings for colorectal cancer. Upon making such recommendations, doctors will discuss patients' screening options, which include an assortment of tests, and then recommend which test might be best for the patient. The USNLM recommends men and women receive stool DNA tests every three years, flexible sigmoidoscopy tests every five years and double contrast barium enemas every five years. Virtual colonoscopies (once every five years) and colonoscopies (once every 10 years) also may be recommended.

Colorectal cancer claims hundreds of thousands of lives across the globe every year. Men and women over 50 can reduce their risk of falling victim to colorectal cancer by scheduling annual screenings.

Why routine checkups are vital to overall health

Regular visits with a medical professional are an important part of a healthy lifestyle. Too often people visit the doctor only when they are ill, as they may not realize just how essential well visits and physical exams are.

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older. Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly. This can make the difference in slowing down the progression of a disease that has already developed or prevent something from becoming a full-fledged issue.

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point vital signs will be checked, medications reviewed and lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may

seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes getting everything out in the open and being reassured that there's nothing to worry about can be helpful.

General care and geriatric doctors also are adept at asking questions to get a sense of how patients are faring in the world. This may include topics that seemingly have no relevance to health but can be quite important. A provider may ask about topics such as bathing or dressing. Questions about social interaction or typical routines can paint a better picture of both physical and mental health.

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according to the caregiver company Home Care Assistance. Some seniors may have to visit a provider once a week or once a month. Doctors, nurses and therapists will design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider

- Frequently health issues can be silent and not noticed early on by a patient, according to Mercy Medical Center in Baltimore.
- •Patients will be less likely to forget about important screenings, like mammography, prostate tests, cholesterol tests, and more.
- •Vaccines can be administered, as even adults need certain immunizations to stay healthy.
- •Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.



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Things to know before drafting a living will

During the prime of their lives, people typically don't give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters

An advanced healthcare directive - also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity. The legal advice resource Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes



incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves

concerning living wills.

- Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not particularly if they're not sure what you desire.
- Do I have firm feelings about life-saving

methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

- Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.
- Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

A living will is an important component of medical and estate planning.



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Innovative fitness programs for seniors

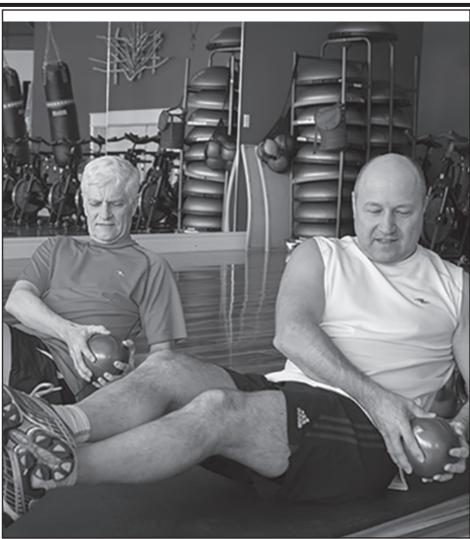
It is important to stay active and eat healthy foods in an effort to promote fitness and well-being. This is especially true for seniors, many of whom lead increasingly sedentary lifestyles as they age.

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. 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 introduction 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 programing.



Senior perks and discounts available - just ask

Growing older may come with some added laugh lines or a few extra aches and pains, but many will attest to the benefits and wisdom earned from a life well-lived. And if that's not enough, the discounts and other perks afforded seniors can make reaching one's golden years a bit easier to embrace.

Every day the list of companies offering special deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money. Keep in mind that the starting points for age-based discounts vary, with some offering deals to those age 50 and up, and others kicking in at 55 or 60-plus.

The following is a list of some of the discounts that may be available. Confirm eligibility as companies change their policies from time to time. Also, the editors of Consumer World say that the senior discount might not always be the lowest price, so comparison shopping is a must



to find out which discount or coupon is the best deal.

•Amtrak: Travelers age 65 and older can enjoy a 10 percent discount on rail fares on most Amtrak trains.

•Kohl's: This popular department store

provides a 15 percent discount every Wednesday to shoppers ages 60-plus. Other stores like Modell's, Belk, Bon-Ton, and SteinMart offer similar discounts.

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•Marriott: Travelers age 62 and older are privy to a 15-percent discount on

room rates at Marriott brand hotels, subject to availability.

•National Parks: The U.S. National Parks Service offers steep discounts on the annual pass, which provides entry to more than 2,000 federal recreation sites.

•Grocery store: Food shopping gets a little easier with discounts at Bi-Lo, Fred Meyer, Gristedes, Harris Teeter, Piggly-Wiggly, and Publix. Be sure to check with local supermarkets about senior discounts, as they vary, particularly as to what day of the week and for what age they kick in.

•AARP membership: It is important to note that many companies require enrollment in AARP for people to get senior discounts. AARP also has its own AARP Prescription Discount Card so that members and families can save around 61 percent on FDA-approved drugs that prescription insurance or Medicare Part D plans fail to cover.

With a little digging, seniors can find scores of discounts to help them save money while enjoying their golden years.



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