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Understanding the gaps *in Medicare coverage*

One of the most challenging things to deal with for those 65 or older is trying to navigate the confusing landscape of Medicare. Medicare alone does not cover 100% of a senior's medical expenses, and some type of insurance is needed to cover the expenses Medicare does not pay.

This situation is especially daunting for those just turning 65 and eligible for Medicare for the first time. The confusing and often conflicting information about Medicare insurance options can be quite overwhelming.

Even those over 65 who have already made a decision about Medicare insurance often find themselves questioning whether they made the best choice. They have the opportunity to change their plan each year during the October 15-December 7 open enrollment period, but the amount of confusing information is no less for those folks.

Not sure you really need a Medicare supplement? Consider whether you can afford a 20% copay for a \$50,000 knee replacement (that's \$10,000!). Or could you afford 20% of an unexpected chemotherapy therapy, or the charges for expensive home medical equipment for physical rehab?

The fact is, most of us can't pay that much out of pocket, at least not easily. So yes, you need insurance coverage to fill the gap in Original Medicare. Also called a "Medigap" policy, these plans are a proven way to protect against catastrophic medical spending.

What is the downside to not having supplemental coverage? What are the risks if you only have Medicare Parts A, B, and D?

When Americans reach retirement age and start their Medicare coverage, many are shocked to realize that Medicare is not free. You are required to pay Medicare Part B premiums, but that's just the beginning and only



covers 80% of approved charges.

That's why having only Original Medicare with no supplemental coverage is a risky choice.

The gaps in Medicare are substantial, leaving you responsible for expensive deductibles and 20% of all outpatient coverage. If you don't have either a Medigap policy, or a Medicare Advantage Plan (which is a different type policy), you'll have to pay the difference yourself.

Medigap plans are true Medicare supplements. They tend to cost a bit more from a monthly premium standpoint, but have more complete — and more predictable — coverage, with absolutely no copays.

Medicare Advantage plans are a

more recent option. These offer a different type of coverage that require you to actually give up Original Medicare. They can have low or even no monthly premiums, which is enticing. But they can leave you with expensive copays, especially for many common medical treatments and services beyond regular doctor visits.

That means the key difference between using Medicare plus a Medigap supplement and an Advantage Plan is stability and predictability. A true Medigap policy offers the benefit of no surprises by paying only a known, fixed monthly premium with no copays whatsoever. With Advantage Plans you take the risk of unexpected copays which can

be substantial.

The fact is, the whole Medicare landscape is confusing. Similar-sounding terms, competing policies and other factors can lead to many questions about what is right for your exact situation. Many seniors have found it helps to discuss Medicare with someone knowledgeable about the options. FirstCommunity is a North Alabama-based Medicare Supplement healthcare company affiliated with Huntsville Hospital, and they enjoy talking or meeting in person with local seniors with never any pressure to make a decision. FirstCommunity can be reached at 256-532-2783 or 1-800-734-7826 toll free, or visit their website at firstcomm.org.

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Milner Rushing *Cares* for the Whole Patient

Most people don't think of pharmacy as healthcare, but at Milner Rushing, their pharmacists and staff understand how far a little extra help can go.

Filling prescriptions is only one part of what Milner Rushing Discount Drugs does for the community. Customers can go to any name brand big chain pharmacy or box store, but customers, especially seniors in the Florence and Muscle Shoals communities, love Milner Rushing for the personalized service. "We take care of the whole patient," says Milner Rushing President, co-owner and pharmacist, Jeff Lawson.

Milner Rushing has been doing just that since 1853. The family owned and operated business has always put its customers first, which means taking extra time to help a customer find the perfect remedy for their ailment, explaining how a product can help them, and stocking hard to find medical supply items so customers can get what they need all in one stop. Whether its blood pressure medicine, wheel chairs, walkers or more customers can find what they need at Milner Rushing.

At Milner Rushing, customers are treated like family and many have trusted the pharmacy for decades. "We really care about people on a personal level," Jeff says. Customers feel that when they visit any of the three Milner Rushing locations. Customers love the fast service and that they can refill their prescriptions by phone, through the Milner Rushing app, or by stopping in one of the stores. That convenience is great, but the extra attention customers get when making a decision is priceless. Customers can find a wide range of pharmaceutical grade wellness supplements, like Vitamin D, multivitamins, fish oil, magnesium, probiotics and products to help boost your immune system. Lawson is a fellow in Metabolic & Nutritional



Medicine with A4M. "There's so much people can do to help themselves feel better," he says. "My main objective is to educate people so they can be their own wellness advocate. If I can do that, I feel like I can really make a difference."

All of the Milner Rushing recommended wellness supplements are made with pharmaceutical-grade

ingredients. Many name-brand and generic brand supplements are made with inferior ingredients. When a member of their team spends time with a customer to choose the right supplement, the customer learns why some products are better than others and can make a better decision on which item is best for them.

Milner Rushing also offers custom

compounding services for hormone replacement therapy, pain creams and much more. Got a furry friend? They can provide veterinary compounds to help keep them healthy.

Milner Rushing Home Care professionals also offer excellent service on the medical equipment you need to care for your loved ones in the home. They offer 24 Hour support and billing for home medical equipment. It's just another way they care for the whole patient.

"Spending time with the customers so they get an extra level of care and attention," Jeff says, is at the heart of Milner Rushing's business. It's why seniors across The Shoals have trusted Milner Rushing for years. "People don't always think of pharmacy as part of healthcare," says Lawson. "But we are and we take it very seriously."

At Milner Rushing Discount Drugs you can always expect, "Familiar Faces, Expert Care."

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Vision Changes in Seniors

It is normal to develop some difficulty with vision as we age. Some eye symptoms, however, are more concerning than others, as they may signal a serious disease or disorder.

Knowing the difference between the two can help you get treatment early. Here are some normal age-related symptoms, and some that should be reported to a doctor for further investigation.

NORMAL AGE-RELATED CHANGES

Difficulty with up-close vision. Many people notice this change after age 40. Presbyopia, the gradual loss of the ability of the eye

to focus on close-up objects due to loss of flexibility and increased rigidity of the eye's lens, is a normal age-related condition. In fact, the American Academy of Ophthalmology reports that the term presbyopia comes from a Greek word meaning "old eye." This condition can be corrected with eyeglasses, contact lenses or surgery, and can cause headaches and eye strain if left untreated.

Dry eyes or tearing. These conditions can be normal as you age. If they persist or are severe, however, talk to your eye doctor, as they can be symptoms of disease.

Gradual loss of contrast. Rod cells, which help with contrast vision, degrade as we age, so you may notice more difficulty driving at night.

CONCERNING SYMPTOMS

A sudden change in vision, straight lines appearing distorted, dark, blurry areas, whiteout in the center of vision, or a change in color perception.

These can be symptoms of age-related macular degeneration, which affects more than 2 million people in the U.S. Regular vision exams can help catch this disease early.

Floaters accompanied by flashes of light, wavy vision or dark shadows in the field of vision. While some floaters are normal, those that are accompanied by flashes of light, or any of the other symptoms listed above, could be a symptom of retinal detachment. See your eye

doctor immediately. Surgery or laser treatment can address this serious condition.

Fading side or peripheral vision. While glaucoma often has no symptoms in the early stages, as the disease progresses, it can affect your peripheral vision. Regular eye exams are important in diagnosing glaucoma. This disease can be controlled by medication but may require surgery.

Cloudy/fuzzy vision, double vision in one eye, halos around lights, light sensitivity. Cataracts, which cause clouding of the eye's lens, can cause these symptoms. People who smoke or have a family history of cataracts are at a higher risk.



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Back row from left: Emily Russell, DNP, FNP-C; Danielle Elliott, MSN, CRNP; Liz Davis, MSN, CRNP, NTP
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Beat the Blues with Tech

Social isolation can leave seniors feeling lonely, disconnected from family and friends. Research shows, however, that technology can help seniors feel more connected and improve their mental health.

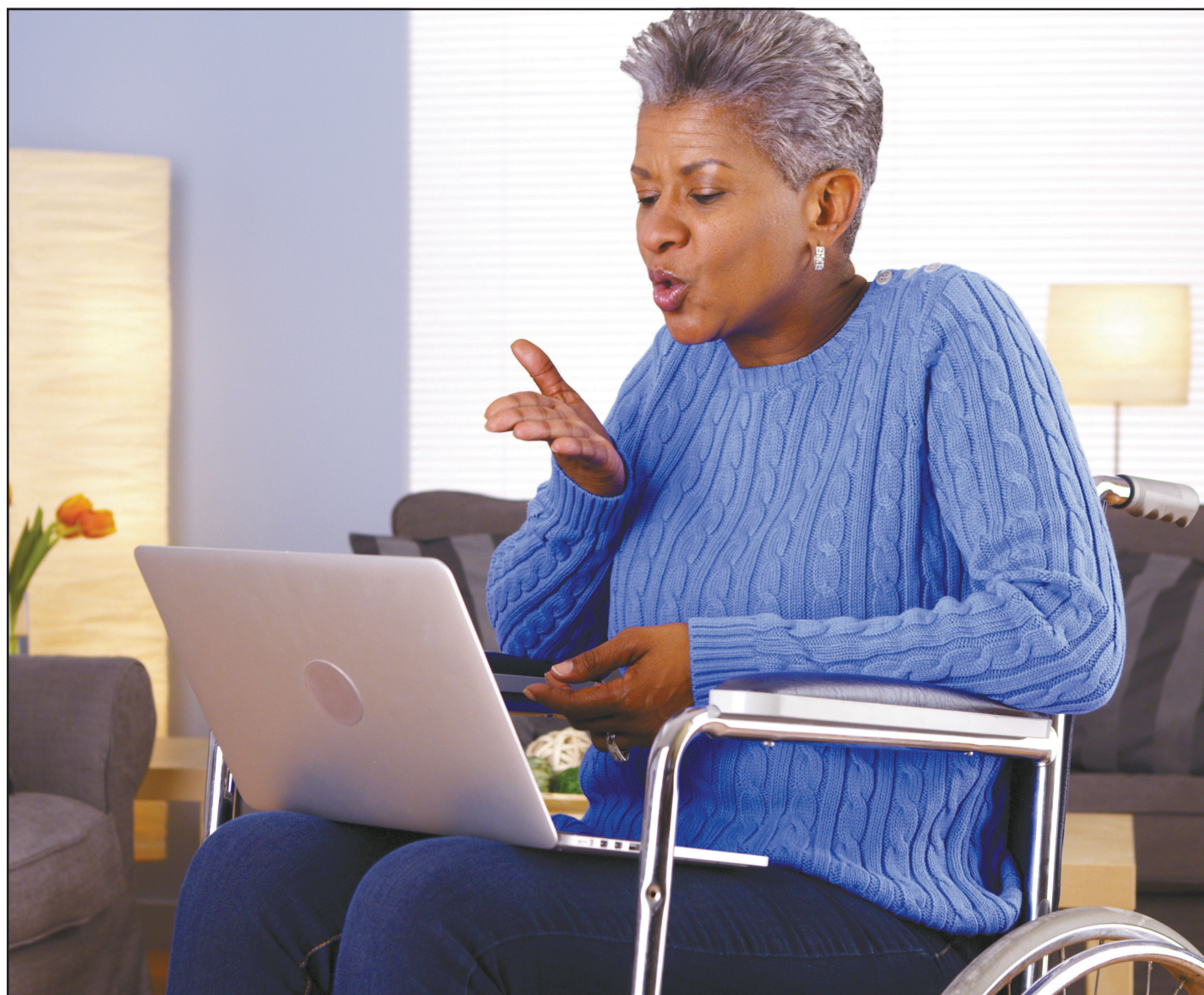
As many as 5% of older adults have major depression, with higher numbers for home health care patients (13.5%) and hospitalized seniors (11.5%), according to the Centers for Disease Control and Prevention.

THE RESEARCH

Researchers at Oregon Health & Science University looked at how various methods of communications could help improve seniors' mental health. The 2018 study found that using video chat programs such as Skype and FaceTime cut the probability of depressive symptoms by half.

Researcher tested the use of four online communication technologies — video chat, email, social networks and instant messaging — by people 60 and older for two years, and then asked about their depressive symptoms. Email, social networks and instant messaging showed no difference in depressive symptoms from the control group, while video chat showed big differences.

“To our knowledge, this is the first study to demonstrate a potential link between use of video chat and prevention of clinically significant symptoms of depression over two



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years in older adults,” the authors wrote.

Dr. Alan Teo, who led the study, also conducted a prior study in 2015 that found face-to-face interaction had big benefits for seniors' mental health. When you can't be together in person, however, it appears that video chat might be the next best thing.

HELP SENIORS GET CONNECTED

So how can you help a loved one benefit from this technology? Help

set up the technology so they can video chat whenever they'd like. You could even purchase a dedicated video chat device, such as a Facebook Portal or Google Home Hub, which allow for video calling at the touch of a button. There are products on the market designed just for seniors, which function as a digital photo frame most of the time, and allow for easy video calling to pre-programmed contacts.

Whichever technology you select, be sure your loved one knows how

to use it after it is set up. Help add friends and family members' contact information and be sure they know how to complete a call.

If you or a loved one are having suicidal thoughts, call the toll-free, 24-hour hotline of the National Suicide Prevention Lifeline at 1-800-273-TALK (1-800-273-8255); TTY: 1-800-799-4TTY (4889) to talk to a trained counselor.



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Learn a Stimulating Skill

If your golden years have created a sense of boredom or a sedentary lifestyle, spice things up by mastering a new skill.

Lifelong learning is a critical strategy to keep your mind sharp, maintain or improve cognitive functions and allows the body to remain active. When choosing a new hobby, select one that stimulates the brain.

The National Institute on Aging suggests that stimulating the mind is shown to create something scientists call cognitive reserve. It is thought to help the brain become more adaptable while mental functions typically deter with age.

Skills or hobbies that benefit the mind include volunteering, reading or playing games. Here are few ideas to try, as suggested by the United Methodist Homes group.

GARDENING

Planting and harvesting a garden are great activities that help senior citizens get regular exercise, lubricate joints and promote better mobility. When planning your plot, choose an area in your yard that receives ample sunlight and is near a water source.

Visit a local nursery to discover which types of fruits and vegetables can thrive in your region. If you live in a city with little spare yard space, consider building a makeshift greenhouse indoors or building a small patio garden.

If you already suffer from limited mobility, take the extra time to



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stretch before gardening. By doing so, you will limit the risks of injury, increase blood flow, improve balance while enhancing muscle control.

READING AND WRITING

According to a study from the American Academy of Neurology, seniors who partake in reading and writing show signs of slower

cognitive decline. You can make both activities social events by joining a book club or attending writing workshops.

Once you gain confidence in your ability to write, consider penning a biography that you can share with friends and family. They will enjoy the intimate look into your life, and you will benefit from revisiting happy memories from the past.

VOLUNTEERING

The Corporation for National and Community Service suggests that volunteering can improve seniors' health and well-being. Inform nonprofit organizations about your desire to donate time to causes like helping homebound seniors or mentoring at-risk youth.

Learn Anything Online

While online classes have become commonplace, you might not think about learning hands-on skills online. Everything from plumbing to playing the guitar can now be learned online, thanks to technology.

If you know where to look, you can learn anything online. Here are some ideas to get you started on picking up a new skill virtually.

MUSIC

Websites such as GuitarTricks.com and JamPlay.com offer lessons on everything from music theory to master courses by famous artists. The former even offers one-on-one lessons for an added fee. You can also check YouTube for videos to get you started, but at a certain point, you'll want to progress to more advanced materials offered by sites that specialize in online music learning.

The app Synthesia is something akin to Guitar Hero for learning to play piano. You'll need a keyboard and an adapter to connect the keyboard to your computer. The app then analyzes your playing to help you master accuracy, timing and more. It's a great way for visual learners to get started with learning piano.

HOME IMPROVEMENT

If you've always wanted to get comfortable completing home improvement projects, the web offers endless resources for doing jobs big and small — from fixing a leaky faucet to building a new deck. Some places to start watching videos include BobVila.com and FamilyHandyman.com. They break projects down into small steps and provide advice and tips on tools and equipment, as well as technique.

For some inspiration, you can check our Imgur.com's online DIY channel at imgur.com/r/DIY, where hobbyists post step-by-step photos of their home projects.

ARTS AND CRAFTS

SkillShare.com is an online portal where you can sign up for a membership that allows you to learn a wide variety of art and crafts skills, including graphic design, illustration, photography, writing, music, sewing and more. Classes are usually less than two hours long and are typically taught by professionals with training in their field. You could even consider signing up to teach yourself, in order to share your skills with others. Udemy.com is a similar platform with course offerings that include health and nutrition, pet training, gaming, beauty, cooking and many more.

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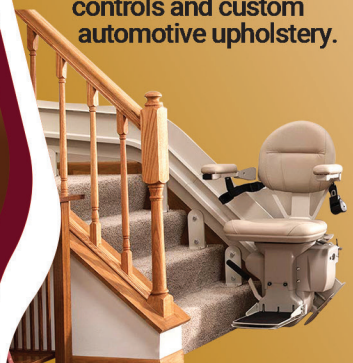
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Helpful Apps for Seniors

Technological advances of smartphones and tablets help us communicate easier, monitor our health and stay on top of our financial security.

Senior citizens who may not be comfortable using the new technology can benefit from taking classes or asking younger family members to introduce them to smart machines.

If you need a device, choosing between the options on the market may seem daunting. Visit your local electronic store to speak with an expert. Make sure to be clear with your expectations and how you intend to use the gadget.

You will have to decide between one that requires a separate cellular network or tools that rely on a wireless internet signal. With your new smartphone in hand, check out how apps can make your life easier and more fulfilling.



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SOCIAL NETWORKING

Get back in touch with family members and friends with apps that support video calls, chatting and social media. Consider making your own profile and communicating with people that you have had little contact with. When creating your page, list things like where you went to school, occupations and your maiden name, if it has changed. This information will make it easy for those in the past to find your profile and initiate a conversation

or send a friend request. In turn, you can use search keywords to find companions or loved ones from your past.

HEALTH

While an app is not a substitute for regular wellness checks with your health provider, they can prove to be a supplemental monitor of how your body is operating. Some software uses your fingerprint to determine factors like your stress levels,

blood sugar numbers and blood pressure. If you find yourself concerned with the results, it's critical to reach out to your regular doctor. Another benefit that smartphone applications offer is making it easier to manage prescriptions. They can alert you when it's time to take medicine, order a refill and help analyze your intake.

FINANCE

Find an app that monitors your spending behaviors, so you can adjust your habits and set saving's goals. Some can link to your bank accounts and alert you when a deposit or withdrawal has been approved. Financial apps are great for running numbers on how you're spending and can signal you when your accounts have been compromised or stolen.

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Learn an Instrument

You already know the importance of staying physically active to promote a healthier lifestyle. While exercise does stimulate parts of the brain, the National Association of Music Merchants reports that listening to or making tunes counteracts some seniors' adverse health effects.

The benefits include a more significant memory and delaying hearing loss while enhancing social awareness for aging Americans.

You can take lessons to master an instrument to keep your mind sharp and improve agility. When choosing which tool you want to learn, consider one that you can play comfortably.

Gear like a ukulele or banjo may be challenging for those with compromised finger joints. The small fretboard can be challenging to navigate.

Visit your local music shop and play around with a few display models they have available. Sit down at a piano, hold a guitar or even bang the drums to see which instrument gives you satisfaction. After making your purchase, ask the experts if they offer lessons to help make the learning process more comfortable.

GUITAR

Both acoustic and electric guitars offer unique abilities and sounds. The right type for you depends on the style of music you intend to learn.

Acoustic models are more



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inexpensive investments. They require little gear, where an electric unit relies on an amplifier and power cables to work to its full potential. If you find the strings are too difficult to push down on the fretboard, ask the salesman if they can equip it with a lighter-gauge set before you make the purchase.

PIANO

A study performed by the *Frontiers in Psychology* journal on aging adults reveals that seniors who learn to play piano experience:

- Enhanced levels of cognitive function.
- Slowed deterioration in the fight against the aging process.
- Improved mood.
- A boost in self-esteem.

Learning the keyboard can be daunting, but an expert can show you the ropes, teach you scales and introduce you to learning and composing your favorite songs.

DRUMS

The organization Next Avenue suggests that playing the drums reduces anxiety and significantly lower blood pressure. If you fear that your neighbors won't appreciate your new hobby, consider investing in an electric model. Most high-end systems work with headphones and produce accurate sounds comparable to a traditional setup.

Tax Planning for Seniors

Your probably file your taxes between February and April each year, but you should keep tax planning in mind year-round.

A tax accountant can help you make major decisions about tax planning for the year, but the day-to-day tasks will probably be up to you. Here are some strategies to keep in mind while conducting your personal finance throughout the year.

ORGANIZE YOUR RECEIPTS

You can reduce your AGI by the amount of medical expenses that exceed 7.5% of your AGI before the adjustment. You also might have business expenses, if you file a Schedule C. Keeping track of your receipts can be a chore, but technology can make it easier. Download an app on your

smartphone to scan and organize receipts. The Scannable app allows you to use your phone's camera to take photos of receipts, then convert them to PDFs, which you can then file in a notetaking program such as Evernote. File receipts for each purpose in one folder, which you can access easily at tax time.

SENIOR TAX CREDIT

In 2018, a new tax credit was available for seniors. The Credit for the Elderly or Disabled is a credit ranging from \$3,750 to \$7,500 for people over age 65 or those who are disabled. To qualify, in 2019, your AGI must be below \$17,500 for single filers, with \$5,000 allowed for nontaxable pension or Social Security income, or \$25,000 for couples, with an additional \$7,500 allowed for pension and Social Security income. The tax credit

ranges from \$3,750 for single filers to \$7,500 for married couples. Ask your tax accountant about the credit and how to qualify. Qualifying for the credit might affect how you make decisions about your finances during the year.

RECONSIDER YOUR RETIREMENT WITHDRAWAL STRATEGY

If you have a lot of medical expenses or other deductible expenses during the course of the year, contact your tax accountant to ask if you should take additional withdrawals from your retirement plan. Taking a larger distribution than you need in a year when you have the tax advantages of large deductions could help you avoid paying unnecessary taxes in future years, writes William Perez for TheBalance.com. By contrast,

withdrawing only the minimum required amount each year will help you in the future if you think you'll be in a lower tax bracket.

NEW FORM

If you prepare your own taxes, you should know that the Bipartisan Budget Act of 2018 created a new tax form for seniors ages 65 and older. The 1040-SR is intended to be simpler to fill out than the 1040. It simplifies reporting of retirement income, Social Security and pensions. The short, two-page form has an increased text size, and also can be used by seniors who are still working, according to U.S. News & World Report. The form also makes clear the fact that seniors now qualify for a larger standard deduction, though you may still itemize on Schedule A.

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Dee Mussleman, Owner, CSA, CDP

Mental Health Makeover

According to the Centers for Disease Control and Prevention, an estimated 20% of senior citizens experience mental health issues.

Analyze the state of your emotional well-being and take steps to correct problems. Physical activity, a healthier diet and social interactions have been shown to improve some mental conditions. However, when these strategies do not seem to help, it's crucial to talk to your medical provider for assistance.

To better understand the risks that aging has on mental health, check out these statistics from the CDC.

- Common conditions that senior citizens face include anxiety, cognitive impairment, depression and bipolar disorder.
- Men aged 85 years or older have a suicide rate of 45.23% per 100,000, compared to the overall rates of 11.01 per 100,000 for all ages.
- Critical contributors to senior depression is a lack of social and emotional support.

Commit to becoming a healthier, happier you by giving yourself a mental health makeover.

CHANGE YOUR LIFESTYLE

Harvard Health Publishing reports that mental health is closely connected with the quality and duration of sleep you get each night. Find a balance and create a slumber schedule that fits in with your daily routine and allows for sufficient rest.



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A healthy physical routine and diet can also have significant effects on better mental health. The National Alliance on Mental Illness urges us to remember these eight keys to motivate the beginning of an exercise regimen.

- Health your mind and body.
- Improve your self-esteem.
- Exercise as a family.
- Get motivated.
- Change your perception.
- Overcome obstacles.
- Get FITT (Frequency, Intensity,

Type and Time).

- Set long-term goals.
- NAMI suggests that with proper exercise, symptoms like bad moods, stress, pain and chronic illnesses can be managed.

FORGIVE

The American Psychological Association says forgiveness is directly linked to mental health outcomes such as reduced anxiety, depression and major psychiatric disorders. Our physical health is

also improved as there are lesser symptoms of chronic stress and lower mortality rates.

Letting go of a grudge will require patience, learning and practice. It's essential to dissuade the misconception that forgiveness is a sign of weakness and become more gracious for your overall health.



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Join a Gym

You don't have to be a marathon runner or bodybuilder to engage in physical fitness at the gym.

Health leaders' exercise goals are manageable when you're aiming to promote a healthier lifestyle. Check out these guidelines from the World Health Organization for adults that are 65 years and above.

1. Senior citizens should do at least 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity aerobic physical activity throughout the week.
2. Aerobic exercise should be performed in sets of at least 10 minute durations.
3. Older adults with low mobility should perform physical activity to enhance balance and prevent falls on three or more days per week.
4. Muscle-strengthening activities involving major muscle groups should be done on two or more days per week.
5. If health conditions hinder an older adult's physical performance, they should be as active as their abilities and symptoms allow.

Some of the benefits you should expect once you begin an active lifestyle include:

- Lower rates of all-cause mortality, coronary heart disease, high blood pressure, stroke, type-two diabetes, colon cancer and breast cancer.
- Creates a biomarker profile that is more favorable for the prevention of cardiovascular disease.
- Exhibits higher levels of functional health, a lower risk of falling and better cognitive functions.

Suppose this is the first time you have considered joining a gym. In that case, it may prove challenging



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to find a facility that offers age-friendly exercise programs. Here are some tips from the American Association of Retired Persons.

ONLINE TOOLS

A great way to get started is to use the Age-Friendly Facilities and Services Locator, offered online by the AARP and International Council on Active Aging. The resource is provided to help increase awareness of the importance of physical activity and helpful

institutions.

When using the tool, you must enter your ZIP code into the search box. It will provide information about the available facilities. You will only see companies that encourage older adults to check out their programs. The business owners must sign a code of conduct in which it agrees to follow industry standards, provide age-specific screenings, and offer activity programs.

BRING A FRIEND

Once you settle on a gym, invite a friend to join you on your journey to better fitness. Committing to an exercise program can be difficult at first; having a partner will help you stay motivated to reach your goals.

Take a Vacation

Shake the cold-weather blues by visiting somewhere warm and exciting.

While your idea of fun may have changed in your golden years, there are unique places across the country that are senior-friendly. Grab your loved ones and plan a vacation to re-invigorate your curiosity and sense of adventure.

When planning a trip, talking to a travel agent can help score great deals and take care of traveling nuances. They can book your hotel, help find rental vehicles and discover discounted flight tickets if necessary. Many times, bundling different fees can lower costs, giving you more revenue to spend exploring gorgeous destinations.

Check out some of the most exciting locations that offer senior citizens a fantastic vacation experience.

U.S. NATIONAL PARKS

Protected parks in the country provide unreal views, a reconnection with nature and allow seniors to spend time navigating the outdoors. For active people, paddling a canoe or hiking up rugged terrains provide a challenging venture. However, if you have mobility issues or limited physical abilities, many parks offer guided tours. Consider visiting Yellowstone to take in the natural geysers or tour the Smoky Mountains to view amazing forests, wildlife and flowers.

If you're on a budget, check out the National Parks and Federal Recreational Lands Senior Pass for discounted prices and to help provide revenue for the land.



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HISTORIC DOWNTOWNS

Suppose your bucket list includes traveling to locations that are trapped in a time capsule and reserve their historic presence. In that case, visit one of America's many old-fashioned downtown settings. Spend the afternoon viewing relics from the past while visiting exciting shopping centers and dining spots. Also, don't forget to visit your local downtown areas. Visit downtown Florence and Tuscomb. Support all your local small town communities. Shop

local for a stay home vacation. Here is a list of hot areas for seniors, as suggested by the American Association of Retired Persons.

GRAPEVINE, TEXAS

While the city has grown since its inception in the 1840s, the Main Street District holds on to its roots. Travel the incredible city with a walking tour or hop on the vintage railroad for a relaxing blast to the past.

After the tours, watch a movie at

the Palace Theatre, which is set in a 1940s theme.

ST. AUGUSTINE, FLORIDA

St. Augustine is the oldest continuously inhabited European-founded settlement in the United States. Established in 1565, the location now invites seniors for incredible downtown activities. Take a horse-drawn carriage tour or walk around the Colonial Quarter for a truly diverse experience.

New Dementia Therapy

While medical science has not been able to find a cure for Alzheimer's and related dementia, a new therapy shows promise in treating the symptoms of dementia by practically transporting people back in time.

By 2060, the number of people with Alzheimer's and related dementia will double from its 2014 levels to 13.9 million people, or 3.3% of the projected population, the Centers for Disease Control and Prevention estimates. As researchers are frustrated by a lack of progress in finding a cure, a treatment called immersive reminiscence therapy offers hope to patients and caregivers alike.

THE POWER OF MEMORIES

The therapy involves recreating the sights, sounds and experiences from seniors' teenage or young adult years. This can be as simple as singing familiar songs or watching old movies, or as elaborate as recreating entire rooms or locales using elaborate sets. Even telling old stories can bring back good memories.

Immersive reminiscence therapy can improve cognition, mood and general behavioral function, and help alleviate caregiver strain, according to a 2018 study published by the National Library of Medicine. A study by Aarhus University in Denmark found that the therapy improved "autobiographical memory," or memory about one's personal history.

The first immersive reminiscence therapy facility was constructed at



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a long-term care facility for dementia patients in the Dutch village of Weesp, in 2009. The scene is set as a gated town called Hogewey, with 27 group homes designed with the aesthetic of past decades. The "town" is complete with a supermarket, barber shop, restaurant, courtyard, theater, pub and more. Caregivers wear street clothing to add to the immersive experience, and residents go about their lives much as they did before they had dementia, doing tasks such as shopping for groceries,

cooking dinner and going to the hair salon.

In the U.S., a Chula Vista, California, senior daycare center transformed a warehouse into a 1950s Main Street, complete with a diner, barber shop, movie theater and a classic Ford Thunderbird. It's known as Town Square. The Vogue Theater in San Francisco put on an event called Movie Moments at the Vogue, intended to help dementia patients recall familiar actors and scenes, spark conversation and inform caregivers.

TECHNOLOGY

Health care companies are leveraging technology to implement immersive reminiscence therapy. Virtue Health's LookBack (www.virtue.io/) is a research-based virtual therapy tool created in consultation with Oxford University that allows users to visit familiar places virtually. Caregivers can upload custom tours of places a dementia patient remember fondly.



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Play to Stay Mentally Sharp

Health experts have long recommended diet, exercise, continuing education and social activity for seniors to maintain their cognitive health — the ability to clearly think, learn and remember.

Now researchers have found a new way seniors can stay mentally sharp: playing games.

THE RESEARCH

The University of Edinburgh published a study in 2019 that shows big benefits for seniors who play card and board games. Psychologist studied more than 1,000 people age 70 for memory, problem-solving, thinking speed and general thinking ability. The participants then repeated the same thinking tests every three years until age 79, and at ages 70 and 76, they were also asked how often they played games like cards, chess, bingo or crosswords.

According to the study's authors, those who regularly played non-digital games scored better on memory and thinking tests in their 70s. People who increased game playing in later years were found to have experienced less decline in thinking skills in their 70s, particularly in memory function and thinking speed. Even behavior changes in later life were found to be beneficial.

Known as the Lothian Birth Cohort, the group of seniors had been tracked by researchers since birth. The results of the study accounted for physical health and IQ.



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“In our Lothian sample, it is not just general intellectual and social activity, it seems; it is something in this group of games that has this small but detectable association with better cognitive aging,” said Professor Ian Deary, director of the study. “It would be good to find out if some of these games are more potent than others. We also point out that several other things are related to better cognitive aging, such as being physically fit and not smoking.”

Caroline Abrahams, charity

director at Age UK, said, “Even though some people’s thinking skills can decline as we get older, this research is further evidence that it doesn’t have to be inevitable.”

GET STARTED

Because social activity also is useful in helping prevent cognitive decline, seniors can benefit from regular group card games. Look to your local senior center for organize games, or consider setting up a regular game of cards

or other games with friends.

Card games need not be complicated to be beneficial. GrayingwithGrace.com offers a run-down of some simple card games for seniors who might just be beginning to play cards at www.bit.ly/2SdAklh. For a primer on popular board games, visit TheSpruce.com at www.bit.ly/2YI6YFP.

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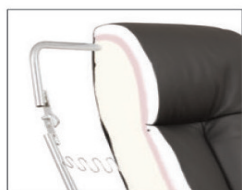
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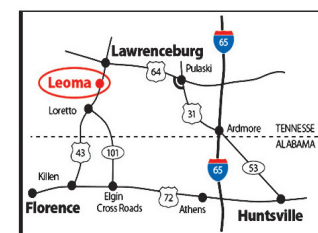
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