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FINANCIAL STRATEGIES

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There is no magic formula to ensure longterm health. However, if there were such an equation, sleep would be a critical component.

Though adults may be able to function with less sleep than doctors recommend, the National Institutes of Health note that consistent lack of sufficient sleep can interfere with work, social functioning and driving ability.

The National Institute on Aging notes that adults of all ages generally need the same amount of sleep, typically between seven and nine hours of rest per night.

That's an important distinction, as busy adults in mid-life might feel as though they



can operate on less sleep without adversely affecting their overall health.

However, in addition to the problems noted by the NIH, the NIA reports that ongoing lack of sleep, or even consistently poor sleep quality, can increase risk for cardiovascular disease, high blood pressure, diabetes, depression, and obesity.

Adults who feel their sleep quality is poor or those who aspire to sleep more each night can consider these three strategies to ensure a more restful night's sleep.

1. Keep devices out of the bedroom

Screens are everywhere in modern life, and that includes the bedroom. In fact, the National Sleep Foundation's recent Sleep in America Poll found that 58 percent of survey participants acknowledged looking at screens within an hour before bedtime.

The foundation reports that device usage so close to bedtime can adversely affect sleep quality because the blue light emitted from screens has shorter wavelengths than other colors in the visible light spectrum, which results in more alertness than warmer tones. The blue light actually confuses the brain into thinking it's earlier in the day, thus making it harder to fall asleep.

2. Skip late afternoon naps

Short naps can help people reenergize, but the timing of naps could adversely affect how well people sleep at night.

The Mayo Clinic notes that napping after



3 p.m. can make it harder to sleep soundly at night. And while short naps can provide a necessary jolt, it's important that naps be no longer than 30 minutes.

Naps that exceed a half hour can contribute to feelings of grogginess and even compromise your ability to get restful sleep overnight.

3. Avoid alcohol

Some may consider alcohol a sleep aide, and there's good reason for that perception, even if it's misguided. Hackensack Meridian Health notes that alcohol acts as a depressant for the central nervous system that can cause brain activity to slow down.

As a result, alcohol can increase feelings of relaxation and tiredness. However, that effect is not long-lasting, and as alcohol levels in the blood drop, individuals are likely to wake up and may even find it hard to fall back asleep.

Waking up in the middle of the night cuts down on the time individuals spend in the most restorative stage of sleep, which is why people often feel as if they got little rest after a night of drinking.

Sleep is an important component of a healthy lifestyle. Some simple strategies may help adults get a more restful night's sleep. (METRO CREATIVE)

According to the National Institute on Aging, adults of all ages generally need the same amount of sleep, typically between seven and nine hours of rest per night. Adults who feel their sleep quality is poor or those who aspire to sleep more each night can consider a few strategies to ensure a more restful night's sleep.



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Editor:Heather Ruenz
Page Designer:Jen DeGroot
Creative Director: Heidi Schulz
Advertising Director:
Vicki Vanderwerff
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Open your eyes to the threat of **GLAUCOMA**

It is easy to take sight for granted when eyes are working as they should. When vision begins to diminish, people may seek the advice of an eye professional to determine if there is something they can do to prevent further deterioration.

Glaucoma is the second leading cause of blindness in the world, advises the Cleveland Clinic. Unlike some other vision problems like cataracts that affect the lens or surface of the eye, glaucoma impacts the optic nerve directly. However, blindness from glaucoma often can be prevented with early treatment.

Under pressure

Glaucoma is brought on by abnormal pressure buildup in the eye. The American Academy of Ophthalmology says the eye constantly makes a substance known as aqueous humor. When new aqueous humor flows into the eye, existing aqueous humor should drain out through an area called the drainage angle.

But if the drainage angle is not working correctly, the fluid builds up and intraocular pressure in the eye increases. Over time, this pressure damages the optic nerve. The primary function of the optic nerve is to transmit visual information from the retina to the brain.

open-angle and closed-angle glaucoma

The most common type of glaucoma is known as open-angle glaucoma, which occurs when the drainage angle



becomes blocked or there is resistance to the fluid draining out, says the Cleveland Clinic.

This disease may go undetected for years because most people do not experience symptoms early on. The Mayo Clinic says gradual development of blind spots in peripheral vision and, in later stages, difficulty seeing things in central vision may occur.

In closed-angle glaucoma, also called angle-closure glaucoma, a person's iris is very close to the drainage angle and the iris itself can end up blocking the drainage angle. When the drainage angle becomes completely blocked, pressure in the eye can rapidly increase. The American Academy of Ophthalmology says this is known as an acute attack and is a true emergency that can result in blindness.

Signs of an acute attack include:

- Suddenly blurry vision
- Severe eye pain
- HeadacheNausea
- NauseaVomiting
- vonnung

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Did you know?

Glaucoma is an umbrella term used to characterized a group of eye diseases that can gradually diminish individuals' vision and eventually lead to blindness. The National Eye Institute says the symptoms are a result of damage to the optic nerve due to increased intraocular pressure.

Treatments designed to reduce eye pressure can help to prevent further damage but will not reverse what already has occurred. Glaucoma can occur at any age, but it is much more common in older adults. The Centers for Disease Control and Prevention indicates all people over the age of 60 have a higher risk of developing glaucoma. Glaucoma also is more common among Black people over the age of 40.

The American Academy of Ophthalmology recommends a more frequent eye exam schedule as individuals age to increase chances of early detection. People 65 and older should see an eye professional every two years, if not every year.

GLAUCOMA

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• Rainbow-colored rings or halos appearing around lights

Glaucoma risk factors

Glaucoma can affect anyone, but the risk increases with age (over 60) and is higher among Black and Hispanic populations. Asian and Inuit populations are more susceptible to closed-angle glaucoma, says the Cleveland Clinic. People with diabetes also have a much higher risk of getting glaucoma. In addition, individuals with a family history of glaucoma; people with high blood pressure; and people with previous eye injury or surgery are at risk for glaucoma.

Treatment

The main treatment for glaucoma includes prescription eye drops that will decrease fluids and improve drainage in the eye. Laser therapy also may be recommended to help improve fluid drainage. Surgery also can achieve better eye pressure, but it is more invasive and additional methods may be tried first.

Glaucoma is not something to take lightly. Routine eye exams that measure intraocular pressure can help determine if eyes are healthy.

(METRO CREATIVE)



A closer look at age-related macular degeneration

Physical changes are a normal byproduct of aging. Gray hairs and less elastic skin that contributes to wrinkles may be among the more notable physical signs of aging, but older individuals also may note their vision is not what it once was.

Diminished vision can be a byproduct of various conditions. Aging individuals who have noticed a loss of vision may be dealing with age-related macular degeneration, also known as AMD.

Seniors concerned by age-related macular degeneration can learn about the condition so they're well-positioned to manage it if and when they need to.

What is age-related macular degeneration?

The National Eye Institute notes that age-related macular degeneration is an eye disease that is the leading cause of vision loss for older adults. In fact, Johns Hopkins Medicine notes age is the most common cause of severe loss of eyesight among people 50 and older.

According to the institute, aging causes damage to the macula, which is the part of the eye that controls sharp, straight-ahead vision. When a person has age-related macular degeneration, his or her central vision is blurred.

What happens when a person has it?

Because age-related macular degeneration blurs the central vision, people who develop the disease may struggle to recognize faces, read, drive, or engage in activities that require close-up work, including cooking or fixing things around the house.

Are all cases the same?

The National Eye Institute notes that age-related macular degeneration happens very slowly in some people and faster in others. Some people may not recognize they have vision loss even when they already have early AMD. In addition, there are two types of AMD:

• Dry AMD is the most common type of the disease and occurs as the macula gets thinner with age. Dry AMD progresses slowly over several years, and occurs in three stages: early, intermediate and late.

• Wet AMD is a less common form of late AMD that the NEI notes typically causes faster vision loss. Wet AMD occurs when abnormal blood vessels grow in the back of the eye and damage the macula. Wet AMD is treatable.

Does age-related macular degeneration produce symptoms?

The condition produces different symptoms depending on the stage of the disease. Early dry AMD does not cause any symptoms, and the eye institute notes some people with intermediate dry AMD may not experience symptoms. Those who do may notice symptoms such as mild blurriness in

CONTINUED ON PAGE 8

Diminished vision can be a byproduct of various conditions. Aging individuals who have noticed a loss of vision may be dealing with age-related macular degeneration, also known as AMD. METRO CREATIVE PHOTO Living Senior

Financial strategies to consider as retirement draws near

Freedom is often cited as a benefit of retirement. Many professionals look forward to the day when they retire and have more free time and the freedom to spend that time however they choose.

Of course, the opportunity to spend retirement how one sees fit typically requires considerable financial freedom.

Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth.

As retirement draws near, professionals can consider these strategies to ensure they have the financial freedom to make their golden years shine even brighter.

• Plan to grow your wealth in retirement. It's widely assumed that retirees need less income after calling it a career because the need to save for retirement is no longer present.

However, some expenses, including health care, may rise in retirement, which underscores the need to continue growing your wealth.

Cost-of-living also will increase over

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Financial planning for retirement is often emphasized to young professionals beginning their careers. But it's equally important that people on the cusp of retirement continue to look for ways to protect and grow their wealth.

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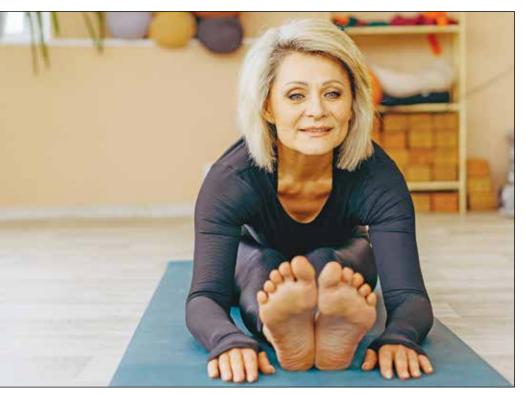
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A look at fitness regimens best for seniors Exercise needs change but can be navigated with routines

Fitness is an important component of overall wellness. Indeed, staying active has been linked to a number of noteworthy benefits, including decreased disease risk and improved mental health.

Routine exercise helps a person burn calories and maintain a healthy weight. Tufts Medicine says weight gain is common among aging individuals, with both men and women tending to put on weight in their mid-sections.

Weight gain is a risk factor for diabetes and cardiovascular disease. Older adults may need to step up their fitness regimens to combat growing waistlines.

Staying active also can help with muscle and bone density, which can decline with age. The American Academy of Orthopaedic Surgeons says exercise is important for maintaining bone strength as the body ages. Strength-training exercises put stress on bones so they can make bones stronger.

Now that it is apparent why fitness is

Fitness is key during senior years, and it's time to explore some routines that may be best for people as they get older. Popular ideas include walking or running as well as yoga.

FILE PHOTOS Living Senior

key during senior years, it's time to explore some routines that may be best for people age 50 and older.

Yoga

Yoga is a low-impact practice that improves muscle strength, balance, mobility, and flexibility.

All of these factors are important for seniors. For those who find that conventional forms of yoga are too taxing on joints and bones, chair yoga is a lowerimpact form of the exercise.

Cycling

Riding a bike is a cardiovascular workout that offers a wide range of benefits. Most people find riding a bike is easy on the joints, and regular cycling can increase muscle strength and enhance flexibility.

The pace and intensity of rides can be customized depending on riders' speed and the routes they ride.

Pilates

Joseph Pilates developed an exercise routine that now bears his name in the

early twentieth century.

Pilates emphasizes core strength and stability, but works all the major muscle groups in the body. Since it is another low-impact exercise, it can be suitable for people with joint issues.

Body weight exercises

As individuals age, they may find that working with dumbells, barbells or weight equipment at the gym is too taxing.

Using body weight to build strength is a low-intensity option. Squats, wall pushups, chair push-ups, and resistance bands can be used to build strength.

Walking

Walking is an unsung hero in the fitness realm. According to Better Health Channel, just 30 minutes of walking every day can increase cardiovascular fitness, strengthen bones, reduce excess body fat, and boost muscle power and endurance. Walking is low-impact and less taxing on joints than jogging or running.

Seniors have a host of options to stay active as they navigate their changing fitness needs.

the course of your retirement years, which highlights the need to keep growing wealth in retirement.

It can be tricky to protect your existing retirement savings as you approach the end of your career while also growing that wealth, so it is best to work with a financial planner to navigate that situation.

• Maintain a mix with your investments. A model from the Schwab Center for Financial Research indicated that a hypothetical retiree with a \$2 million portfolio in year one of retirement will have slightly less than \$1 million left 30 years later if her portfolio maintains a mix of 60 percent stocks and 40 percent bonds and cash.

The model found that a second hypothetical investor with the same size portfolio in year one of retirement will run out of funds prior to year 29 if his portfolio is 20 percent stocks and 80 percent bonds and cash.

Though conventional wisdom suggests limiting risk as retirement nears and eliminating it entirely upon retiring, modern retirees are living longer and may therefore need to maintain a mix of investments to ensure they don't outlive their money.

• Make the maximum allowable contributions. Many aging professionals may not have saved as much for retirement as they might have hoped to upon starting their careers decades ago

In fact, a 2024 survey from Prudential Financial found that many 55-year-olds have fallen far short of establishing the level of financial security they will need in retirement.

The Prudential survey found that 55-year-olds had a median retirement savings of less than \$50,000, a number that falls considerably short of the recommended goal of having eight times one's annual income saved by this age.

If that situation sounds familiar for professionals nearing retirement age, then now is the time to begin catching up. Make the maximum allowable contributions to a 401(k) plan (\$23,000 in 2024) and/or an IRA (\$7,000).

In addition, the Internal Revenue Service notes that IRA catch-up contributions remained \$1,000 for individuals who were 50 and older in 2024.

Retirement can provide a sense of freedom professionals have worked hard to achieve over the course of their careers. Some simple strategies can help professionals on the cusp of retirement achieve the financial freedom they'll need to enjoy their golden years to the fullest extent.

(METRO CREATIVE)

DEGENERATION

• CONTINUED FROM PAGE 5

their central vision or difficulty seeing in low lighting.

Late wet or dry AMD patients may notice that straight lines are beginning to look wavy or crooked and there may be a blurry area near the center of their vision.

That blurriness can grow larger over time and people may begin to see blank spots. Colors also may seem less bright, and people may have difficulty seeing in low lighting.

Who is at risk for AMD?

According to the National Eye Institute, adults over the age of 55 are more likely to have age-related macular degeneration than any other group. People with a family history of AMD, Caucasians and smokers also have a higher risk of developing it.

Quitting smoking, getting regular physical activity, maintaining healthy blood pressure and cholesterol levels, and eating a healthy diet that includes leafy greens and fish are some ways people can lower their AMD risk.

Age-related macular degeneration is most common among individuals over 50. More information is available at nei.nih. gov.



What to know about estate planning

By following basic steps, anyone can establish a plan

Managing and planning one's estate sounds like a task reserved for the überrich. But that's a common, and potentially costly, misconception.

Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated.

Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives.

According to a recent survey by Caring. com, only 33 percent of Americans have a will in place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to establish an estate plan.

Create a will

A will is a legal document that specifies how your assets will be distributed after your death.

Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions.

In the will you can name an executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.

Establish trusts

Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficiaries.

Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes.

The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent.

Trusts also can shield some of your assets so they cannot be counted as part of your responsibility for paying for skilled nursing home admittance.





Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives.

FILE PHOTOS Living Senior

Determine powers of attorney and health care proxies

If someone becomes incapacitated, that person will need responsible people who can act on their behalf.

A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs.

A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures.

It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time.



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Learn how alcohol affects older adults

Not often associated with those over 50, binge drinking is on the rise

Patients are asked several routine questions during annual wellness exams. Among those queries are a subsection of questions regarding alcohol consumption. Doctors ask these questions to identify how much alcohol their patients consume and how often they drink. It's important that patients of all ages answer such questions honestly, and that includes men and women over 50.

Binge drinking may not be a behavior people associate with individuals over 50, but this behavior is on the rise among aging men and women. The National Institute on Alcohol Abuse and Alcoholism defines binge drinking as a pattern of alcohol consumption that elevates an individual's blood alcohol concentration to 0.08 percent or higher.

The institute notes that such levels correspond to consuming five or more drinks (men) or four or more drinks (women) in a roughly two-hour period. Data from the National Survey on Drug Use and Health indicates that one in five adults between the ages of 60 and 64, and 12 percent of individuals 65 and older report current binge drinking.

Binge drinking trends among individuals 60 and over alarm public health officials. According to the National Institute on Alcohol Abuse and Alcoholism, older adults are vulnerable to various problems when drinking alcohol, which can lead to bad interactions among people taking medications and increase risk for various health ailments. Such a reality makes it worth aging adults' time to learn some of the basics of alcohol consumption after 50.

 Alcohol can exacerbate various medical conditions. Age is a notable risk factor for various medical conditions. For example, the National Institute on Aging notes that changes in the heart and blood vessels that occur naturally with age may increase a person's risk of heart disease and related health problems.

The NIAAA notes that adding alcohol to the mix as you age can worsen problems such as high blood pressure and congestive heart failure.

Additional conditions that can be exacerbated by heavy drinking include diabetes, liver problems, osteoporosis, and mood disorders.

 Alcohol can interact with various medications. Prescription medications come with a lengthy rundown of warnings and instructions, which is enough to compel many people to avoid alcohol when taking such medicines.

However, people may not be as careful with over-the-counter medications, even



Refraining from alcohol is arguably the safest option, but individuals over 50 who still like to enjoy a drink every now and then are urged to keep their consumption to two drinks or less in a day for men and one drink or less in a day for women. METRO CREATIVE PHOTO Living Senior

though the National Institute on Alcohol

Abuse and Alcoholism warns that mixing alcohol with over-the-counter medicines can be dangerous and even deadly.

Over-the-counter medications such as aspirin, acetaminophen, allergy medicines, and sleeping pills can interact badly with alcohol.

• Alcohol consumption should be limited to two drinks or less. As noted, a significant percentage of adults over 60 qualify as binge drinkers. That may alarm some older adults who do not feel as though they have a problem with alcohol but still meet the qualifications for binge drinking.

Refraining from alcohol is arguably the

safest option, but individuals over 50 who still like to enjoy a drink every now and then are urged to keep their consumption to two drinks or less in a day for men and one drink or less in a day for women. It's important that individuals recognize they cannot save up drinking for one night of the week. So those who abstain six days a week cannot then consume between seven and 14 drinks on the day they drink. Such an approach is unhealthy, unsafe and potentially deadly.

Older adults are encouraged to learn about the ways alcohol affects aging bodies. More information is available at niaaa.nih.gov.

There are many ways to volunteer *Helping others, even in small ways, can make a big difference*

Individuals can give back to their communities in various ways. Some may sign up to work with a local fire company, while others may help to organize community-wide events that inspire people to get out, meet their neighbors and take pride in their towns and cities.

Indeed, the opportunities to make a difference in one's community abound, especially for those willing to consider unique ways to volunteer.

Share your expertise

Established professionals with ample experience in a given arena can be particularly helpful with community initiatives.

For example, experienced project managers can volunteer with local government offices and help to plan townwide celebrations that bring locals and local retailers together.

Experienced accounting professionals may volunteer with local senior centers

to offer complementary or low-cost tax services to aging community members living on fixed incomes.

Help to raise funds

Fundraising may not be the first activity individuals associate with volunteering, but charitable organizations must be able to continuously raise financial support to meet their missions.

Individuals can help to organize fundraising events like black-tie dinners with silent auctions that are both fun and fruitful for local charitable organizations.

Get behind the wheel

Various organizations, including local houses of worship and senior centers, help aging men and women get around town.

Volunteer drivers make such efforts possible, so individuals who want to give back can offer to drive aging and/or immobile community members to religious services, weekly events like bingo night. Another idea is to offer to drive incapacitated neighbors to and from their doctor's appointments.

start a program for local youth

Adults with a passion for a particular hobby can share that love with local youths by volunteering to start a program or club that teaches young people the basics of a particular activity.

For example, adults with a love of sailing can work with local township officials and develop a sailing instruction program for community youths.

If reading is a passion, start a book club for teenagers that encourages them to discover their own favorite literary genre.

Volunteering presents a wonderful way to give back to one's community. There's no shortage of ways to offer your time and services in an effort to make your community an even better place to call home.

(METRO CREATIVE)



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Volunteering is good for your health

Benefits can include less depression and anxiety, bring greater happiness

Volunteering makes an immeasurable difference in the lives of volunteers and those they help. Many people may be surprised to learn how positive volunteering can be for volunteers.

Indeed, studies show that volunteering leads to better physical and mental health, among other benefits.

According to an article published by the American Heart Association and Jeffrey Burr, a professor of gerontology at the University of Massachusetts Boston, "compared to non-volunteers, volunteers have less depression, less anxiety, higher self-esteem, greater happiness, and a greater sense of meaning in life."

Burr and the AHA note the health benefits of volunteering occur among all ages, and a deep look at how volunteer efforts are good for personal health shows just how profound giving back can be.

• Reduces stress: The Mayo Clinic reports that volunteering reduces stress

and increases positive, relaxed feelings by releasing dopamine.

When volunteers spend time in service to others, they report feeling a sense of meaning and appreciation, both of which can have stress-reducing effects.

• Lowers depression: Research has shown that volunteering leads to lower rates of depression and anxiety, particularly among people 65 and older.

• **Provides a sense of purpose:** AmeriCorps reports volunteering can provide a sense of purpose in older adults, which can help replace feelings of inadequacy due to loss of major role identities, such as wage earner or parent.

This sense of purpose can improve life satisfaction and happiness.

• Reduces blood pressure: According to researchers at Carnegie Mellon University, older adults who volunteered for at least 200 hours annually decrease their risk of high blood pressure by 40 percent.

This could serve as an additional bonus as it also may lower risk of heart disease and stroke.

• Eliminates feelings of isolation: Volunteers working together link people to others and their communities. This can help people overcome feelings of isolation, which may come from being new to a community or being a senior and having a smaller social circle.

• Increases happiness: Those who volunteer regularly tend to be happier and more empathetic towards others. Volunteering also instils a sense of pride that can make people happier.

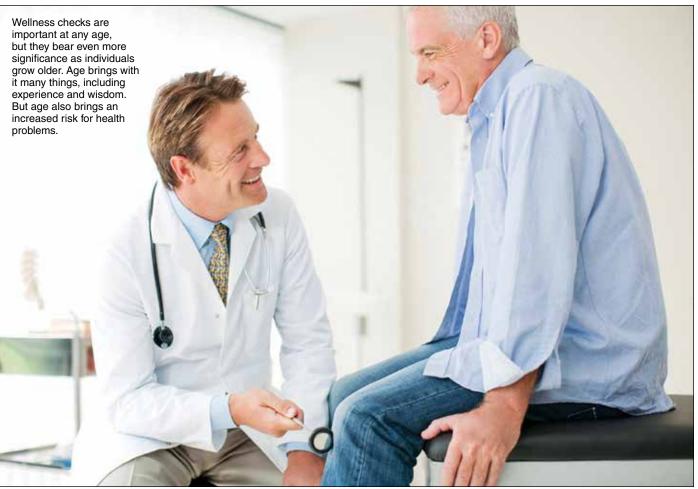
• Keeps the mind active: Individuals who volunteer can improve their cognitive health. That's because volunteering engages a person in new skills, requires them to solve problems and keeps them mentally stimulated through various activities.

• Improves physical health: Some volunteer activities will involve physical tasks that can contribute to improved physical health because they constitute moderate exercise.

Volunteering offers a number of benefits that can improve both physical and mental health for those donating their time to help others. (METRO CREATIVE)

Volunteer efforts are good for personal health on many levels, which shows just how profound giving back can be. There are many ways to get involved, making it easier to find something that aligns with a personal interest or area of expertise.

FILE PHOTO Living Senior



Weilness exams important as we age There are many advantages to regular health check-ups

Seniors are a growing and increasingly prosperous demographic. As the senior population increases, a greater emphasis must be placed on keeping aging individuals healthy.

Wellness checks are important at any age, but they bear even more significance as individuals grow older.

Age brings with it many things, including experience and wisdom. But age also brings an increased risk for health problems.

Aging men and women are vulnerable to chronic conditions like heart disease, COPD, cancer, and arthritis. It's noteworthy that many chronic health conditions fail to produce any symptoms until they have progressed to a point where treatment is difficult.

Annual wellness exams can help older adults take charge of their health and stay as healthy as possible. It's possible for a person to preserve his or her health (and possibly life) through check-ups and easy tests.

Here are some common screenings and health recommendations that come up in the prime of one's life.

Colorectal cancer screening

A colon cancer screening is recommended for everyone at age 45. Colon cancer is the second-leading cause of cancer deaths in the United States, and risk increases at age 45.

Although people seldom look forward to a colonoscopy and the required prep, putting off this test due to a little discomfort may result in missing colon cancer at its earliest stage when it is most treatable.

Cholesterol screening

This simple blood test can help evaluate the risk for heart disease. High cholesterol can contribute to the buildup of plaque in the arteries, making them narrower and less flexible, according to Sharecare, Inc.

Mammogram

Most health organizations recommend annual mammogram screenings from age 40 until menopause.

Then it may be possible to have a mammogram every other year for those who

are at average risk. It is important for women to discuss mammogram frequency with their doctors, particularly if there is a family history of breast cancer.

Diabetes

ChenMed says diabetes may be more common in older adults, so regular screenings for this illness can enable early diagnosis and management.

Testicular cancer screening

This test generally is not recommended without symptoms. Some organizations suggest men with a family history or other risk factors consider performing selfexaminations.

vaccination needs

Doctors can alert patients to recommended vaccinations during wellness exams. Seniors should receive an annual flu shot and updated COVID-19 vaccination as available.

considerations for your second act

Many people see their careers as one of their defining characteristics. Children are often asked what they want to be when they grow up, and as adults they will likely be asked "What do you do for a living?" more times than they can remember.

Work is undoubtedly a major component of life for most people from the time they leave school to the day when they retire. And a growing number of adults value work so much that they pivot to second careers.

A phenomenon known as "unretirement" occurs when people who have previously retired return to the workforce.

A paper published in the Journal of Human Resources found nearly 50 percent of retirees followed a nontraditional retirement path that involved partial retirement or unretirement.

According to a recent Retirement Saving & Spending Study from T. Rowe Price, around 20 percent of retirees are working either full- or parttime, while 7 percent of study respondents are looking for employment.

Some people return to work for financial reasons while others seek the social and emotional benefits employment can bring.

But individuals mulling a return to work or those currently working but trying to determine a second act should not feel beholden to previous career paths.

A second trip around the employment block can involve an entirely different line of work. The following are some things to look for in a second act.

Flexibility

Choose a career path that enables you to set your own schedule or possibly work parttime if that is your preference. This way you can still reap some of the benefits of retirement, including the flexibility to travel.

Social interaction

Adults may lose daily opportunities to be social when they retire, which can compound feelings of isolation common among retirees. Consider a second career that lets you interact with a number of people and continue to build relationships and a good network.

Personal passions

Reflect on what you might do for work if money were no object. This may help you narrow down new opportunities that are in line with your interests and passions.

Find a job that utilizes your skills and experience and meshes with your interests. A former graphic artist, for example, may decide to teach design to young people.

Nonprofit opportunities

Many retirees spent years in high-stress corporate environments where bottom lines may be more important than the bigger picture.

Shifting to a career in the nonprofit sector can be a personally fulfilling job that

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Pneumococcal vaccine can protect against pneumococcal disease that can lead to pneumonia, meningitis and bloodstream infections.

Adults over 50 also should receive a vaccination for shingles, which can occur in older age in those who have previously experienced chickenpox.

There are additional advantages to routine health

checkups. Doctors can inquire about fitness routines, stress, sleep, and diet to see if patients are within the guidelines for healthy living.

Older age may make a person wiser, but the risk for various health issues and certain diseases increases with age. Routine health check-ups can keep doctors and patients on the same page.

(METRO CREATIVE)



Work is undoubtedly a major component of life for most people, from the time they leave school to the day when they retire. And a growing number of adults value work so much that they pivot to second careers. COTTONBRO STUDIO PHOTO Living Senior

utilizes skills learned in the corporate world.

Consulting or contract work

If you're a retiree who loved your job, you might want to have a second career as a consultant or contractor in the same field.

A number of retirees ultimately explore second careers. Finding a match may be easier than one could have imagined.

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