

SENIOR RESOURCES GUIDE

**Aging Gracefully,
Positively and
Healthily**



Adobe Stock / WavebreakMediaMicro

WashingtonJewishWeek



Jewish Council for the Aging
Helping All Seniors Thrive®

WASHINGTONJEWISHWEEK.COM 23



Embrace Change and Take Advantage of What Life Offers

Suzanne Pollak | Jewish Council for the Aging of Greater Washington

Each year brings change into our lives. Families welcome new relatives and say goodbye to others. Maybe it's a change in jobs or a move to a new city.

In this Senior Resources Guide, which is written by the Jewish Council for the Aging of Greater Washington, we will take a look at some of these changes. But unlike real life, which all too often throws us an unexpected curve ball, the changes discussed in this guide are positive. They include medical advances, upgrades in senior housing and new technology geared to making our lives easier and safer.

AARP listed its top medical breakthroughs during

2023, including better ways to deal with chronic pain, new prostate cancer treatment for men and better breast cancer screening for women with dense breasts. Other breakthroughs include improved glucose monitors for diabetics and a new way to burst blood clots.

It isn't only medical advances that are helping to smooth the way through our senior years. Giving up the car keys is easier with all the ride sharing companies like Uber and Lyft. Many communities offer a Village program for neighbors to help neighbors with driving, chores and even company.

If ride sharing isn't your thing, hang in there. One day, driverless cars will be the norm.

Technology enables everyone to turn on their lights, heat or cool their homes and activate cooking and streaming services without getting up from their chair. And computers and cell phones make it easier

than ever to obtain information and stay connected to friends and family.

Medical Advances

Chronic pain affects millions of older adults. Sometimes it only slows them down, but other times it can keep them from enjoying their favorite activities. It can lead to loneliness and depression if they end up staying home rather than joining friends. It can also end in worsening pain if they try to ignore it, thinking the pain is just a normal part of being older.

According to AARP, an innovative program gave veterans basic coping strategies through an online or face-to-face pain school. The participants met for an hour with a diversified care team, which then put together a personalized treatment plan focused on healthy eating, exercise, spirituality and stress reduction.

After six months, many participants declared that pain was no longer controlling their life.

This may be the pain controlling option of the future, but meanwhile WebMD suggests those living with chronic pain practice deep breathing or meditation so your body can relax. Reducing stress is helpful as it intensifies chronic pain, according to WebMD.

Exercise also can help by releasing natural endorphins. The last thing you may want to do when your back is really hurting is to start exercising but give it a short trial. Strengthening the back and stomach muscles can help.

According to AARP, ultrasound cancer therapies for prostate cancer are showing positive results. TULSA-Pro is an outpatient procedure that destroys cancerous tissue from inside the prostate gland with ultrasound heat. Doctors use magnetic resonance imaging to guide the robotic procedure while a cooling catheter inserted in the rectum reduces heat exposure of nearby tissue.

With this procedure, recovery is often faster as compared to other options like surgery and radiation. For now, it is geared toward low- and intermediate-risk prostate cancer that hasn't spread.

It's not only men who can benefit from medical

advances in cancer.

Women who have dense tissue cells in their breasts making it harder to detect lumps and other problems can gain from better cancer screening. Women with dense breasts may have higher levels of estrogen, which can increase their risk for cancer. Mammograms may miss half of cancers in dense breasts, according to AARP.

But a three-dimensional whole-breast ultrasound screening, called SoftVue, recently earned premarket approval by the Food and Drug Administration. The new technology sends sound waves to create a 360-degree image of the breast that offers a more comprehensive look at the tissue.

There also is good news for diabetics. Medicare has expanded its coverage for continuous glucose monitors, enabling many more adults to manage their blood sugar levels.

AARP also highlighted a new way to bust blood clots, which are the third-leading cause of cardiovascular death in the United States. The clots tend to form in deep veins in legs and travel up toward the lungs.

The Bashir Endovascular Catheter is a device that's threaded through the blood vessels to the lungs. It opens into an expandable infusion basket in

the clot, creating multiple channels to allow for blood flow, while the catheter's arms spray a clot-dissolving drug directly into the clot, according to AARP.

The Bashir and Bashir S-B Endovascular catheters, which were cleared by the FDA in 2023 for pulmonary embolisms, are part of a growing number of treatments for medium-risk PEs, which affect up to 65% of people with the condition, AARP noted.

New devices, some that are wearable, enable users to check their blood pressure and heart rate without having to visit a doctor. Other devices help keep people on track with a healthy lifestyle by monitoring steps, sleep patterns and food and water intake.

Some devices measure decibel rates enabling users to stay away from very loud places.

Technology

Better health outcomes mean more independent living as well as increased enjoyment as Americans age. Constant advances and new products can do the same. Using basic high-speed internet opens a world of opportunities.

Wi-Fi can turn smart home devices on and off without users having to touch a switch. Often, it can be done by voice commands alone. Adjusting the

Center Stage Lifestyle.

COMPLIMENTARY EVENTS FOR POSITIVE AGING.

Rockville's most interesting 62+ community invites you to LifeLAB events at Ring House, part of Charles E. Smith Life Communities (CESLC). After the event, join us for a tour to see how Ring House empowers lifelong learners to live their best lives at any age or stage. With the stylish comforts of a boutique hotel, Ring House residents receive proactive wellness and discreet health services in an enriching environment dedicated to the arts and positive aging.

Join us at one (or all) of our LifeLAB events.

**GET YOUR AFFAIRS IN ORDER: ESSENTIAL LEGAL DOCUMENTS | VIRTUAL WEBINAR
WEDNESDAY, MARCH 13 • 10-11 A.M.**

CHERRY BLOSSOM SIP'N'PAINT WITH THE IRIS MUSIC TRIO | THURSDAY, MARCH 28 • 3-5:30 P.M.

To RSVP, call 301-381-5882 or visit CESLCinWJW.org.

1801 E Jefferson St, Rockville, MD 20852



Charles E. Smith
LIFE COMMUNITIES



temperature, switching lights on and off, turning on music and entertainment systems or adding devices to immediately let family members and medical professionals know that there is a problem are just some of the ways technology is here to help, according to an online article from the National Council on Aging.

Getting rides, ordering in meals and groceries and using the internet to purchase just by getting on the computer are not necessarily new services, but they are constantly being upgraded and improved.

While Uber and Lyft opened the world up again to those no longer driving, even those services may not be the be-all, end-all. Self-driving cars are the future. So diminishing vision, mobility issues and other growing-older issues may end as reasons why anyone is stuck at home.

Lack the energy to clean the house? How about a voice-activated robot to carry a cup of coffee around or put things in their place? Robots' abilities constantly are improving, and someday could be as efficient and helpful as Rosie in the old television cartoon, "The Jetsons."

Already, wireless vacuums, mops and lawnmowers can handle chores and often are managed through a smartphone app.

Robots and other devices can even tell someone if a loved one has fallen or not gotten out of bed for much of the day. A robot can help connect with a caregiver or family member, who will get medical help or come for a visit. Some devices remind users when it is time to take medicine, according to the NCOA article.

Hearing aids not only are improving but now they can be purchased over the counter. Longer battery life also has meant a great deal to older adults whose fingers aren't as nimble as they once were.

Where once those who were hearing impaired had to seek out or pay extra for closed captioning, it now comes automatically on most televisions and computers. It has become commonplace for events to employ American Sign Language experts.

A more recent invention is glasses that provide captioning right on people's lenses so they can read what everyone is saying without worrying about hearing aids.

As far as daily routines like getting dressed, there are fashion innovations for that. According to NCOA, putting on shoes and socks are no longer a hardship for older adults as slip-on sneakers eliminate bending.

Knowing one's abilities and limitations will enable older adults to choose clothing that goes over the head or slips on from the feet up. Zippers may be easier than buttons or snaps. There are plenty of choices.

Despite these advances, there are still too many older adults who spend much of their day inside



Photo courtesy of Shutterstock

their home either due to lack of mobility or preference. For these people, virtual reality can be a gift enabling them to continue enjoying the world.

Kyle Rand became co-founder and CEO of Rendeever in 2016. The company that overcomes social isolation through the world of virtual reality continues to improve and offer more imagery.

Virtual reality is computer-generated imagery and hardware specifically created to bring sights and sounds to people in a way that is totally immersive. Virtual reality is often interactive. It enables users to feel like they are swimming with brightly colored fish in the comfort of their living room.

VR headsets enable users to play games or travel to a new city or museum. The camera takes you up close to view a famous painting or a street scene of a city you visited years ago. It's hard to feel isolated or alone when immersed in a world of your choosing.

These VR headsets are available for single purchase, sharing to view together with a loved one or neighbor and for use in senior living facilities. Not only is the immersive time well spent, but it gives users new topics to talk about and share their virtual hiking trip up a mountain or a skiing jaunt back down.

Specific shows can be created, enabling adults to visit their childhood home as it looked when they lived there or enjoy animals at the zoo without all that walking.

Think it's too late to check off more of your bucket list? Why not virtually go skydiving or tour the pyramids?

Virtual reality works by making what viewers see and hear track with what they are doing. In a

trip to Paris, the virtual tourist turns left to see the Eiffel Tower and right to see a group of performing musicians. If the viewer steps closer to a street performer, the music will get louder, while sound from where they last were will diminish.

Housing

As we age, mobility and safety issues make it difficult to remain in the home we may have lived in for decades, raised a family and became empty nesters. It used to be the only choices were to move in with a family member or enter a senior facility.

The choices now are more varied and so very different from the stereotypical, hospital-like atmosphere with long, gray-stained hallways filled with smells of yesterday's meals and only a rare sighting of another person who most likely uses a walker or wheelchair.

In fact, rarely do people call them nursing homes anymore. Now they are continuing care retirement communities or life plan communities.

People are moving into senior communities at a younger age and when they are still quite mobile and healthy. They often are still driving. What they are seeking are places where they can be active and stimulated, but without having to shovel the sidewalk, do repairs or mow the lawn.

Many of these communities have well-equipped gyms and offer opportunities to take educational classes, go on trips and, of course, play cards.

They range from high-rise apartments to smaller units all grouped around a community center. They are conveniently located near a college campus where residents can take classes, for free or at a

reduced cost, or near an urban area where they can easily walk to the movies, shopping and restaurants.

Residents, many of whom still work, come and go from these communities rather than have outings only when the facility's van is available or a family member comes to visit.

Here residents can engage in the sports and hobbies they already enjoy or learn new ones. The idea is not to watch television in your room but rather to make new friends, visit new places, learn new things and try your hand at a variety of offerings.

Also new in housing are niche communities. There are some designed for artists and others geared to a specific religion or ethnic population with a bilingual staff and a chef learned in ethnic recipes. There are facilities that are welcoming to the LGBTQ+ community.

COVID-19 hit residents of senior facilities devastatingly hard. But thanks to vaccines and lessons learned from the pandemic, changes have occurred. With so many people working from home, there is a glut of real estate on the market. Some companies are purchasing empty offices and hotels and converting them into senior living spaces.

However, most companies in this field are thinking smaller, including prefabricated houses surrounded together on a campus. For the more affluent

residents, these houses may come with hospitality services, health care and the latest technology. Some offer catered meals.

Another option is cohousing. For those not interested in moving into a large facility, elder cohousing, which started in Denmark, is gaining a foothold in America.

Cohousing enables people of all ages and health levels to live together and share responsibilities by doing what they are able. As their health and abilities change, other – or new – residents take up the slack.

Residents become a family, making dinner together, watching movies and being there just to listen and support. They also share expenses, which brings down the cost.

One growing trend is for an older adult to live with a college student. Nesterly is a company that helps pair adults with young people in an urban setting. It offers short-term rentals for those who aren't sure the idea suits them. This living style is catching on with college students with a car and little money who want to live with someone willing to share the rent while acting more like a grandparent than a parent.

The number of people living in multigenerational housing is skyrocketing, especially due to the high cost of real estate.

Other cohousing arrangements include several

senior adults sharing one house, each with assigned responsibilities and costs. Think "The Golden Girls" sitcom featuring Betty White, Bea Arthur and Rue McClanahan. Together, roommates attend concerts and movies or just sit around together and chat. Living expenses drop as social interactions rise.

For many years, seniors have looked to move into communities for those 55 years and older. Now, the trend tends to be intergenerational. Communities are being built to accommodate people through their entire life. They have age-friendly amenities, nearby shopping and restaurants and an attitude that encourages interaction.

Rather than limit visits by grandchildren, families with two working parents may find a great neighbor and possible babysitter right next door. Some older adults enjoy sitting on their porch watching dog walkers pass by and children play ball.

Tiny homes have become a hit with people of differing ages. They can be starter homes or places for parents and in-laws to live on their children's property. They have the privacy and comfort of having their own small home and the convenience of being able to visit their children and grandchildren whenever they want.

Some are built using shipping containers. Some are very nice, insulated sheds. While zoning laws may not

MAKE AN APPOINTMENT With Your Well-Being.

Experience vibrant and engaging living in the Ingleside communities, each with its own distinct personality and atmosphere. Discover endless opportunities for personal growth and wellbeing at our Center for Healthy Living—foster your mind, body, and spirit through relaxing amenities and rejuvenating events. *To learn more, visit www.inglesideonline.org.*



INGLESIDE
ENGAGED LIVING

Ingleside at Rock Creek

WASHINGTON, DC
202-952-3021
www.ircdc.org

Westminster at Lake Ridge

LAKE RIDGE, VA
703-420-5247
www.wlrva.org

Ingleside at King Farm

ROCKVILLE, MD
240-414-8343
www.ikfmd.org

CARF-accredited, SAGECare-certified, not-for-profit, Life Plan Communities offering Independent Living, Assisted Living, Memory Support, Long-Term Care, Short-Term Rehab, Home Care, and Social Day Program.





yet allow tiny homes to be built on someone's land, more and more towns are moving in this direction.

For those who think moving will be too difficult, companies are popping up not to just help you move, but also help you pack and unpack. They will set up your new home for you, and often can save you a lot of time and trouble by being able to recognize (and measure) what will and won't fit in your new, smaller house without having to go through trial and error.

Gone are the days when older adults enter a new home filled with sadness and fear that their life is ending. It is more common to live in your "new, last home" for 20 years.

Senior Centers

Senior centers used to be a place for older adults to gather, play cards, eat a reduced-price lunch and then go home. But those who run these facilities know that is not nearly enough anymore. Senior centers now feature speakers on a wide range of topics, athletic competitions, trips both local and out-of-state, technology training and academic classes.

Many senior centers throughout the country feature state-of-the-art exercise equipment and computer labs.

In Montgomery County, Maryland, the idea is to THRIVE, which stands for:

- **Travel programs** – We travel both near and far throughout the Mid-Atlantic region.
- **Health and Wellness programs and services.**
- **Recreation programs** – from Aerobics to Zumba and everything in between.
- **Information and Referral Assistance** – Need help? If we can't help you, we'll find someone who can.
- **Volunteer opportunities** for you to put your talents

to use.

- **Exercise and fitness facilities and programs** to keep you physically and mentally fit.

The Montgomery County Department of Recreation is extremely proud of its senior cardboard boat races. Older adults work together to build a boat and oars using only cardboard, duct tape and garbage bags that can hold one person, who must row the length of the pool twice.

The competitive participants not only work to keep their boat afloat but also spend time decorating and coming up with a team cheerleading chant. It's not uncommon for rowers to splash, not necessarily gracefully, into the water once or twice. Then they get right back in and try again.

Awards are bestowed on the fastest in the regatta but also for team spirit, spectacular sink and most creative.

The Department of Aging and Community Living in Washington, D.C., even hosts a Ms. Senior DC Pageant annually. Participants are at least 60 years old and compete in elegance, poise, style, philosophy of life and, of course, an evening gown presentation.

The winner serves as Ms. Senior DC through the year and goes on to represent the District in the Ms. Senior America Pageant.

The Maryland Department of Aging only recently began offering a Maryland Community for Life innovative program. The goal is to support older adults so they can age in their own homes. It includes a package of services for residents who are at least 60 years old. The goal is to prevent often very predictable problems that can result in someone having to move into a senior care facility.

Home maintenance is one of the services offered by the community. Participants are eligible for an initial home safety assessment and minor home repairs, including changing lightbulbs, cutting down hanging tree limbs and replacing smoke detectors. They also receive a list of vetted contractors and assistance with contract review for major repairs.

This service recommends ways to help residents avoid tripping and falling. It also curbs fraud by recommending vetted contractors.

Finances

While not new, more and more financial experts are trained in building portfolios for people who may live past 90 and 100.

One thing that grew in 2024 is the Social Security and Supplemental Security Income benefits for more than 71 million Americans. Those benefits increased by 3.2% this year. The estimated average retirement benefit rose by \$59 a month, from \$1,848 to \$1,907.

According to AARP, it is normal for Social Security and Medicare premiums and tax and savings policies geared to older adults to be fine-tuned on an annual basis. And, if you have investments, there are the ups and downturns of the market to consider.

This year, standard premiums for Medicare Part B increased from \$164.90 to \$174.70 per month. Part B covers doctor visits and other outpatient treatment. The annual deductible for Part B increased from \$226 to \$240.

Those who have Medicare Advantage coverage of Medicare Part D prescription drug plans should expect little or no change in what they pay.

Retirement plan contributions also can change from year to year. If you are at least 50 years of age, you can put as much as \$8,000 into your Individual

Retirement Account for the 2024 tax year. That includes a \$1,000 catch-up contribution.

Depending on your age, you'll need to think about the Required Minimum Distributions. The IRS uses a calculation based on your account balance and life expectancy to determine the minimum you must take out each year. You'll owe federal income taxes on the withdrawal at your regular tax rate, according to AARP.

Withdrawals need to start when you are 73. If you turn 73 this year, you have until April 1, 2025, to make your first RMD.

Another change in 2024 is the standard tax deduction. Most taxpayers take the standard deduction rather than itemizing. For the 2023 tax return, married couples can take \$27,000 off their taxable income, which is a \$1,800 increase.

For individual taxpayers, which includes singles and married people filing separately, the standard

deduction rose from \$12,900 to \$13,850.

Back in 1983, Congress declared the full retirement age to collect Social Security must jump gradually from 65 to 67, but it gave plenty of time for that two-year bump. Full retirement age will become 66 years and 8 months in the second half of 2024.

As they say, change is good. But everyone needs to be aware and understand what it all means. So, go ahead, don those virtual reality glasses, pull up the phone calculator and don't be so hesitant to check out a local senior center or a new senior housing option. After all, we're not getting any younger. ■

This guide was written by Suzanne Pollak, senior editor/writer at the Jewish Council for the Aging of Greater Washington. Learn more about JCA at accessJCA.org or call us at 240-290-3311 or 703-652-1515. Follow us on Facebook at facebook.com/AccessJCA



Jewish Residents of Leisure World

Silver Spring, Maryland

PLEASE VISIT OUR WEBSITE WWW.JRLWMD.ORG



CHAG PURIM

**FROM THE MEMBERS OF JEWISH
RESIDENTS OF LEISURE WORLD!**

For information about joining JRLW,
please email Marsha Bernstein at marshabernstein4@gmail.com.

It's time to renew your JRLW membership.



Elevating Healthcare through Philanthropy at Holy Cross Health

The Washington metropolitan area is among the fastest-growing in the U.S., with some of the nation's most diverse population profiles. Yet, one of the biggest challenges we face is the health and well-being of our residents, which directly impacts education, economic prosperity, and quality of life.

Holy Cross Health's priority is serving as a compassionate and transforming healing presence within our communities.

Through philanthropic support of the Holy Cross Health Foundation, you can fuel innovation and action to address the vital health needs of the diverse communities throughout the metropolitan DC area.

To make this vision a reality, Holy Cross Health needs your partnership.

100% of every dollar advances our mission. To make a tax-deductible donation, visit holycrosshealth.org/donate, email foundation@holycrosshealth.org, or call (301) 557-GIVE.

**HC HOLY CROSS
HEALTH**
A Member of Trinity Health

LUXURY *not* LIMITS



THE TRILLIUM
TYSONS

Embrace the exceptional, where haute couture meets culture and innovation. No large entrance fee or long-term commitment. Just retirement living at its finest at Tysons' new luxury rental community.

NOW ACCEPTING RESERVATIONS ON LUXURY RESIDENCES.
CALL 571.520.6736 TO LEARN MORE.

TRILLIUMTYSONS.COM / 1620 BORO PLACE, MCLEAN, VA 22102

