

SENIOR RESOURCES

March 4, 2021



Aging Comes With Its
Own Set of *Perks*

WashingtonJewishWeek



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Those brief moments of forgetfulness may be occurring a bit more frequently. Your energy level may be decreasing, and you may be feeling a bit more pain and stiffness from time to time. But, hey, growing older has some

really great pluses. While some employers and young people may be writing seniors off, just remember President Joe Biden is 78 years old, former President Donald Trump is 74 and both U.S. House of Representatives Speaker Nancy Pelosi and Dr. Anthony Fauci are 80.

Dwelling on problems and illnesses won't make them better. While it is true that a positive attitude and being able to roll with the punches will not change the fact that you are aging, they sure can help improve your days.

When former First Lady Michelle Obama turned 50, she declared, "I have never felt more confident in myself, more clear on who I am as a woman." And Charles M. Schulz, the late Peanuts cartoonist, declared, "Just remember, when you're over the hill, you begin to pick up speed."

For so many years, seniors were pushed aside as the next generation hurried to take their places. But when the country shut down last year due to the pandemic, suddenly seniors became a priority. They were offered special early morning hours to grocery shop and rose to the top of the eligibility list for the vaccine. Both families and the government are taking a new interest in the way nursing homes and other senior facilities operate, hopefully leading to major improvements.

At the Jewish Council for the Aging of Greater Washington (JCA), we know the worth of America's aging population. We see it when they volunteer to mentor young people through our Heyman Interages Center. We are awed by the incredible resumes and backgrounds of the seniors who attend our 50+ Employment Expos and Career Gateway! workshops. We continually are amazed by the members of our Kensington Clubs social day programs, who have accomplished so much during their lifetimes.

This Senior Resources Guide, written by the Jewish Council for the Aging, hopefully will convince you that growing older is yet another stage of life, one that comes with multiple perks, both financially and psychologically.

Contrary to what some may believe, seniors are not sitting around, getting sick and waiting to die. They are returning to school, vacationing, taking jobs, volunteering in new fields and spending more time doing the things they always wanted to do but never found the time for while working or raising a family.

According to Lifehack.org, as people age, they have much clearer priorities. Author Devon Dings wrote, "As we grow older, we are able to differentiate our needs from our wants while focusing on the matters and goals in our lives that are relevant."

Dings noted that the older people get, the less they seem to care about what others may think of them. While they want to leave a positive legacy for their children and grandchildren, they also seem to realize that what others think of them should not have had such a strong effect on their lives, like it did when they were younger. "It is when we realize that others' judgment isn't fatal that we will finally be able to start taking the chances and risks that we've held back from," he wrote.

When older adults don't let others bring them down or inhibit them, the result is more space for positive thinking and actions. So what if, at the age of 70, they are a beginner piano or violin player, hitting many wrong notes. If it brings enjoyment, it just might be the perfect thing to do right now, and it keeps the brain active. Even if they are the oldest one in a college course and no one invites them to coffee

or a party, they are learning things they never felt possible before. Participation, along with a friendly smile, just might enable students triple the average class age to become a full partner in the class.

As people age, they tend to have a higher sense of self-worth, Dings noted. They more easily understand what they can and cannot do. "As a result, we aren't going to sell ourselves short anymore, or set boundaries based on what we think we can do. At this point in time we have proven over and over that we can do it and that there isn't a better way to learn than by failing."

He continued, "We are not going to make choices based on what others think, or may think. We base our choices on what we can do, or are interested in achieving." In other words, let others laugh, and enjoy yourselves.

Despite what everyone says, seniors can and do stay current, especially with the guiding hands of grandchildren and friendly neighbors. They Facetime family members who don't live nearby and send them emails regularly. They browse Facebook and Instagram accounts, that is as long as they are welcome. And they learn not just the names, but the songs as well, of current popular singers. Sharing music, books and television shows is a great way to stay close with grandchildren and great-grandchildren and carry on conversations with young people. It also helps if they decide to watch the game show, Jeopardy, and want to answer any of the pop culture categories.

When grandchildren share the names of their favorite singers, make it a two-way street. Tell them who you used to listen to at their age and also let them know that you, too, had problems in school or with your parents. Let them know that what they are going through is hard, but it will improve. Remind them to focus on the things they love, the clubs or sports teams that make them happy, and always tell them you are there for them. It will create a special bond that may last a lifetime.

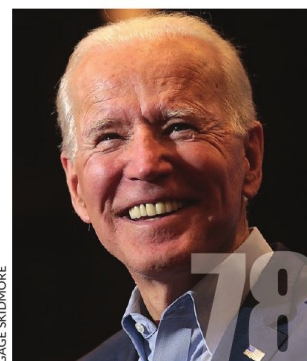
With toddlers, technology enables people to stay close. It is perfectly normal now to read a bedtime story, including showing the colorful pages, to children who live half a world away.

In a 2012 Smithsonian Magazine article, "What is So Good About Growing Old," author Helen Fields noted that scientists are finding that even though certain mental skills decline with age, older minds get sharper in other ways.

According to a University of Illinois study cited in the article, older air traffic controllers were doing quite well at their jobs and "were expert at navigating, juggling multiple aircraft simultaneously and avoiding collisions." In a University of Michigan study that was cited in the article, people in their sixties did better than younger people in dishing out advice. They were better able to imagine different points of view, think of several ways to work out issues and come up with compromises.

Also, according to the Smithsonian article, as people age, they become better able to manage emotions. That takes decades to master, apparently. Anger declines steadily from young adulthood through the seventh decade, and stress levels drop after hitting one's fifties. While the world tends to view seniors as lonely and unhappy, truth is many are happier than they have been in years and sadness, anger and fears are less pronounced. They no longer react like teenagers, whose lives tend to ride a roller coaster of drama.

In many ways, some of the perks associated with aging are the very same ones that are being looked at as pluses during this year-long traverse through isolation, social distancing and quarantine. For most, it is no longer necessary to dress up to go to work, at least not the parts that can't be seen on Zoom. Just aim the screen so it only shows enough for everyone to recognize each other, say from



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Dr. Anthony Fauci

THE WHITE HOUSE

the shoulders up. Even if no meetings are scheduled, dress codes have changed with the times. Retirees do not need to conform to a dress code for staff, bosses and clients.

Both quarantine and retirement have greatly reduced the daily grind of commuting, being in rush hour or waiting in all kinds of weather for the bus or train to arrive. Without that commute, there is more time to do other things.

Unfortunately, there now are more incidents of abuse amongst isolated people who can't get away, but there also are many stories of romances being rekindled with the newly found time to cook and eat dinner together without rushing. There's more time to rekindle emotions by working on a hobby together or streaming movies and then discussing the good and bad parts.

We've all seen the articles about people who have finally cleaned out their clutter, finished off home repairs and additions or started sewing a few masks for family members and are now sewing wardrobes. They are using the extra time at home to get jobs done and find new things to occupy their days. Seniors, too, are finding new ways to occupy their time. They may take classes online, pursue hobbies, regularly walk with friends or volunteer.

Volunteering is one of the few things that often benefits everyone involved. Surely, the people or organizations gain from the volunteers' generous offerings of time, expertise and caring. But volunteering certainly isn't all about giving. The rewards come in seeing a project through to completion, getting a beautifully written

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thank you note from someone you helped learn English or listening to the joy in an isolated person's voice during a weekly telephone call to check in and chat.

Numerous studies show that when people help out in a food pantry, homeless shelter and neighborhood community center, they reduce their own feelings of loneliness and depression and gain a renewed sense of purpose, something that may have been lost when children moved on and working stopped.

According to a blog in cheapism.org, by Danny Jensen, as people age, it sometimes becomes easier to remember the good things and forget the more negative experiences. "Another convenient memory trick as we age is remembering fondly all of the great things we've done in life, while letting the bad stuff fade into the distance. As we get older, we realize that there's not much use in dwelling on negativity from our past, so instead we can focus on all of the wonderful experiences, people and achievement

from our lives." We also become wiser after years learning how to handle problems more easily and gracefully.

Losing one's hearing, while fairly normal, can bring isolation and frustration. But, according to Jensen's blog, hearing aids come with certain perks. "If you have a pesky neighbor or get caught in a boring conversation with a stranger, you can always turn your hearing aid down and then just nod politely while enjoying a bit of peace and quiet." Turning down your hearing aid at a child's recital you need to go to also can be a small perk, he wrote.

But don't use this trick too often. Besides increasing the chances of getting caught, you also might miss out on something important. You can't blame everything on hearing loss and reduced mental and physical capabilities due to aging. Research shows that as we age, our brains actually do continue to grow. In particular, problem-solving skills increase as does the ability to see the big picture more clearly.



My Loved One Has Dementia... Now What?

Presented by Rebekah Wilson, MSW, Dementia Care Trainer, Consultant and Owner of Aging Care Coach, LLC



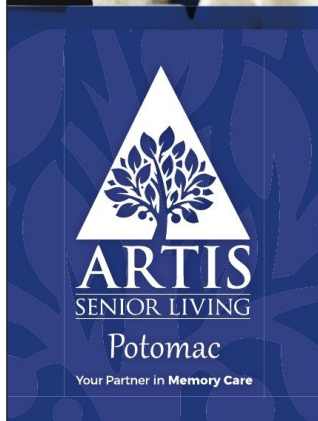
In this presentation, Rebekah will help caregivers understand the diagnosis, differentiate forms of dementia and prepare for future care needs throughout the progression of dementia.

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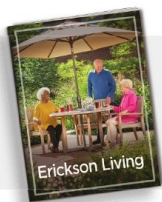
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HIGHER SELF ESTEEM

According to an article in NextAvenue.org, "Study after study has shown that older folks – those of us in our 60s and 70s – report higher self-esteem, greater emotional stability and a more positive outlook on life than those who are younger."

As seniors fret less about what others may think of them, they are able to accept help more readily. "It's amazing to see the number of people who will come forward to lend a hand," it stated in the article. Go ahead and let them feel good about helping get something off a high shelf or fix a broken faucet, it is to your benefit as well.

It is time to start "embracing our age. It's time we stand up and declare our pride in being older," wrote Kerry Hannon. The author noted there are "droves of self-help books, exercise regimes, healthy diet gurus and lines of cosmetics" all designed to make people age better.

She interviewed Marc Freedman, founder and chief executive of Encore.org and author of "How to Live Forever: The Enduring Power of Connecting the Generations" and learned that aging "requires an emotional shift. More yesterdays than tomorrows has a way of adding an urgency to this stage of life."

According to Freedman, "Anthropologists now believe it was the role of grandmothers caring for young children (and allowing mothers to gather more food) that served as the turning point in our becoming human beings in the first place. And developmental psychologists studying both

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ends of the age spectrum today are discovering that the needs and assets of younger and older people fit together like pieces of a jigsaw puzzle. Just ask any grandparent."

Older people should strive to "age-integrate their own lives," Freedman said. "It all comes down to a pair of priorities: proximity



and purpose." Freedman defined proximity as the mixing of different types of people of all ages and generations. Purpose, he said, is "the need to make these intergenerational connections in ways that reinforce common, shared interests that animate our lives."

One recent trend is for seniors and young people, often college students, to share living space. It makes economic sense and opens new experiences and senses of appreciation for everyone involved.

"At a certain age you realize that you're not just a wife or a mother or a sister. You are the main character of your story. You have a chance to rewrite your story and do the things you've always wanted to do—and were afraid to try," said Jill Weaver of Connecticut in Countryliving.com.

The website gathered quotes from seniors about the perks of aging. "Getting older is the gift of seeing

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around corners where you previously had no perspective. Some moments surprise you, like the ability to shrug off being called 'ma'am' by a cocktail waitress. Other moments delight you, like the ability to see with precision what's important and what is trivial. I love how that gives me so much more confidence in my relationships and in how I say yes or no to life," said Lauren Doyle of New York.

Wendy Solomon, of North Carolina, wrote, "The older I get, the more empowered I feel. Each life experience brings a broader perspective, and greater clarity about people, about coping, about problem resolution. I'm better able to personally navigate life's challenges, and I'm able to use this knowledge to help others."

Christine Baumgartner noted, "With each passing decade, I've definitely cared less about what other people think about me. When I was younger I was so concerned about what other people thought about me that I ensured even people I didn't like liked me...I now know everyone doesn't have to like me and I know I don't have to like everyone. This has been very freeing."

Perhaps this new freedom is a partial reason why seniors who suffered from migraines much of their lives are experiencing fewer debilitating days. According to Dr. Carl Dahlof, founder of the Gothenburg Migraine Clinic in Gothenburg, Sweden, a study of almost 400 patients who were followed for 12 years showed that 80 percent reported fewer migraines and 55 percent reported that their migraines did not last as long as they used to.

Another 66 percent noted that the level of pain was less, and only 1 percent said that their migraines had become more frequent.

Medical experts also noted that the common cold hits less frequently as we age, crediting this to an immune system that recognizes invaders, having met them before, allowing seniors to ward off colds better than they did before they turned 40.

Of course, as people age, they do experience diminished capacity. It takes longer to recover from an injury. There are those senior moments when names or the morning cup of coffee are forgotten. Even getting up from a chair can be more difficult. Aging brings on more wrinkles and gray hairs.

But, then again, seniors as young as 55 are eligible for a lot of discounts, special programs and even their own shopping hours.

Reaching one's golden years can mean free or reduced-tuition access to college classes. There's no need to plan for a degree necessarily, try taking a few courses in favorite subjects, from art history to world history and anything in between.

Chances are some seniors never found the time nor had the money to attend college right after high school. It is definitely not too late. Many colleges don't charge tuition or will allow seniors to audit a class at no charge. Other classes may be taken through Osher Lifelong Learning Institutes. According to its website,

these learning institutes are located at 124 colleges and universities throughout the country and offer non-credit courses and activities especially geared for adults who are at least 50 years old.

Don't let the fact that you no longer drive stop you from taking these classes, meeting with friend or going to a doctor's appointment. The Jewish Council for the Aging's Connect-A-Ride program is a free service designed to help seniors find transportation. Certified information and mobility specialists assist with schedules, benefits and eligibility requirements for those living in Montgomery County, Md., Arlington and Fairfax counties in Virginia and the Virginia cities of Alexandria, Fairfax and Falls Church.

There also are senior villages that provide free rides and other assistance from neighbors. Another choice is low-cost taxis that cater to seniors.

Businesses are trying to stay current with the needs of seniors, inventing products that enable them to stay in their homes longer while keeping better track of their health and vital signs. Temperatures are taken now by a quick touch to the forehead, and other medical devices that used to be confined to doctors' offices are now regular additions to medicine cabinets, like blood pressure and oxygen measuring devices.

It's even easier to keep homes clean, using vacuums

Continued on page 26



Making time FOR YOU AND YOUR LOVED ONE

Being a family caregiver is a rewarding, yet challenging responsibility that can be filled with moments of joy and frustration. **Ingleside** recognizes the delicate balance of caring for oneself while supporting a loved one living with Alzheimer's or other dementias. It's time to take care of **both** of you.

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\$ENIOR DISCOUNTS

According to an article in U.S. News and World Report by Rachel Hartman, seniors are eligible for discounts in restaurants, stores, hotels, travel, cell phones and so much more. Be sure and check out the fine print before using any. Some may be restricted to certain hours or days. Others may work only if other items are purchased. Discount policies at large chain stores may differ from local affiliates.

Eating out, once COVID-19 is better controlled, comes with perks for seniors. While it may no longer be called the Blue Plate Special when dining early, discounts still exist. Some restaurants have a senior section on their menu, others set aside special days for seniors. Still others offer discounts to AARP members.

According to theseniorlist.com, these restaurants offer senior discounts. Keep in mind that restaurant policies may change or not be offered at every outlet. This list is by no means complete, and it is always best to check first before ordering. At some, proof of age or AARP membership may be required. Once again, this may vary as some restaurants start their senior discounts at 55 years while others list 65 years for eligibility.

- **Applebee's** 10-15% off
- **Arby's** 10% off and a free drink
- **A&W All American Food** 10% Senior discount
- **Backyard Burger** Free drink with purchase
- **Bennigan's** Discount varies
- **Bob's Big Boy** Discount varies
- **Bonefish Grill** AARP members 10% off
- **Boston Market** Discount varies
- **Burger King** 10% off plus discounts on coffee and soft drinks
- **Bubba Gump Shrimp Company** 10% off for AARP members
- **Captain D's Seafood** "Happy Wednesday Offer" Choice of 8 meals + drink for \$4.99 or less
- **Carrabba's Italian Grill** 10% off entire meal for AARP members
- **Carrows Restaurants** Golden 55 Menu Offers discounted breakfast, lunch & dinner
- **Chart House** 10% off for AARP members only

- **Chick-fil-A** offers a free refillable senior drink, not including coffee
- **Chili's Restaurants** offer a 10% senior discount
- **Claim Jumper** 10% off for AARP members
- **Corky's Homestyle Kitchen & Bakery** Offers special senior menu and a Senior's Frequent Diner Card
- **Country Kitchen** Offers a senior menu
- **Culvers Corner** 10% off
- **Dairy Queen** 10% off
- **Denny's** 15% off for AARP members
- **Dunkin' Donuts** AARP members receive a free donut with purchase of large or XL beverage
- **Einstein's Bagels** 10% off
- **El Pollo Loco** 10% discount
- **Fazoli's** Join "Club 62"
- **Friendly's Restaurants** 10% off meal with free coffee at breakfast or free small sundae after breakfast hours
- **Fuddrucker's** 10% off any senior platter
- **Gatti's Pizza** 10% off
- **Hardee's** 33-cent beverages every day and 10% discount
- **IHOP** Discounted senior menu items
- **Jack in the Box** Up to 20% off
- **KFC** Free small drink with any meal
- **Landry's Seafood** 10% off for AARP members
- **McCormick & Schmick's** 10% off, excluding alcohol, for AARP members
- **McDonald's** Discounts on coffee
- **Mrs. Fields** 10% off
- **Outback Steakhouse** 10% off meals for AARP members
- **Perkins Senior Discount** Fifty-Five Plus menu
- **Polo Tropical** 10% off
- **Ponderosa Steak Houses** Senior menu available
- **Rainforest Cafe** 10% off for AARP members
- **Richie Roman's Barbecue** 10% off
- **SaltGrass Senior Discounts** AARP members save 10%
- **Shoney's of Knoxville** Join the Shoney's "Golden Age Club" for 10% off
- **Sizzler** Offers "Honored Guest Menu" for those 60 years and older
- **Sonic** 10% off or free beverage
- **Subway** 10% off
- **Taco Bell** 5% off and free beverages
- **TCBY** 10% off
- **Tea Room Cafe** 10% off
- **The Old Spaghetti Factory** Offers a Senior Menu
- **Uno Pizzeria & Grill** "DoubleNickel Club" 25% off on Wednesday
- **Village Inn** 10% off
- **Waffle House** 10% off every Monday



- **Whataburger** Free drink w/ purchase of a meal
- **White Castle** 10% off

There also are plenty of discounts at retail stores. Check before going, because some allocate a specific day for seniors, so don't lose the discount by going on the wrong day. For instance, Kohl's offers a 15 percent discount on Wednesdays while Ross Stores feature 10 percent off every Tuesday.

According to theseniorlist.com, these retail stores offer senior discounts. Remember this is far from a complete list.

- **Banana Republic** 10% off
- **Bealls Outlet** 15% off every Tuesday
- **Belk** 15% off first Tuesday of every month
- **Bon-Ton Department Stores** 15% off on senior discount days
- **C.J. Banks/Christopher Banks** 10% off every Wednesday
- **Clarks** 10% off
- **Dressbarn** 10% off certain days
- **Goodwill** 10% to 20% off one day a week
- **Hallmark** 10% off
- **iParty** 10% off
- **Michael's** 10% discount with AARP card
- **Modell's Sporting Goods** 10% off
- **The Salvation Army Thrift Stores** Up to 50% off certain days
- **SteinMart** 20% off red dot/clearance items on the first Monday of every month
- **Urban Thrift** 50% percent off every Monday
- **Waggreens** 20% off once a month with a "Balance Rewards" card

Those savings can pile up, so how about spending some of that extra money on a vacation once you receive the COVID-19 vaccine and the pandemic lessens, of course. There are plenty of senior discounts here as well. Certain hotel chains offer discount rates, but once again, it is important to check eligibility and not assume the discount is offered at all hotels. It is best to call ahead or read the hotel's website. The AARP website is a great tool for locating discounts.

Here are some industry-wide hotels that offer senior discounts, according to moneytalksnews.com.

- **Best Western** Seniors save up to 15% when booking reservations
- **Choice Hotels** Seniors save up to 10% when booking in advance. This includes Clarion, Sleep Inn and EconoLodge.
- **Crowne Plaza Hotels and Resorts** Seniors who belong to a retired persons organization receive discounts. This also is true at InterContinental Hotels Group, which includes Candlewood Suites.
- **Marriott** Seniors receive a 15% discount on the room rate
- **Motel 6** Seniors receive a 10% discount
- **Omni Hotels and Resorts** Seniors are eligible for various discounts
- **Red Roof Inns** Seniors qualify for a 10% discount
- **Wyndham Hotel Group** Seniors receive discounts here and at Days Inn, Ramada and Travelodge.
- **Cambria Suites** Seniors eligible for up to 10% discount with an advance reservation and an AARP membership.



When renting a car, a plethora of senior discounts are available. According to U.S. News and World Report, **Avis** and **Budget** offer up to 30 percent off base rates to AARP members. Sixt and Thrifty offer a 5 percent discount, and **Hertz** has savings of up to 20 percent. Check with your auto insurance company. Often it will offer discounts.

When flying, there are many ways to save money. Some credit cards allow users to rack up the mileage with every purchase. When loyal to one airline, just like at many supermarkets, there is money to be had. Frequent flyer program rules and perks vary by airline, but they all allow passengers to save money, upgrade their seat or even fly for free.

At **British Airways**, AARP members can receive \$200 off trans-Atlantic flights. **Delta** and **United Airlines** also offer senior discounts, but the amount depends on the destination. **American Airlines** offers senior discounts on some of its international flights. When traveling by train, **Amtrak** offers seniors a 10 percent discount on most fares. Prefer the bus? **Greyhound** will deduct 5 percent off a senior's ticket. Most cities have special senior rates and passes on public transportation. Just don't forget to ask for the senior rate.

The savings continue during vacations. The **America the Beautiful Senior Pass** costs \$20 per year, or \$80 for a lifetime pass. Welcome at more than 2,000 federal recreation sites, the pass covers entrance fees at national parks and national wildlife refuges as well as daily use fees at national forests and grasslands managed by the Bureau of Land Management, Bureau of Reclamation and the U.S. Army Corps of Engineers. It is good for entrance fees for both driver and passengers in a personal vehicle.

If museums are your thing, most offer a senior price. The **Art Institute of Chicago** takes \$6 off its entrance fee and the **Metropolitan Museum of Art** in New York City cuts the ticket price by \$8. Even better, visit the **Smithsonian** museums in Washington, D.C., where there is no entrance fee at all.

Seniors are offered \$5 off admission to the **National**

Baseball Hall of Fame in Cooperstown, N.Y., and a \$4 discount at the **Pro Football Hall of Fame** in Canton, Ohio. The **Naismith Memorial Basketball Hall of Fame** in Springfield, Mass., offers a \$5 discount. Seniors get \$4 off their ticket at the **Hockey Hall of Fame** in Toronto. For the intrepid, there's skiing for a fraction of the normal cost at most slopes.

While away, it's important to stay in touch with loved ones back home and let them know about your trip. There are plenty of discounts to be had when purchasing a cell phone or signing on to a new plan or service. There are many details and restrictions so make sure, even if it is more money, it is the right one for you.

AT&T, **Sprint**, **T-Mobile** and **Verizon** all offer senior plans. **Consumer Cellular** offers a 5 percent discount on usage and monthly fees for AARP members and 30 percent off some of its accessories.

Another thing to look into before embarking on a vacation, or just because it's been a while, are health insurance and supplies. There are senior discounts and, of course, Medicare, for seniors. Picking the right plan requires time and thought. Know about all your medical conditions and history, what prescriptions you take, how frequently you see a doctor and medical issues involving blood relatives. If still employed, review what is taken out of each paycheck and what those benefits include so it is easier to compare what other plans may offer.

When reaching the golden age of 65, Medicare might be the way to go. Even that comes with a multitude of choices. The State Health Insurance Assistance Program (SHIP) is a great, free resource and has branches all over the country. The Montgomery County, Md., SHIP office is located in the Jewish Council for the Aging's Rockville office and can be reached by calling 301-255-4250. Trained staff and volunteers assist callers in to understand Medicare Parts A, B, C and D. For information, go to <http://www.medicareabcd.org/>.

While reviewing any health-related expenses, look for senior discounts. AARP offers prescription savings. LensCrafters has discounts for AARP members. RiteAid has a wellness program for those 65 and older that offers savings for shoppers on the first Wednesday of each month as well as special monthly activities on varying health topics each month. Walgreens also offers senior discounts. Check the nearest store for details on a 20 percent discount that is available on certain days. Keep in mind that if an item costs more at a particular store, the discount may not mean as much.

If you are eligible for Medicare, it may be time to look into Social Security as well. Seniors may sign up for reduced payments as soon as they turn 62 years of age or they can wait until they are 66 or 67 to claim all they have earned through the years. If waiting until 70, Social Security offers delayed retirement credits. Basically, the later you begin collecting Social Security, the more you will receive. But there are many other factors to consider, and speaking with a financial advisor could help. **WJW**

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that move themselves and mops and brooms that don't require as much bending as earlier models. Overall, businesses are aware of the senior market and are rushing to fill it. It won't be long before robots take care of daily chores, or at least we can all hope.

That may leave seniors with extra time to do the things they love, like visiting with family and friends. Unfortunately, not everyone makes it to their golden years. While some may feel young in their eighth decade, others may not be as fortunate. When a spouse or close friend dies, it is common to withdraw, forgoing that weekly card game, book club or knitting group. But it is very important to stay active, both physically and mentally.

Thanks to the internet, everyone now may "visit" with loved ones who aren't nearby, using Facetime, Zoom and other platforms. Besides that, there are several ways to form new senses of community. Once the pandemic abates, a visit to the nearby senior center or library may open whole new worlds, listening to speakers, working on projects, going on trips and meeting new people.

Young people may find friends in the classroom and on their sports or academic teams. While seniors have to work a little harder, new companions are out there waiting to say hello and have coffee. Having someone to talk to about current events, a book just finished or the latest grandchild story can brighten any day. Having someone to confide in when times are tough is also important.

In an AARP article entitled, "Create Your Own Family of Friends When Solo Aging" by Robin Flanigan, grief expert Eleanor Haley is quoted. "Having a support system can protect you." It may not stop the pain, "But it has been linked to increased well-being and better coping skills, and it may lessen a person's desire to isolate."

According to Haley, "Part of creating a friend family is opening yourself up to new people and possibilities." She also advised, "So if you genuinely wish to develop new and meaningful connections, it's worth giving people the benefit of the doubt."

Find commonality, it is suggested in the AARP article. Participate in support groups, clubs, online forums, religious groups, for example.

TAX DEDUCTIONS

Financial relief also is available thanks to federal rules concerning tax deductions,

retirement accounts and early withdrawals, for instance. According to U.S. News and World Report, there are several ways to save for retirement that come with tax-saving incentives. Some retirement accounts let people defer paying income tax on retirement savings. Others allow savers to avoid paying tax on any investment gains accrued.

By contributing to an IRA, Individual Retirement Account, savers may defer paying income tax on as much as \$6,000. The need to pay income tax won't apply until the money is withdrawn from the account. Another way to save is to open a 401K plan. This workplace retirement account allows employees to defer paying income tax on as much as \$19,500 in contributions. Depending on what tax bracket you are in, these savings can mount up. Like the I in IRA says, these are individual accounts. However, it is legal to open an IRA for a spouse and claim double the tax deduction.

Another kind of IRA is the Roth IRA. These investment earnings aren't taxed while the account remains open. If you begin to withdraw after you are 59 ½ years from an account that is at least five years old, you don't have to pay tax on the investment growth, according to U.S. News and World Report. It's not too late to get started. After your 50th birthday, you may qualify for catch-up contributions to 401K plans and IRAs.

When 59 ½ years old, the 10 percent penalty to withdraw from your IRA goes away. If you leave your job when you are 55 years old, you can withdraw from your 401K without penalty. Otherwise, a 401K plan withdrawal that is penalty-free is not available until you are 59 ½.

Another idea, according to the magazine article, applies to workers with smaller salaries who still saved for their retirements. These savers may be eligible for a tax credit plus a tax deduction for saving in a 401K or IRA called a saver's credit. It applies to individuals who earn less than \$33,000 or \$49,500 if they are head of a household.

Contributing to charities also helps reduce tax burdens, although fewer people may do this now as the rules have changed. For information on this and other retirement ideas, read up on what is out there or speak with a financial advisor. Be aware of penalties for early withdrawal and other details.

When filling out tax forms, people who are 65 years of age may be eligible for a larger standard deduction. It also is possible to qualify for property or school tax deferrals

or exemptions, depending on your income.

Good for you if you have managed to save for retirement, because plenty of seniors are not able to due to family or medical needs and end up having to dig into their savings. According to a 2016 study by the Employee Benefit Research Institute, nearly half of families with heads-of-household over 75 reported having debt. That is a 60 percent increase in a decade. The study also noted that one-third of those 55 and older had less than \$10,000 in savings.

For those having a hard time paying expenses, there are programs to help. There is money in the form of grants to repair a home if it is deemed hazardous to the occupant's safety and health. The Supplemental Nutrition Assistance Program (SNAP) helps low-income seniors with groceries by providing monthly stipends. To qualify, show proof of income and resources. The maximum gross monthly income to qualify is 130 percent of the federal poverty level, which is \$1,353, according to debt.org.

The Seniors Farmers Market Nutrition Program (SFMNP) offers low-income older adults coupon booklets that may be used for fresh food at participating farmers markets and food stands. The Emergency Food Assistance Program (TEFAP) provides a variety of foods to low-income households, like canned and fresh fruits and vegetables, along with meat and dairy products, according to debt.org.

There also are energy assistance programs. The Low-Income Home Energy Assistance Program is available for seniors with low income, enabling them to keep their homes warm in the winter and cool in the summer while not worrying about being able to pay their utility bills. LIHEAP is federally funded and provides grants to states that are then trickled down to individuals. A Weatherization Assistance Program enables low-income families to permanently reduce their energy bill by providing funds to make their homes more energy efficient. The U.S. Department of Energy gives the money to states, which oversee the program, according to the National Council on Aging.

Many of these programs are designed to help seniors age in place, staying in their own homes and close to the friends and stores they know well.

During the pandemic, federal, state and local governments have offered additional grants and loans to help out with rent, utility and food bills.

SENIOR POPULATION IS SOARING

The number of people turning 65 and older is increasing by leaps and bounds. According to the U.S. Census, the senior population is rising while the number of children 18 years and younger is decreasing. In 2016, there were 49.2 million seniors and 73.6 million children. The two populations are expected to be about the same in the year 2034, but by 2060, 23.4 percent of the population will be at least 65 years old while children 18 and younger will make up 19.8 percent of the population, according to the U.S. Census. In 2010, the census counted 40.3 million people who were at least 65 years old. By July 1, 2019, the number had jumped to 54 million.

The federal government does care. It allocates a huge section of its budget to Medicare and Social Security. According to the Congressional Budget Office, the number of people 65 or older is more than twice what it was 50 years ago. By 2029, that number is expected to rise by about one-third. Therefore, the CBO projects that health care costs per person will grow faster than the economy over the long term. As a result, spending for the senior population

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will continue to take a huge bite out of the federal budget.

In 2005, spending directly related to seniors made up about 35 percent of federal non-interest outlays, according to the CBO. By 2018, their share jumped to 40 percent, accounting for \$3.8 trillion. As more and more people reach their 65th birthday, those numbers will continue to rise and could reach as high as 50 percent of non-interest spending in 2029, according to the CBO. That translates to 10.1 percent of the Gross Domestic Product in 2029, compared with only 6 percent in 2005.

Mandatory spending, which mostly includes Social Security and Medicare, was \$1.5 trillion during fiscal year 2018. As a share of GDP, mandatory spending for people age 65 or older grew from 5.8 percent in 2005 to 7.5 percent in 2018. Under current law, that share would grow to 9.8 percent in 2029, CBO projects.

CBO projects that, under current law, spending for older Americans in those programs alone would increase from \$1.3 trillion in 2018 to \$2.7 trillion in 2029, accounting for over nine-tenths of the total increase in outlays for the elderly during that period. Factors driving that increase include the rapidly growing aging population and rising health care costs per person, in part because CBO projects that spending per enrollee in federal health care programs will grow more rapidly over the coming decade than it has in recent years. Other federal budget items directly related to the senior population will expend as well. They include pensions and health benefits for retired government and military.

Keep in mind these projections were made before anyone knew about the coronavirus and so may vary.

Growing older is not a choice we have in life. It is going to happen whether we brace

for it or not. But if we take advantage of the benefits and stay positive, it just might make the ride a little smoother and easier. As writer and activist Betty Friedan once said, "Aging is not 'lost youth' but a new stage of opportunity and strength."

Here are some other famous people's thoughts on aging from countryliving.org:

"People can get crazier as they get older. I can just be weird whenever I want, and there's the freedom of not caring what people think." — actress Candice Bergen

"When I was in my 20s I wasn't sure of myself. Now I can really stretch. I don't have to stay in the box. At this point I can say to myself, So what if I fall, so what? I'm going to get back up." — singer and actress Jennifer Lopez

"I feel better now than I've ever felt. I look at pictures of myself when I was younger and I think, 'God, I was so gorgeous there, but I didn't feel it.' Or, 'Wow, I look so much better now.' I was such a dork and I can see insecurity written all over my face, trying to be something I wasn't—even though at the time I thought I was cool." — model Elle Macpherson

"I like the equanimity that comes with my age. I don't have big highs, and I don't have big lows. Even if this job goes away tomorrow, the nonstop ambition is a thing of the past for me. I've mellowed." — actress Jane Lynch

When you get older, there isn't a lot left to be frightened of." — actress Helen Hayes, as Ada Quonsett in *Airport*.

This guide was written by Suzanne Pollak, senior editor/writer at the Jewish Council for the Aging of Greater Washington.

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