



Healthy Aging:

Planning to Live Your Best

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Living Longer: Make It Count

According to the National Center for Health Statistics, the average life expectancy in the year 1900 was 49 years old. In 2013, that number had risen all the way to 79 years old.

THAT IS AN INCREASE OF 30 YEARS!

It's also great news for most of us. It means we can see family members and new generations grow older and succeed, explore more of the world, and experience a greater part of what life has to offer.

However, the United Nations reported that nearly 61% of Americans over the age of 65 have **multiple** chronic conditions. Combine that figure with longer life expectancies, and you may wonder if you will be able to enjoy all that extra time.

You can make every year count simply by being more conscious of **healthy aging**.

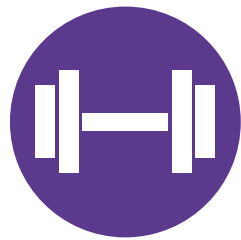


What is Healthy Aging?

Healthy aging is all about living a long, healthy life while still being able to do all the physical, mental, social and other functions you enjoy now.

Unless you're blessed with superior genetics in every area, achieving healthy aging will require some work. The best time to start looking at ways to promote healthy aging in your own life is now – regardless of your age. The earlier you begin, the easier it can be.

This eBook will walk you through healthy aging tips for the following areas:



EXERCISE



NUTRITION



**FINANCIAL
HEALTH**



How Exercise Leads to Healthy Aging

A major part of healthy aging is exercise. Over time, working out helps you:

- Satisfy your personal care needs
- Complete your everyday tasks at home and at work
- Keep up with younger family members as your family expands
- Reduce negative emotions like depression
- Improve mood and overall well-being

[Health.gov](#) and the [American Heart Association](#) recommend that, at the very least, you get 150 minutes of moderate-intensity aerobic activity per week (brisk walking for 30 minutes 5 days a week), or 75 minutes per week if the training is more strenuous (running for 25 minutes 3 days a week). One of the easiest ways to hit these benchmarks at any age is to incorporate movement into your daily routines (see right).

The best part is that exercise is versatile. You can work out wherever you are, like your home, the gym, outdoors, etc. The key is to make achievable plans. Start small and add on rather than setting a goal that will be too difficult to reach.

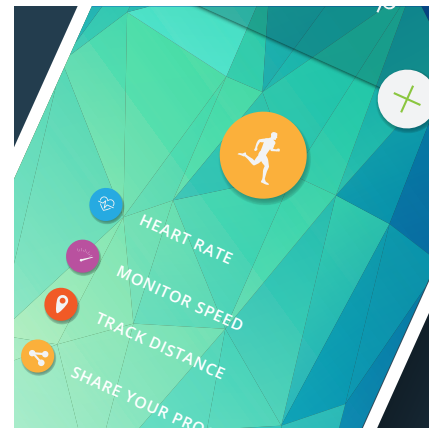
Just remember, before you start a new exercise routine, it's always best to talk to your doctor. Be sure to mention any unexplained symptoms that could impact your progress (ex. dizziness and body aches).



At work, use a standing desk or schedule times to get up and stretch



Reduce screen time or incorporate exercise while watching



Invest in a step counter or other fitness tracking system to encourage more movement



Climb stairs and park farther from destinations



Exercise and Disease Prevention/Management

Exercise is a safe and recommended activity for anyone—even if you struggle with diseases like arthritis or heart disease. The health benefits of exercise help to prevent certain diseases and can even help to manage diseases you may already have.

- **Cancer** – People who exercise more can expect a reduced risk of several cancers, including colon, breast and endometrial cancer. ([Cancer.gov](https://www.cancer.gov))
- **Cardiovascular disease / heart disease** – Exercise helps make the heart—the most powerful muscle in your body—stronger. A stronger heart means oxygen-rich blood can be efficiently pumped throughout your body. Exercise can also keep you at a healthy weight, which reduces your risk of heart disease.
- **Kidney disease** – Exercise helps to make you stronger and improves overall circulation. It also helps to lower your blood pressure, improve cholesterol and triglycerides, and helps you sleep better, all of which have a positive effect on kidney health.
- **Diabetes** – Maintaining a healthy weight can help you avoid diabetes. However, even those with diabetes can benefit from working out because it increases the body's sensitivity to insulin. ([CDC](https://www.cdc.gov))
- **Arthritis** – Increased movement can actually relieve stiffness, decrease pain in joints and improve flexibility. Plus, increasing your strength can help combat fatigue that many arthritis sufferers deal with.
- **Chronic obstructive pulmonary disease (COPD)** – Believe it or not, exercise can make it easier to breathe, by circulating your blood more and sending more oxygen throughout your body. You will also benefit from strengthening your respiratory muscles.
- **Osteoporosis** – The bones and muscles affected by this disease can be stronger if you exercise because exercise can help slow the rate of bone loss. Specific balance exercises can prevent falls, which could cause even more damage.



Cardio: The Heart of the Exercise Regimen

The core of cardiovascular exercise is movement. As you move and increase speed with exercise, you increase your breathing and heart rate. Over time, this helps your heart and lungs, and improves the way your body delivers blood to vital organs.

During cardio exercise, use a monitor to check your heart rate. Then, turn up the intensity to burn more calories. Just be sure you [know your target heart rate](#) to stay safe.

How long does it take to burn 100 calories?

On the right are some common cardio activities and the estimated time it takes to burn 100 calories. The actual calories burned will depend on personal factors like weight. Pick one activity you are comfortable with based on your current physical condition.

Tripping over the jump rope or sinking when you try to swim? No worries, the majority of recreational sports are full of opportunities to get your cardio fix—especially tennis (15 minutes to burn 100 calories, if playing singles), shooting basketball (20 minutes), volleyball (25 minutes), and even golf (15 minutes, if carrying your clubs)!

ACTIVITY	MINUTES
JUMPING ROPE	7
ELLIPTICAL	8
RUNNING	5-10
ZUMBA	10
STAIR CLIMBING MACHINE	10-15
SWIMMING	12-15
ROWING MACHINE	13
HIKING	15
YOGA	20
WALKING	20
BIKING	23
DANCING	30
STRETCHING	30



Strength Training and Muscle Groups

Strength training has so many advantages over the course of your life. Improving your strength primarily helps you move yourself, transport items (ex. furniture, groceries, etc.), navigate the outdoors, and keep up with kids/grandkids. It also helps with bone health, balance and posture. Strength training is more about growing and maintaining your actual strength, and not necessarily about increasing the visible size of muscles.

There are various options when you start strength training or have been away from the weights for a while, depending upon your personal preference and comfort level. Some people prefer machines that target specific muscles, while others enjoy using resistance bands or free weights. If you belong to a gym, trained staff members are available to demonstrate the correct form and way to use the equipment.

If you are worried about stressing or straining your muscles, limit your session to 10-15 minutes. Remember to start with lighter weights and go slowly. Even this small amount can positively affect you over time.



Important Muscle Groups to Target

Your ability to perform strength training can change later in life. Exercises marked with an asterisk (*) below are more appropriate for beginners and those who have difficulty performing other exercises.

SHOULDERS – overhead press, push press, *lateral raise

ARMS – Chin-ups, dips, pull ups, rows, *bicep curls

BACK – planks, deadlift, chin ups, pull ups, *rows

CHEST – Chest presses/bench press, pushups, dips, *knee pushups

ABDOMINALS/CORE – hanging leg raises, *seated knee raise

LEGS – squats, lunges, deadlifts, *walk incline

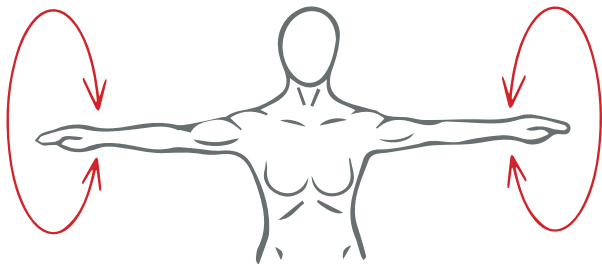


Why Stretch?

The ability to stretch our bodies helps us every day, whether we are driving and need to look around, getting dressed, or performing basic exercises. It also benefits your posture, helps prevent injuries, and can relieve pain and stress.

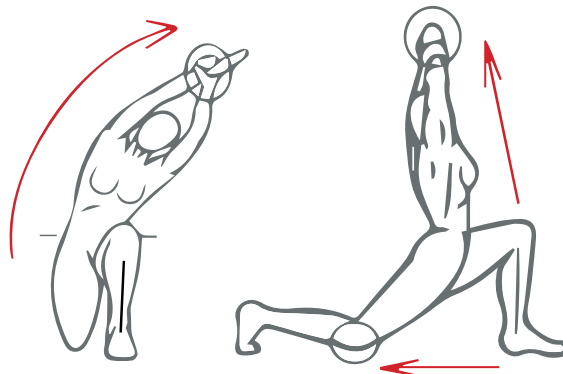
Aging gradually reduces your ability to stretch, if ignored. To maximize your workout and avoid injury, it's important to use dynamic and static stretches, especially before and after a workout.

DYNAMIC STRETCHING involves muscles in constant movement (like arm circles). Use dynamic stretches when going from rest to active. Before a workout, target your stretches on the muscle groups you are going to use, since dynamic stretching warms up muscles. Your movements should be challenging, comfortable and smooth, not jerky or erratic.



Artwork Source: prehabexercises.com

STATIC STRETCHING lengthens your muscles by stretching and holding a position (such as touching your toes). Use static stretches when going from activity to rest. They help with cooldown and put your muscles "to sleep." Your movements should be challenging, but not painful.



STRIKING A BALANCE

Stretching also helps with balance, which is absolutely crucial to your everyday health. The CDC reports that 30% of people between age 65 and 80 and 50% of people over 80 fall each year.

Popular exercises that incorporate stretching and balance are yoga and Pilates. You can also try simpler exercises like walking heel-to-toe and back leg raises (holding onto a chair for stability).

You can find many types of stretches on the internet, and your physician likely has a list of stretches that he or she recommends.



How Balanced Nutrition Leads to Healthy Aging

Nutrition is vital to healthy aging because it helps you maintain a healthy weight and get important nutrients like potassium, calcium, vitamin D, vitamin B12, minerals and dietary fiber. Once you enter your 50s, you do not need as many calories (even though you still need the same nutrients), so building healthy eating habits early is key. The good news: You don't need a gym membership or equipment to eat better. You can start eating great right now!



Eating a good mix of these food groups helps you maximize the health benefits. Just remember to talk to your doctor before you start a new nutrition regimen or make major changes to your diet.

Pack in the produce

Fruits and vegetables carry certain benefits over other food groups:

- Lower calories
- More fiber to help with digestion
- More plentiful nutrients like vitamin C, potassium, vitamin A, magnesium and folate

Ideally, you should obtain fresh produce from a local source. However, in a pinch, eating canned or frozen fruits and vegetables is better than having none at all.

Non-starchy vegetables vs. starchy vegetables

Starchy vegetables like potatoes, corn and beans contain more carbs on average—and possibly more calories. That's why it is important to balance starchy veggies with non-starchy ones like broccoli, tomatoes and zucchini.

Where do nuts and legumes fit in?

Nuts (cashews, almonds and pistachios) and legumes (beans, peanuts and lentils) are packed with vitamins and minerals. Nuts are also rich in "good fats," which are not harmful to your heart or cholesterol. In fact, these "good fats" can actually aid in lowering your risk of heart disease or having a stroke. Nuts and legumes can be used as an alternate source of protein for plant-based diets, are easy to add to dishes, and help you feel full longer. Just be careful to portion your intake and go for varieties with no added salt.



Dangers to Your Diet

You have been told to limit or avoid these substances your whole life. But as you age, it becomes even more important to stay vigilant.

Added sugars

Excessive consumption of sugar can lead to Type 2 diabetes and obesity—two common risk factors for seniors. You might be surprised at how many foods contain sugar, so always [check labels for added sugars](#). Common sources are soda and junk food, so switch to healthy snacks and flavored carbonated water. Reducing your sugar intake can improve your heart health as well.

Salt

Too much salt can result in high blood pressure, which means an increased risk of heart attacks and strokes. Luckily, there are many low-sodium/salt-free versions of food available. You can also substitute table salt with herbs and spices to improve the flavor of your favorite (or least favorite) dishes.

Processed foods

Frozen meals, snack foods and lunch meat can contain a combination of sugar and salt that makes them risky for older adults. The majority of processed, packaged food also contains added preservatives that are better left out of your diet.

Saturated and trans fats

Fat and oils can complement your diet by providing fatty acids and vitamin E. However, the [US Department of Agriculture](#) reports that saturated and trans fats can increase your risk of heart disease. Saturated and trans fats are common in sausages, hot dogs, bacon, butter/margarine, cake, cookies, crackers, and microwave popcorn.

Alcohol and caffeine

While moderate drinking may reduce the risk of heart attacks and strokes, alcohol can negatively affect your sleep and blood pressure. Likewise, those extra cups of coffee you enjoyed when you were younger can cause anxiety later in life, in addition to sleep and heart rate issues.

TIP:

Grapefruit affects certain medications. If you're taking any medications, check with your doctor to make sure you don't experience side effects from enjoying a fresh morning grapefruit.



Sleep, Energy and Nutrition

You already know a good night's sleep leaves you more energetic. Getting adequate rest also reduces your risk of cardiovascular disease, high blood pressure, diabetes, depression and obesity. Did you also know that our sleep cycles and daytime energy levels are highly affected by nutrition, and vice versa? The [National Institutes of Health](#) state that "...insufficient sleep [causes] changes in the brain activity that may increase caloric consumption." Knowing how different foods affect your sleep and your energy level is important.

Here are several foods and their effect on sleep:

GOOD

- Almonds
- Warm milk
- Kiwi
- Walnuts
- Fatty fish
- Lettuce

BAD

- Sugar
- Caffeine (late in the day)
- Alcohol (makes it harder to stay asleep)



Sleep, Energy and Nutrition (cont'd)

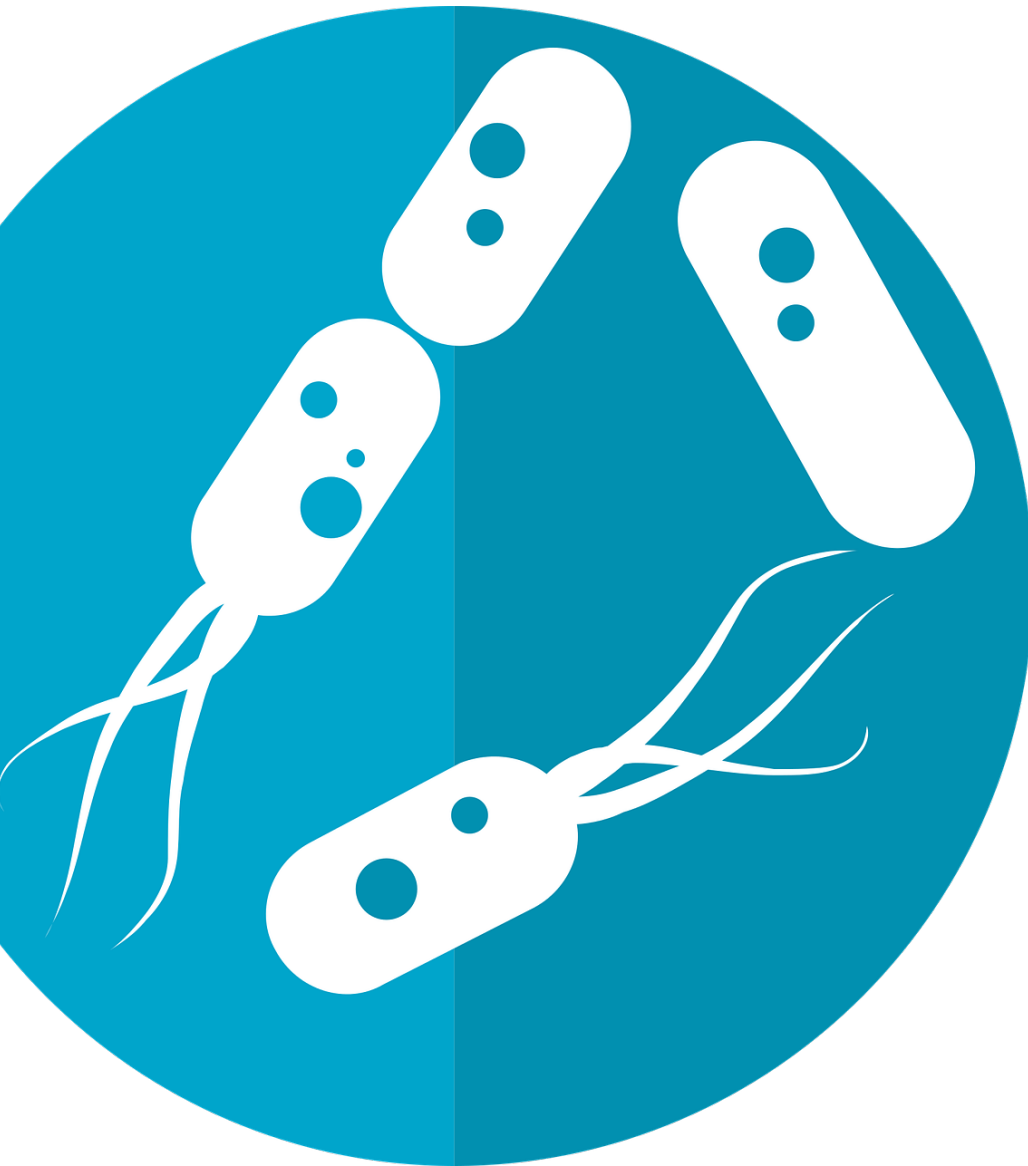
When it comes to energy, some foods offer sustainable vigor, while others give a temporary boost, but cause you to crash later.

GOOD

- Unrefined carbs (whole grain and sprouted grain bread, brown rice)
- Lean proteins
- Vegetables
- Whole grains
- Fat-free/low-fat dairy
- Healthy oils
- Caffeine (in moderation)

BAD

- White bread, pasta, rice
- Fried/fast foods
- Energy drinks
- Alcohol



Listen to Your Gut

The food we eat affects the billions and billions of bacteria that live inside our bodies, especially those in our stomach and intestines. The [National Institutes of Health](#) (NIH) found that:

- Fat and fiber can affect the makeup of our gut bacteria.
- Red meat can cause gut bacteria to form a compound with ties to cardiovascular disease.
- Shifts in gut bacteria can affect colon cancer development.
- Gut bacteria has its own circadian rhythm, which can be affected by fat in our diets. It can even influence our own [circadian rhythms](#).
- Gut bacteria can [affect our brains](#).

Your gut may be telling you it is not feeling well if you:

- Have skin irritations
- Feel fatigued often
- Gain unwanted weight
- Have stomach problems such as diarrhea, gas or constipation
- Have heartburn

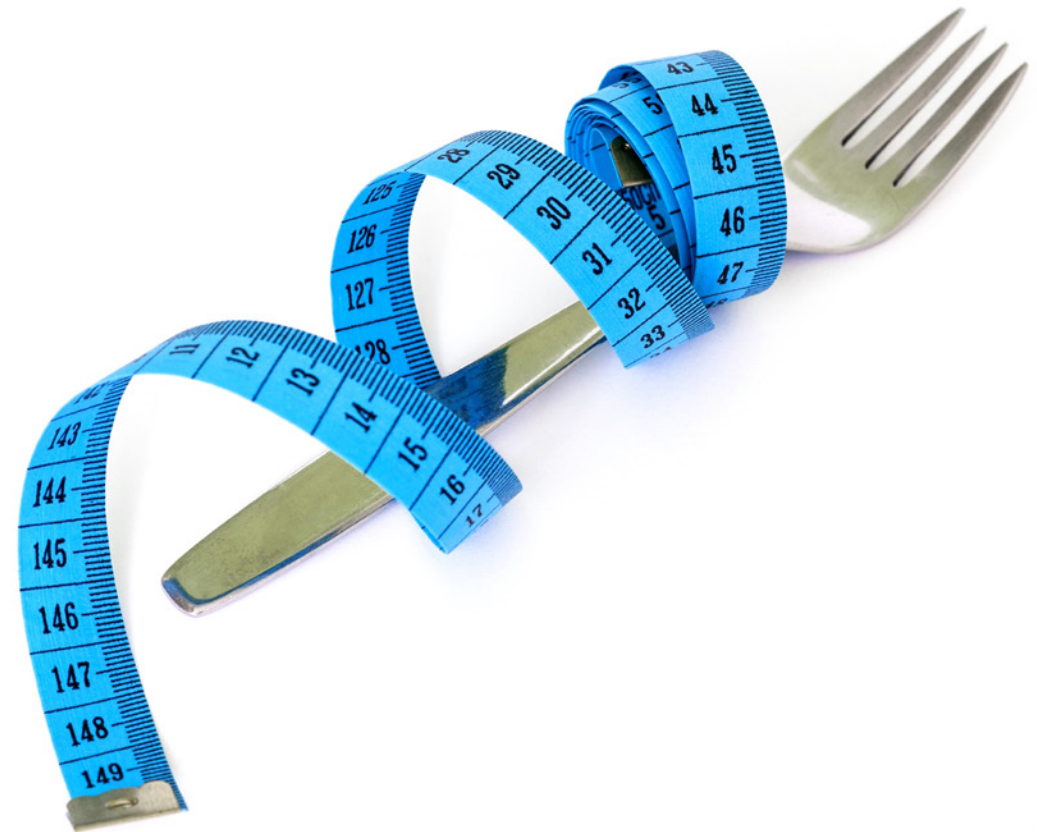


How to Avoid Overeating

One aspect of healthy nutrition that many people struggle with is overeating. How do you strike a balance between eating too much and eating enough?

- **Eating slower, starting with chewing** – Slower eating is often a recommended tactic to avoid overeating. Focus on chewing slower, not just taking more time to finish a meal. This makes it easier for your body to digest your food and can help you feel fuller faster.
- **Smaller plates** – At dinner, choose a smaller plate. It can trick your brain into thinking you have eaten more than you really have. Just be sure you do not make second or third trips to fill up.
- **Switch up meal sizes** – Try eating a larger meal earlier in the day and a lighter one for dinner. Or, eat your smallest meal in the late afternoon/early evening, and do not eat another meal for the rest of the day.

Certain individuals are prone to not feeling full, so ask your doctor if you struggle with this aspect of healthy nutrition.





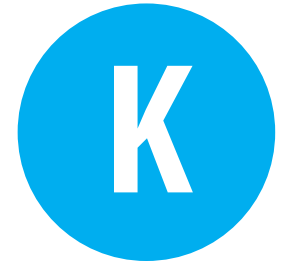
Vital Vitamins

There are only [13 vitamins](#)—but countless varieties of supplements available. By following a balanced diet, you will get the majority of vitamins and minerals you need. Just remember that supplements cannot replace food, because your body needs other nutrients from the food you eat.

The National Institute on Aging states that the following are [important vitamins and minerals for people over 50](#):

- Vitamin D
- Vitamin B12
- Calcium
- Magnesium
- Potassium

The best way to decide if a supplement is right for you is to ask your doctor.





Organic vs. Natural

You have probably seen “organic” and “natural” on several food items.
What is the difference?

At the moment, “organic” is a label with strict requirements. [According to the USDA](#), organic food items are:

- Produced without excluded methods (ex. genetic engineering, ionizing radiation or sewage sludge)
- Produced using allowed substances
- Overseen by a USDA National Organic Program-authorized certifying agent, following all USDA organic regulations

“Natural” is found on many food labels, but there is no formal definition of the term. It is largely a marketing tactic used to attract health-conscious shoppers. However, the [USDA lets meat and poultry products use “natural”](#) as long as the label explains the meaning of “natural” and the item is minimally processed.





How Financial Health Leads to Healthy Aging

Money supports your ability to provide for yourself and your family (food, shelter, security, etc.). As a result, your financial literacy and security can greatly impact your quality of life. Financial health can also reduce stress and avoid serious physical and mental health problems associated with long-term stress. In addition, money is often cited as a major cause of divorce, which can cause [adverse childhood experiences](#) and other trauma to families.

The potential problems with making and managing money as you age are:

- An increase in average medical expenses ([National Institutes of Health](#))
- Being forced to retire
- Expensive milestones for your children/family (college educations, weddings, grandchildren, etc.)

The best way to work toward financial health is to establish short- and long-term goals so you are prepared. You can use the U.S. Securities and Exchange Commission's [Savings Goal Calculator](#) for help. Just remember, before you make significant financial changes, it is always best to talk to another family member or a financial professional.





Emergencies and Debt

As you age and gain responsibilities (family, property, etc.), you will likely have a greater need for an **emergency fund** to protect your ability to meet daily needs, such as paying bills. Despite the fact that people know they should save, [CNBC reports](#) that 25% of Americans have no savings to use in an emergency.

An emergency fund can help you more skillfully manage unexpected or high-cost life events, including:

- Medical emergencies
- Insurance deductibles
- Household appliance purchases
- Car repairs
- Losing a job

When people cannot afford to pay for basic needs or other amenities, they often take on debt. Some debt can be more beneficial than others, namely if the investment helps you become more financially secure or generates income.

“Good Debt”

- **Student loans** – a technical/college education increases the potential for more jobs and earnings over a lifespan
- **Small business ownership** – a business can generate income
- **Mortgages** – your home can increase in value

“Bad Debt”

Investments that lose value quickly, offer no long-term income, and/or have high interest rates, such as credit card debt and payday loans/cash advance loans are considered bad debt. High interest rates on these types of investments can cause you to owe far more than you initially needed. Learn more about interest rates at the [Consumer Financial Protection Bureau](#) website.



“Interest”-ed in Saving More?

One of the most important financial milestones is retirement. That’s why many employers offer **401(k)** or **403(b) accounts**. If your employer offers a 401(k) match (investing up to 5% of your salary if you do the same), you can maximize your potential earnings. If your employer doesn’t offer these accounts or you want to invest more, you can open a **Roth IRA account** and contribute \$6,000 a year (or \$7,000 if you’re 50 or older). If you exceed these amounts, it can trigger tax penalties.

Another major milestone is a child’s college or technical education. According to the [National Center for Education Statistics](#), regular college costs rose 34% from 2005-06 to 2015-16. Students can take out loans for these costs, but parents are also able to use **529 College Savings** accounts to prepare. As long as these funds are used for educational purposes, it remains tax-free.

THE POWER OF COMPOUND INTEREST

Compound interest is the reason many people start investing as early as they can. If an investment makes money/interest, and those earnings are reinvested, it is possible for the investment to gain interest from those earnings. Use the [Rule of 72](#) or the [compound interest calculator](#) on [Investor.gov](#) to experiment with compound interest scenarios.



Retirement and End-of-Life Planning

There are several reasons you might retire. You might want to watch grandkids, travel or help with older family members. Unfortunately, there are some people who are forced to leave the workforce when they cannot physically perform tasks or keep up with the speed/skills their industry requires.

As you near retirement, you should consider the possible income streams you will receive during retirement. Will they meet your needs?

Retirement income streams typically include some combination of:

- Inheritance
- [Social security](#)
- Pension
- Retirement account distributions [401(k), IRA]
- Disability
- Part-time work
- Real estate

For more information on government benefits, visit [Benefits.gov](#).



Regardless of your proximity to retirement, it is always a good time to prepare – and stay resilient! Completing **end-of-life documents** can give you peace of mind that your wishes will be honored and your loved ones will be taken care of, even if you are unable to communicate. Without a plan, you could be unable to make important financial and health-related decisions. End-of-life documents include:

- Will
- Living will
- Do Not Resuscitate (DNR)
- Power of attorney (POA)
- Health Care Proxy

For details or advice on preparing end-of-life documents, request help from your attorney.

General Sources

CDC <https://www.cdc.gov/physicalactivity>

National Institute of Aging <https://go4life.nia.nih.gov>

US Department of Health & Human Services <https://www.hhs.gov/aging/healthy-aging/index.html#learn>

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The purpose of this eBook is to provide general wellness and financial planning information. State laws govern wills, trusts, and charitable gifts made in a contractual agreement. Advice from legal counsel should be sought when considering these types of documents.



About The Foundation

The Pottstown Area Health & Wellness Foundation's (PAHWF) mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Visit www.pottstownfoundation.org for more information about the Foundation.

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