Although age contributes to this, a major reason for this is inactivity. Muscles lose strength when they’re not used. Exercise can make an enormous difference to you as you get older. Are you short of breath after walking a short distance? Are chores a real drain on your body? Is it difficult to climb up stairs? You’ll find that you can move about and perform tasks more easily when you exercise regularly. Exercise can help you stay independent longer by enabling you to perform daily tasks without help. You’ll have more energy and feel a lot better.

If you fit in the category of the more than 50 million Americans who get virtually no exercise at all, don’t despair. It’s never too late to start. With some regular physical activity, you can reduce your risk of heart disease, diabetes, and osteoporosis. Blood pressure can be lowered and you won’t feel as stressed. You’ll increase your flexibility, gain stronger muscles (including your heart muscle) and lose weight more easily. Exercise can even act as an antidepressant and help you sleep better. Think of how much money is
spent each year on medications, vitamins and mineral supplements, and herbs for these same problems. Imagine the savings - with fewer side effects. What else can you do that benefits you so much?

The key to becoming physically active is to find an exercise you enjoy and make exercise a habit, like brushing your teeth. Your health care team can help you select the type of activity that would be best for you and that you would enjoy. Some examples include:

- Walking. This can be done outdoors, in a mall, or on a treadmill. Call your local shopping mall, senior center, or YMCA to see if they have a formal walking program.
- Bicycling. Use a stationary bike if you have trouble with your balance or poor vision.
- Water exercise. This type of activity puts no stress on the joints. Check with your local YMCA, health clubs, county parks, or community colleges for water aerobics classes.
- Chair exercises. Ask your health care team how to find instructional videos.

How frequently you should exercise, how intense it should be, and how long each session should last should be prescribed by your health care team depending on any limitations you may have. Remember to start slowly. Begin with a frequency of a few times a week instead of every day and do a little bit at a time. Doing too much too fast results in muscle soreness.

Begin your exercise with 5 minutes of warm-up. For example, walk at a slow pace for 5 minutes before going out for your brisk walk. Follow your warm-up with some stretching. Then begin your exercise. You may feel like doing it for only 5-10 minutes in the beginning. Eventually, you can increase your time to 20-30 minutes.

It is best to exercise for a longer period of time at a low-to-moderate intensity. High intensity exercise is difficult to maintain for very long and increases health risks. Measuring heart rate is the most convenient way to measure exercise intensity. The harder you exercise, the faster your heart beats. Your physician can tell you how high your heart rate should go during your exercise. Some medications used for treating high blood pressure or heart disease may affect the way your body responds to exercise. Therefore, measuring your heart rate may not be a valid indicator of how hard your heart is working.

A simpler method of determining the intensity of your activity is the talk method. You should not be exercising at an intensity at which
you are unable to carry on a conversation. On the other hand, if you’re able to sing for any length of time while you’re exercising, you’re probably ready to increase your intensity.

Set exercise goals for yourself and then evaluate how well you are doing to help keep you on track. Watch for some benefits in just a few weeks. Is it easier to do your daily tasks? Are you less out of breath? Is it getting easier to walk upstairs? If you slide back or overdo it, don’t give up. Think of this as part of your new healthy lifestyle that will soon be simply routine.

**Light Fruit Salad**
1 cup mandarin oranges, packed in juice or light syrup, drained
1 whole banana, sliced
1 apple, sliced
1/4 cup pecan halves
Mix together all ingredients and serve in individual bowls. Makes 4 servings.

Nutrient Analysis:
- Calories: 103
- Carbohydrate: 16 grams
- Fat: 4.8 grams
- Fiber: 1.8 grams
- Cholesterol: 0 grams
- Sodium: 2.1 milligrams

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**Your Resources**

**What You Should Know About EFT-99**

Do you currently receive Social Security benefits, Supplemental Security Income payments, Veterans payments, Railroad Retirement Board payments, or Civil Service Retirement payments? If so, then you have probably heard about EFT-99. EFT-99 is the federal government’s ongoing initiative to convert these payments from paper checks to Direct Deposit. With Direct Deposit, your payment is deposited electronically into your account at a federally insured bank, savings and loan, or credit union.

Printing and mailing checks to millions of recipients is expensive. Congress reasoned that requiring recipients to use Direct Deposit would save the federal government as much as $100 million per year. Because Direct Deposit is also simple, safe and secure, the goal was to require all recipients to switch to Direct Deposit by January 2 of this year. Due to concerns expressed by consumer groups and advocates for seniors, Treasury decided not to require recipients to switch to Direct Deposit. In other words, you do not have to switch to Direct Deposit.
unless you want to.

If you already have an account at a federally insured bank, savings and loan, or credit union, there are plenty of good reasons to switch to Direct Deposit. Direct Deposit is fast. Your payment will be in your account first thing in the morning on your payment date. It is convenient – you won’t need to wait in long lines, hunt for parking or make a special trip to cash your check. Direct Deposit is secure — no lost, stolen or misplaced checks to worry about.

If you do not already have an account at a bank, credit union or savings and loan, you have three choices. First, you can choose to open an account at the financial institution of your choice and arrange for Direct Deposit of your federal payments. If you need information on choosing a financial institution, contact your local Extension Service office.

Second, you can wait to open an ETA™ (Electronic Transfer Account). ETAs™ are low-cost accounts that will be available at many federally insured financial institutions later this year.

Third, you can continue to receive your payment by check if Direct Deposit would cause you a hardship. You can keep getting paid by check: if you don’t speak or read English, if it would cost you more to use Direct Deposit, if you live where using Direct Deposit would be difficult, or if you have a physical or mental disability that would make it hard to use Direct Deposit. If you don’t do anything, you will continue to receive your check in the mail without interruption.

For more information about EFT-99 or Direct Deposit, contact the agency that pays you. You can reach Social Security by calling 1-800-772-1213; Veterans Affairs by calling 1-800-827-1000; Office of Personnel Management by calling 1-888-767-6738 or the Railroad Retirement Board by calling your local office or 1-800-808-0772.

Your Relationships

If Someone Close Has a Problem with Alcohol or Other Drugs

Do you know a senior who drinks too much or who uses other drugs? You have plenty of company. People experiencing alcohol and other drug problems often feel they hurt only themselves. That isn’t true. They also hurt their families, friends,
coworkers, employers, and others.

There are millions of people with alcohol and other drug problems in this country. Experience shows that for every person with an alcohol or other drug problem, at least four others are affected by their behavior.

However, looking at it another way – as we should – millions of Americans have a personal stake in helping “someone close” find the way to overcome alcohol and other drug problems.

You are in a good position to help your relative or friend, because you know a good deal about his unique qualities and her way of life. And having made the effort to gain some understanding of the signs and effects of problem drinking or other drug abuse, you should be in a better position to consider a strategy for helping. Here are some ideas to consider:

**What Not to Do**

- Don’t attempt to punish, threaten, bribe, or preach.
- Don’t try to be a martyr. Avoid emotional appeals that may only increase feelings of guilt and the compulsion to drink or use other drugs.
- Don’t allow yourself to cover up or make excuses for the alcoholic or drug addict or shield them from the realistic consequences of their behavior.
- Don’t take over their responsibilities, leaving them with no sense of importance or dignity.
- Don’t hide or dump bottles, throw out drugs, or shelter them from situations where alcohol is present.
- Don’t argue with the person when they are impaired or high.
- Above all, don’t feel guilty or responsible for another’s behavior.

**What to Do**

- Try to remain calm, unemotional, and factually honest in speaking about their behavior and its day-to-day consequences.
- Discuss the situation with someone you trust – someone from the clergy, a social worker, a counselor, a friend, or other professional.
- Establish and maintain a healthy atmosphere in the home, and try to include the alcohol/drug abuser in family life.
- Encourage new interests and participate in leisure time activities that the person enjoys. Encourage them to see old friends.
- Be patient and live one day at a time. Alcoholism and other drug addiction generally takes a long time to develop, and recovery does not occur overnight. Try to accept setbacks and relapses with calmness and understanding.

Adapted from National Clearinghouse for Alcohol and Drug Information, 1999.
Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Extension Service office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Extension Service office for more information on these and related topics.

Contributors to this issue:

Janine Freeman, RD, LD, CDE, Extension Education Program Specialist
Michael Rupured, M.S., Extension Financial Management Specialist
Don Bower, DPA, CFCS, Extension Human Development Specialist

Chris Freeman, RD, LD, CDE, Extension Education Program Specialist
Michael Rupured, M.S., Extension Financial Management Specialist
Don Bower, DPA, CFCS, Extension Human Development Specialist