Healthy Aging

The National Institutes of Health (NIH) has compiled some recommendations to help older Americans remain healthy and independent throughout their lives, some of these are included below.

**Regular physical activity** can greatly reduce your risk of suffering from heart disease, colon cancer, diabetes and high blood pressure. Physical activity also helps to control weight; contributes to healthy bones, muscles and joints; helps to relieve the pain of arthritis; reduces symptoms of anxiety and depression; and can decrease the need for hospitalizations, physician visits and medications.

The following types of exercises can help older adults gain significant health benefits:

- **Endurance exercises** are activities that increase your breathing and heart rate to improve the health of your heart, lungs and circulatory system. Examples include walking, biking and swimming. The NIH recommends a goal to build up to a minimum of 30 minutes of endurance exercise on most or all days of the week. Remember to stretch immediately after your endurance activities to help protect against injury.

- **Strength exercises** work to build your muscles and make you stronger. The NIH recommends that you work all major muscle groups at least twice a week without working the same muscle group on any two consecutive days. Strength exercises should never hurt.

- **Balance and flexibility exercises** help keep your body limber and can help prevent falls. Stretch after you do your regularly scheduled strength and endurance exercises. Slowly stretch into the desired position, as far as possible without pain, and hold the stretch for 10 to 30 seconds. Relax, then repeat, trying to stretch farther. Always warm up before stretching exercises.

**Good nutrition**, including a diet that is low in saturated fats and contains five or more servings of fruits and vegetables each day, is recommended for maintaining good health.

For more information on healthy living for seniors, call 1-800-222-2225 or go on-line at [http://nihseniorhealth.gov](http://nihseniorhealth.gov).
As Chairman of the Senate Special Committee on Aging, it is my pleasure to lead the Senate in investigating and debating issues of importance to America’s aging population. The Committee has initiated discussions on ways to strengthen Medicare, Medicaid and public/private retirement programs and to expose companies that prey on seniors with marketing scams.

I am proud of the Committee’s success and look forward to continuing to keep Congress focused on policies that work to improve the quality of life for seniors. I hope you find the content of this newsletter helpful and informative. Please feel free to contact the Committee anytime with your thoughts and suggestions.

United States Senate
Washington, DC 20510

Higher Savings Through Generic Drugs

One of the most significant challenges facing our nation’s health care system is the rising costs of care. High prescription drug prices contribute greatly to this problem.

Generic drug alternatives hold the promise of providing you with more affordable options. Unfortunately, there have been a number of troubling reports lately that indicate the generic drug approval process is not working as effectively as it could – delaying over 800 low-cost drugs from coming to market. Recently, I convened the Senate Special Committee on Aging to examine the problems contributing to this delay. Based on the information gathered at the hearing, the Committee is working with the Food and Drug Administration to provide greater and swifter access to more affordable prescription drug options.

Are you currently taking prescription medication for allergies, insomnia or depression?

The FDA has announced that generic alternatives for select brand name drugs used to treat these conditions are expected to become available in the coming months. Ask your doctor for more information.

Retirement Security for Life

Americans are living longer than ever before, which means we must stretch our retirement dollars over a greater period of time. Unfortunately, the personal savings rate in the United States has declined dramatically over the last two decades, falling to -1.6 percent in April of this year. The Special Committee on Aging is a focal point in the Senate for discussion and debate on retirement security. The Committee has held hearings to find ways to encourage persons near retirement age to save so they can have a financially secure future. While much of the work we do deals with individuals about to retire, it is important for those who are already retired to ensure that their financial futures are secure for the duration of their lives. The Social Security Administration provides a public resource for long-term planning and can be reached at 1-800-772-1213 or online at www.ssa.gov.

Here are some tips based on the Committee’s findings that may help you manage your retirement assets and enjoy financial security:

- **Diversify Your Assets.** Financial advisors recommend that you limit your risk and put your money into a number of different investments.

- **Remember to Rebalance.** To manage risk, it is important that you reexamine your asset allocations from time to time and rebalance them if necessary.

- **Watch Out for High Fees.** Before making any investment, ask lots of questions and closely examine all documents to ensure that the fees are not too high.