

The water above a river's rapid can often be described as tranquil, giving no indication of the peril awaiting you around the bend.

Your raft rides an avalanche of water that can fill an Olympic swimming pool in seconds. A river's currents are routinely driving your raft into rocks that can easily flip the raft.

When running Wapinitia Rapids on Oregon's Deschutes River, a narrow chute on *river right* gets you past a huge rock mid-river. The picture below of this rapid does not show a larger rock 100' downstream where the river narrows significantly. The current you ride that avoids the first rock will drive you into that second, much bigger rock. The river is always intent on flipping your boat!

Rafting in many respects is no different than life. Both can be exhilarating, mystifying, intoxicating, but full of uncertainty and risk. With planning and foresight, you can navigate successfully each of their perils.

Plan with confidence your journey in retirement.™

A GUIDE TO

Navigating Retirement

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Plan with Confidence Your Journey in Retirement™

This issue:

*How old are you,
really?*

A GUIDE TO Navigating Retirement

JANUARY 2025 NEWSLETTER



Many people think some activities are crazy: bungee jumping, hang gliding, parachuting, and maybe, white water rafting. Ironically, many people go about their daily lives in situations that are much more dangerous!

For the most recent year for which statistics are available, the National Safety Council reports 35.9 million home injuries required medical attention. Over 14 million—1 in 4 older adults—report falling every year. **For adults ages 65 and over, falls are the leading cause of injury-related deaths.**

Older adults annually suffer about 300,000 hip-fracture-related hospitalizations. The one-year mortality rate after a hip fracture is 21% if the fracture is surgically repaired—a 70% mortality rate if the fracture is not repaired. The disability caused by a hip fracture can continue to compound the mortality rate year after year. One study involving 122,000 adults concluded **the all-cause mortality rate for those with a hip fracture doubled over 12 years** compared to a group without a hip fracture.

Older adults are at risk for hip fractures due to decreased bone density, reduced muscle strength and balance, chronic health conditions, medications, and environmental hazards around the home. While age is a major risk factor for falls, if you are healthy, fit, and with a lower functional age, you should be less susceptible to falls and hip fractures.

The Center for Disease Control recommends four actions to prevent falls.

1. Talk openly with your healthcare provider about fall risks and prevention. Have your medications evaluated for side effects that might make you unsteady on your feet.
2. Exercise! The objective is to improve your leg strength and balance
3. Get an annual eye exam and replace eyeglasses if necessary.
4. Make your home safer.

How tragic will it be if after decades of working, saving, and dreaming of retirement, your life is cut short when you slip in the tub, trip on an electric cord, or fall off a step stool? Most fall-related deaths are preventable!

Topic 6 of *A Guide to Navigating Retirement* is about Personal Safety. Its suggested actions to take to make your home safer included:

1. Secure your rugs with non-skid pads.
2. Install grab bars in your shower and non-slip mats in the tub.
3. Keep your floors and stairways free of clutter. Smooth out uneven floor surfaces. Clean up spills quickly.
4. Attach cables and other cords to baseboards.
5. Keep your house well lit.
6. Use step stools only when necessary, opting instead for keeping most used items in low easy-to-reach places.
7. Have a fire extinguisher readily accessible near your stove—and check it yearly.
8. Test regularly your smoke alarms and carbon monoxide detectors.

Topic 6 also talked about leveraging technology to routinely check in with friends and family. Loneliness is a severe health risk! Topic 6 also discusses transportation safety.

Bette Davis, the Queen of Hollywood, is quoted as saying, “Old age sure ain’t for sissies!” Old age is hard-earned but worth every effort. Turn off the television. Get off the couch. Get outside. Be safe. I do not recommend bungee jumping, hang gliding, or parachuting. But river rafting is fabulous fun!

Please contact me with your questions, or if you or a friend want a free copy of *A Guide to Navigating Retirement*.

Artificial Intelligence programs were not used in the writing of this Newsletter.

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