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HAPPY HOLIDAYS

As the holiday season unfolds and we prepare to welcome the upcoming new year, this edition brings you a collection of articles filled with practical advice and tips.

Reflecting on the year that's passed, we extend our heartfelt thanks to you, our valued clients, for your continued trust and support. Looking forward to the upcoming year, we are excited to continue serving you with the same dedication and quality you've come to expect from us.

Wishing you a joyful holiday season and a prosperous New Year!

Seasonal Affective Disorder: December is SAD Awareness Month

If you feel a bit of the winter blues coming on, please know you are not alone. Many people experience an increased sense of loneliness and isolation during this time of year. Most of us feel holiday stress, at the very least, but for many this is not a time of great joy. And while

Everyone feels sad or low sometimes, these feelings usually pass with a little time. Depression is different. It stays with us, and can be debilitating. One type of depression known as Seasonal Affective Disorder might be settling in for some folks right around this time.

December is Seasonal Affective Disorder (SAD) Awareness month. SAD is a type of depression that occurs during specific seasons, most commonly in fall and winter. [READ MORE](#)

Seasonal Affective Disorder (SAD): More Than the Winter Blues

As the days get shorter and there is less daylight, you may start to feel sad. While many people experience the “winter blues,” some people may have a type of depression called seasonal affective disorder (SAD).

The first step is to determine how much your symptoms interfere with your daily life.

<p>Do you have mild symptoms that have lasted less than 2 weeks?</p>  <ul style="list-style-type: none">• Feeling down but still able to take care of yourself and others• Having some trouble sleeping• Having less energy than usual but still able to do your job, schoolwork, or housework	<p>These activities can make you feel better:</p>  <ul style="list-style-type: none">• Doing something you enjoy• Going outside in the sunlight• Spending time with family and friends• Eating healthy and avoiding foods with lots of sugar
<p>Do you have more severe symptoms that have lasted more than 2 weeks?</p>  <ul style="list-style-type: none">• Social withdrawal• Oversleeping• Gaining weight• Craving foods with lots of sugar like cakes, candies, and cookies	<p>Seek professional help:</p>  <ul style="list-style-type: none">• Light therapy• Psychotherapy (talk therapy)• Medications• Vitamin D supplements

For help finding treatment, visit [nimh.nih.gov/findhelp](https://www.nimh.nih.gov/findhelp).
If you or someone you know is in immediate distress or is thinking about hurting themselves, call or text the **988** Suicide & Crisis Lifeline at 988 or chat at [988lifeline.org](https://www.988lifeline.org).

 **NIH** National Institute of Mental Health [nimh.nih.gov/sad](https://www.nimh.nih.gov/sad)

7 Tips for Test-Driving Your Retirement

Pretirement’ trial run can help you make the right call on where, when and how you want to live’

You’ve reached “pretirement,” the period when you’re closer to the end of your career than the beginning and starting to see retirement on the horizon. Maybe your vision of post-work life is crystal-clear — but more likely, it’s still a bit fuzzy around the edges, or even a total blur.

Sharpening the image will require thoughtful preparation. Doing a test run of your envisioned future can help ensure a smoother transition when the time comes.

Think of it as a dress rehearsal for retirement, a chance to try out different elements of your planned future and make sure you’re right about when, where and how you want to live your golden years. Here are some pointers for doing a well-planned pretirement test drive. [READ MORE](#)



6 Hip Strengthening Exercises for Seniors

Senior hip exercises stabilize the legs and spine by strengthening the hip joint and its supporting muscles. A weak or unstable hip joint puts your hip, knee, sacrum, and lumbar spine at risk for injury, pain, weakness, and

decreased mobility.

By strengthening the hip joint, you can provide your legs with a more stable and balanced foundation to keep you upright as you move through your day. Senior hip strengthening exercises can even help relieve pain in the hips and knees. [**READ MORE**](#)

4 Advantages of Adaptive Clothing for Seniors

Adapting to aging may involve a change of your wardrobe. Learn about the four advantages of adaptive clothing for seniors and how it makes life easier.

As you age, it can become harder to complete tasks that were once simple, such as putting on and taking off clothes. Fortunately, you can add adaptive clothing to your wardrobe.



Read more about the four advantages of adaptive clothing for seniors and how they can improve your life.

Two common problems for seniors are dressing and undressing themselves. Fortunately, adaptive clothing can help them do this quickly. Shirts with Velcro instead of buttons or slip-on shoes are ideal for seniors with mobility limitations. They will be able to get dressed much quicker and worry less about straining themselves.

[**READ MORE**](#)



Tips for Living Alone With Early-Stage Dementia

Have you, or has someone you love, recently been diagnosed with mild cognitive impairment, early-stage Alzheimer's disease, vascular dementia, Lewy body dementia, or a frontotemporal disorder? Do you worry about how to manage if you live alone? If so, these tips offer ways to help cope with changes in memory and thinking, prepare for the future, and stay active and

engaged.

Many people with early-stage dementia continue to manage their everyday activities. But it's important to look ahead to a time when performing daily tasks will be harder. The sooner you adopt new strategies to help you cope with changes, the more time you will have to adjust to them. Here are some tips: [**READ MORE**](#)



Managing the Transition From Hospital to Rehab to Home

4 ways to make the moves easier for family caregivers and their loved ones

I've recently been helping a friend who has been managing her mother's transitions from a hospital to a rehab facility, and then again to another rehab facility that wants to send her home before she, or her family, is ready. It reminded me of how tough family caregiving transitions can be.

As a longtime family caregiver of many, including both parents and my sister, I've been through many of them — some smooth, others unexpected and rocky. Caregivers play a crucial role in easing transitions, advocating and ensuring that loved ones adjust and get appropriate care along the way. [READ MORE](#)

12 Documents to Prepare Now for Your Heirs

Assembling legal documents pertaining to your estate is key to ensuring your final wishes are carried out.



No one likes to think about death and end-of-life arrangements. However, being prepared for the inevitable is not only a smart thing to do, it's also a kind thing to do for loved ones.

Failing to put your paperwork in order means family or friends will have to rely on the probate court to determine the fate of your property. Depending on your state, that could entail hiring a lawyer, paying court fees and waiting for a judge to decide how best to distribute assets.

What's more, heirs may miss out on life insurance benefits or overlook accounts because they don't know they exist. [READ MORE](#)

5 Smart New Year's Money Resolutions to Make for 2024

The right financial resolutions will ensure that you're headed in the best direction possible in 2024.

It's hard to believe that there are just a few weeks left in 2023. But as 2024 approaches, it's the perfect time to reflect on the last year and determine the changes you want to focus on when the new year rolls around.



While you may be planning to focus your New Year's resolutions on getting healthy at the gym or eating better, don't overlook the changes that need to be made in order to reach your financial goals. By keeping your finances in mind, you can set resolutions that will pave the way for a prosperous

51 Gifts Under \$25 That Don't Scream 'Bargain Bin'

Sneaky-cheap gifts your wallet will thank you for.



There's an art to holiday shopping, especially when you're searching for the best gifts under \$25. And if our team of pro shopping editors has learned anything over the years of cultivating our very many gift guides, it's that a steeper price point doesn't mean the presents are better. There are plenty of cheap gifts that are sure to spark just as much joy as the more expensive options.

A tip from us pros: Adding a touch of personalization like a monogram goes a long way in making the present seem more luxurious. [READ MORE](#)

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