

Did you know?

Retirement can seem like it will never come for young professionals. But time can be a sieve, and retirement age can arrive in the blink of an eye. Young adults who have not planned accordingly for retirement can find themselves in financial straits at a point in their lives when they want to kick back and enjoy themselves. Financial experts from Money, CNN and The Motley Fool advise that financially

solvent people should begin saving aggressively for their retirements early on. Ideally people should start saving in their 20s when they first leave school and begin their careers. The sooner one saves, the more time money has to grow. Vanguard says that the person who saves \$4,500 per year over a career spanning 45 years can reach a goal of having more than \$1 million in savings by the time he or she retires. Compounding interest and investment matches from employers can further secure professionals' financial futures.

How to stay flexible as you age



Men and women may begin to feel less flexible as they get older. According to the University of Maryland Medical Center, that loss of flexibility is because muscles lose both strength and elasticity as the body ages.

A lack of flexibility can make men and women more vulnerable to certain types of injuries, including muscle strains and tears. While people might not be able to maintain the flexibility they enjoyed in their twenties, there are ways for them to combat age-related loss of flexibility.

- Stretch frequently. Stretching is a great way to combat age-related loss of flexibility. Stretch major muscle groups, such as hamstrings and shoulder muscles, several times per week. When practicing static stretching, the goal is to gradually elongate the muscle being stretched before holding the elongated position, and ultimately allowing the muscle to return to resting position. As flexibility improves, elongated stretches can be held for 30 seconds. Avoid stretching muscles that are sore or injured, and discontinue a stretch if you feel pain or discomfort.

- Include yoga in your exercise regimen. Practitioners of yoga typically love how this unique discipline that exercises the body while relaxing the

mind improves their flexibility. Many yoga poses are designed to improve the strength and flexibility of muscles, and some physicians may even recommend yoga to aging patients. Yoga DVDs or streaming sessions can be great, but beginners may want to visit yoga studios or sign up for classes at their gyms so instructors can personally ensure they are doing each pose correctly. As their flexibility improves, men and women can try more difficult poses and classes if they so desire.

- Get in the pool. Swimming is another activity that can help aging men and women improve their flexibility. Strength-training exercises are an important component of a well-balanced exercise regimen, but such workouts tend to focus on one or two muscle groups at a time. That means other muscle groups may be inactive and tighten up as a result. Swimming works the entire body, which helps all muscle groups stay loose and flexible. One or two swimming sessions per week can contribute to great gains in overall flexibility, especially for men and women who remember to stretch when they get out of the pool.

Flexibility may decrease as men and women age, but there are various ways to combat the natural loss of flexibility.

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