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keep the volume low on your headphones.

- Be seen to be safe. During the day, wear light or brightly colored clothing. At night, wear reflective material on your clothing and carry a flashlight.

- Put lights on the front and back of your bike.
- Check the weather forecast. If it's very windy, cold, hot, or humid, consider exercising inside instead. You can view exercise videos online or walk in a temperature-controlled building such as a shopping mall.
- If possible, walk during daylight hours and with other people.
- Choose routes with places to sit in case you want to stop and rest.
- Walk on a sidewalk or a path whenever possible. Watch out for uneven ground or sidewalks, which are tripping hazards.
- Before you start to cross a street, make sure you have plenty of time to get across. Rushing increases your risk of falling.

If you don't feel safe exercising outdoors, be active inside.

- Find local stores or malls large enough for you to walk around.
- Walk up and down your stairs a few times in a row. Be sure the stairwell is well-lit and has railings for safety.
- At home, do strength, balance, and flexibility exercises.

National Institute on Aging

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Exercising Outdoors

You've made a plan to be more active, and you're ready to go outside and get started. But before you do, it's important to make sure that you can exercise safely in your neighborhood. Here are a few tips that can help you stay safe as you get moving.

Thinking ahead about safety

- Let others know where you're going and when you plan to be back.
- Carry your ID with emergency contact information and a cellphone with you, especially if you're alone.
- Wear sturdy, appropriate shoes for your activity that give you proper footing.
- Depending on the weather, dress in layers that you can remove as your body warms up.
- Stay alert at all times. If you're listening to music,

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How Stress Affects Seniors

Like all generations, the later years of life can be a mix of joyful moments versus down days. While retirement years are meant for relaxation and time spent with loved ones, elderly adults can also face unique stressors.

There is a direct relationship between stress, aging and mental health, which all older adults, their families and caregivers should be aware of and be actively monitoring. Here's what you need to know about the connections between stress and the elderly.

Causes of Stress for Older Adults

Stress is the body's response to external situations. When our body senses a stressor, it releases a surge of hormones to trigger our fight or flight. Nowadays, most stressors are psychological and can arise from everyday life.

For seniors, many of the same factors that cause stress when you're younger are still at play. Mental health in older adults is shaped by habits and environments not only in the present, but also earlier in life.

As we age, specific stressors also arise. Seniors deal with many life changes – from retirement to the loss of a partner or spouse – that can seriously affect their mental health. Seniors may have to deal with loss of income, increased caregiving responsibilities for a spouse, more loneliness and isolation, chronic illnesses and disabilities, and a reduced sense of purpose. Stressors can be small or large, but often build up over time and shouldn't be ignored.

Effects of Stress on Older Immune Systems

Stress immediately impacts the immune system, deregulating it and throwing it off balance. When someone feels stressed, the body releases a surge of hormones to help prepare the body to handle what's to come, including cortisol. This stress hormone increases clotting and inflammatory compounds to help prepare the body for an injury. But sometimes, our body doesn't know the difference between stress that comes from an injury versus those we face mentally and emotionally.

Increased Inflammation
As we get older, the cortisol released becomes stronger and takes longer to diminish. The inflammation that responds to cortisol can lead to more health problems when it becomes a constant, such as dementia, arthritis, Type 2 diabetes, cardiovascular disease and cancer.

Increased Blood Pressure
As a result of stress, the body also releases adrenaline to give the body a boost of energy. This increases the heart rate, blood pressure and blood sugar, which can all increase the risk of stroke or a heart attack.

Additionally, many common medications taken by elderly patients may play a role in their ability to manage stress. For example, amphetamines are known to increase stress responses.

How Stress Affects Cognitive Function

Stress can accelerate the aging process itself not only physically but psychologically, too. We all know how stress and the brain are intrinsically linked. When we stress, we're more likely to be anxious, worried, frustrated and even depressed.

Higher cortisol levels can negatively affect the connection of neurons in the brain, affecting your cognitive ability. For instance, when your brain tells your body to stand up, it may take longer for that message to reach your legs. When dealing with chronic stress and high levels of cortisol, it can increase the risk of developing dementia and even paranoia in elderly.

Healthy Coping for Stress

Stress is a fact of life. The key is to try to lower those stressors whenever possible and take care of yourself, which helps manage the stress. Here are some ways to manage stress:

- **Exercise regularly**. This reduces cortisol levels, reduces blood pressure, improves mobility and combats chronic pain.
- **Get outside**. Surrounding yourself with nature and getting some fresh air can lift your spirits.

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New Text Message Phishing Scam Impersonates Your State's DOL

A new text message phishing scam is circulating, hot on the heels of the recent toll collection scams that targeted drivers. This time, the impersonated agency is your state's Department of Licensing (DOL). These fake texts claim you have an outstanding traffic ticket and may face major penalties if you don't pay up.

Common red flags:

- You receive an **urgent text message** from your state's DOL claiming this is your "final notice" for your outstanding traffic ticket.
- The text message provides a **list of penalties** you may face in an attempt to make you act quickly.
- The text message **includes a link to "pay now,"** and although the link looks legitimate with a ".gov" web address, it is unsafe and does not go to the real DOL's website.

BBB has tips to help you avoid text message phishing scams:

- **Verify your outstanding traffic tickets on your own.** Instead of clicking on the link or calling the phone number provided in the text message, verify your outstanding traffic tickets with the legitimate local or state agencies. Contact your local police department or call your state's DOL.
- **Know the warning signs of a fake text message**. If you receive an unusual text message out of the blue, especially originating from an out-of-country area code, there are several things to look for to help you identify if it's fake. Read BBB's tips for spotting the red flags of fake text messages at https://www.bbb.org/all/spot-a-scam/how-to-spot-a-phony-text-message.
- **Don't click on links or download files that are unexpectedly texted to you.** Scammers can disguise links to make them look legitimate. Even if the link's domain looks real, take steps to identify whether it is a safe link. If you're unsure, don't click on the link and visit the website on your own. For example, in this case, instead of clicking on the link that was sent to you, go to your internet browser and visit your state's DOL website.
- **Block and report the number and delete the message.** If you suspect the text is a scam, block and/or report the number. Some smartphones and cell phone providers allow you to report phone numbers as spam. Be sure to delete the message.
- **Never give out your personal information to someone you don't know.** Phishing scams often ask you to provide personal information like your birthdate, Social Security number, and more. Never provide this information to someone who contacts you out of the blue.

If you receive a text message impersonating your state's DOL, report it to BBB Scam Tracker to warn others. In addition, file a report with the FBI Internet Crime Complaint Center (IC3) https://www.ic3.gov/.

Reporting scams helps consumers become aware of scams and helps law enforcement track down scammers.

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- **Keep up with social connections.** Lonely elderly are more likely to face mental health issues.
- **Practice mindfulness**, such as meditation or deep breathing, to help reframe situations and calm the nervous system.
- **Eat well** to boost your immune system and combat inflammation.
- **Prioritize sleep** to allow your body and mind to take a break and repair itself.