# Living 50Plus

SUMMER 2017 A supplement to The Montana Standard

# INSPIRATIONAL INSTRUCTOR

Butte woman powers ahead with workouts

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CARE FOR ALL GENERATIONS

# We've added to our team of experts.

## Another set of hands joins our community.

Welcome home, **Dr. Katie Dawson.**

Dr. Dawson is a board-certified General Surgeon and member of the American College of Surgeons and the American Society of Breast Surgeons.

She is a Cardwell, Montana native and is very pleased to be returning home. We're thrilled to have her join our community of healing.

For more information or to schedule an appointment in our Butte or Anaconda office, please call **(406) 459-5852.**

Dr. Katie Dawson, General Surgeon

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# Consider renting if you're downsizing

Many seniors find they require significantly less space than they did when they were raising their families and building their careers.

If you are considering selling your home and downsizing to a smaller space, consider renting before settling in with another mortgage.

There are many financial and social benefits to renting a home.

Here are just a few:

Beef up your nest eggWhen you rent, you need no down payment and pay no separate real estate taxes. Going from owning a home to renting, you would liquidate your assets — freeing up that money for other purposes.

So sell your current place and use the profits to pay off remaining debts or beef up your nest egg; this is the time of your life when maybe having a bit of extra cash (whether to save or to play) could provide comfort.

## No maintenance

When you rent a property, maintenance and repairs are a landlord's responsibility — relieving you of the pressure to climb ladders and sparing you the expense of a repairman.

If the roof needs replacing, a water pipe bursts, or the air-conditioner dies, you won't see the bill for the repairs.

## An excuse to declutter

After living in the same space for several decades, it is easy to accumulate a lot of items.

Through the years, you likely have amassed a collection of things, some of which you may have even forgotten that you own.

Your "third act" is a great time in life to take stock and downsize to eliminate the burden on your life and create more time for doing the things you enjoy.

## Plenty of amenities and built-in community

Community pool. Tennis courts. Fully-equipped gym.

These are just a few of the amenities that come fairly standard with most apartment complexes.

These amenities also offer built-in socialization.

By frequenting the community pool, you are likely to start conversations with other renters and get to know your neighbors. Renters are more likely to know their neighbors, participate in community events and make new friends through approaching people they don't know.

It also can be a lot easier to find someone willing to check up on your place when you go on vacation.

## Choice of locations

Apartment complexes can be easily found near some of the best restaurants, bars and shopping, which can make it easier to get around and get out of the house.

Being a senior, you also have your choice of age-restricted comp lexes — if you prefer to avoid the college crowd or families with young children.

Renting can be a great option for many empty-nesters planning to downsize.

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WALTER HINICK, THE MONTANA STANDARD

Kelli Sullivan, 59, of Butte, encourages people who want to exercise regularly to find something they like to do. Exercise should be fun, not drudgery, she said.

# Butte woman powers ahead with workouts

**RENATA BIRKENBUEL**
**for The Montana Standard**

Go for a spin in fitness devotee Kelli Sullivan's class and you'll hop off the cycle inspired.

The operative word — inspirational — swirls around Sullivan, forever encouraging, prompting and demonstrating what it means to be in tip-top shape at any age while stressing the love for working out over any competitive bent that dogs other older, hard-core athletes.

"She is a super inspiration for me," said nurse Janet Nothstine, of Butte, who takes Sullivan's spin class twice a week at Fuel Fitness and who cycled from Kalispell to El Paso, Texas, in 19 days in 2008 when she turned 50.

"Kelli's so kind," Nothstine added. "She'll stop and chat with someone in the weight room. She stays after when sometimes I do a few weights. If she sees something new that's interesting ... she's always looking at new things."

At 59, Sullivan the artist, mother and grandmother is in her third decade of lifting weights a few times a week.

Soon after her son Willy was born 28 years ago, she started lifting weights at the Butte Family YMCA. She hasn't let up.

A poster child for active women age 50 and over, Sullivan consistently finishes in the top half of her age group, including the Missoula Half-Marathon in 2016. Last year she also completed the Hibernian 5K St. Paddy's Day Run in Anaconda and the Wulfman's Continental Divide Trail Race.

Sullivan is the first to tell you she's not competitive, but it's apparent that the workout queen of Butte has been unswervingly competitive with herself to maintain a fitness level uncommon for women her age.

She runs or bicycles nearly daily — and except for foot surgery last February — has rarely taken time off from working out.

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"I've done a ton of biking this summer, but I love to run," said the Butte resident who grew up with an athletic family and coach father in Great Falls. "With running, you don't need equipment; you don't have to worry about that."

She loves running in the rain and she loves running on trails on the East Ridge.

Self-employed trainer Brian Yates knows Sullivan well and sings her praises. He has trained her up to three sessions per week when she was into running full marathons.

"She's absolutely unbelievable," said Yates, 45. "She definitely made working out her lifestyle. Some people eat, sleep and breathe working out, but she's also an amazing mother and grandmother."

Hailing from an athletic family set Sullivan on a work-out course in junior high, when she started weekend runs with famed retired C.M. Russell High cross-country/track coach Branch Brady.

"That's when I got hooked on running," said Sullivan.

Her father, Don Cramer, coached CMR girls' basketball, and sister, Connie Cramer Caouette is the city golf pro in Great Falls. Still, girls' sports were limited during the mid-1970s when Sullivan was in school.

She has accomplished a lifetime of workouts, while also running her own art studio on Park Street for 16 years, creating "old, archaic art" and painting interiors on the side.

"She's an unbelievable artist," said Yates. "She could pass for being in her late 40s and her whole life in general is unbelievable. She inspires a lot of people to make healthy living a lifestyle."

If you're starting to work out for the first time in your life, Sullivan gives practical advice:

"Find something that you think is fun — something you really like to do. Set realistic goals."

For example, start by walking 15 minutes a day, three times a week, then slowly increase your time and frequency.

Not everyone will like spinning on an indoor bike, but the beauty lies in its non-competitive aspect.

"People of all levels can cycle," she said. "We always start on a flat road, then you determine which level to start with. You're challenging yourself."

The last outcome she wants is to dread workouts.

"I'm all about fun," she said.

As for using free weights or the high-tech machines available at Fuel Fitness, the YMCA and other gyms, Sullivan recommends hiring a trainer to learn safe, correct techniques.

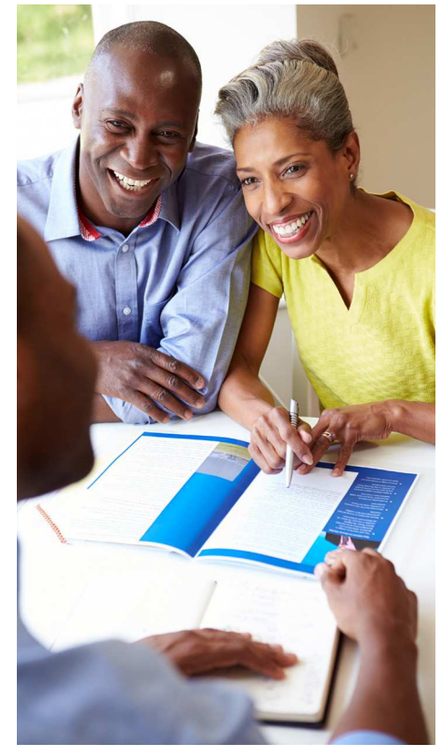
At 5-foot-7, a taut 138 pounds and sporting a low heart rate, Sullivan turns 60 next May. Despite her recent big toe joint replacement and nagging foot arthritis, she has returned to running. She will not be slowed, especially since she loves the outdoors.

"I've got a little plan," Sullivan said slyly. "When I can't run anymore, I'll hike."

WALTER HINICK, THE MONTANA STANDARD

At 59, Kelli Sullivan — artist, mother and grandmother — works out daily. She is in her third decade lifting weights a few times a week. In this recent photo, she's pictured on a stationary bicycle at Fuel Fitness, 3755 Harrison Ave., Butte.

# Financial advisor can help you make, reach retirement goals



An advisor can help you evaluate your current financial situation.

As the end of the year nears, it brings with it a level of reflection. Be productive and turn this reflection toward your finances.

How well are you managing your money? Even if the answer to this is not negative, there is always room for improvement.

If you don't have one already, consider hiring a financial advisor. An advisor can help you evaluate your current financial situation and help you create a plan to meet your financial goals. But where do you begin?

## Three questions to ask

While you will have many questions for your financial advisor, these three are essential when choosing someone to help manage your money.

Are you a fiduciary? A fiduciary is a person who must place the interests of the client above his or her own interests. This is important. Fiduciaries must also disclose what their fees are and how they are compensated.

What services do you provide? You, obviously, want someone who can fulfill your needs. Some firms offer only advisement while others specialize in comprehensive planning around retirement, insurance and estate.

What types of clientele do you specialize in? Some advisors have a niche and some don't. If they do, make sure you fit into it, or they may be out of touch with the general needs of your demographic.

## Types of financial advisors

It goes without saying that you want to choose an advisor based upon your needs. Someone who is qualified, experienced, and has had proper training. But what are you looking for?

Certified Financial Planner (CFP) — A fiduciary certified through a comprehensive 10-hour board exam and have many years of experience in financial planning.

Chartered Financial Consultant (ChFC) — These advisors go through the CFP core curriculum but do not take the board examination.

Registered Investment Advisor (RIA) — A fiduciary who may be required to register with the Securities and Exchange Commission, depending on how much money they manage.

Chartered Financial Analyst — This person will offer the deepest financial analysis. Only 20 percent of applicants receive this designation from the CFA institute after passing three six-hour exams, two years of coursework and four years of professional work experience.

# Why carrots should be in your refrigerator

Mayo Clinic News Network

The main selling point for carrots has been how they protect eyesight.

However, Kate Zeratsky, a Mayo Clinic dietitian, says there are many other reasons why this root vegetable should be a regular part of your diet.

Carrots check a box that government health officials say should be filled every day.

"So the recommendation is that we have one serving of an orange or yellow vegetable each day," says Zeratsky.

Zeratsky says that's because root veggies like carrots pack a lot of nutritional punch in each crunch.

Carrots contain a compound called beta-carotene that's converted to vitamin A in your body.

Vitamin A promotes eye health, and it also reduces your risk for cancer.

"I think, we often think of the vitamin A," says Zeratsky. "However, carrots have a wealth of nutrition,"

Zeratsky says carrots are an excellent source of soluble fiber. And they're rich in antioxidants too.

"Both of which can be beneficial to the heart," she explains.

The carrot's potassium aids in controlling blood pressure. And its vitamin C boosts your immune system.

"I think carrots are a great vegetable just because they are so simple," adds Zeratsky. "You can eat them raw. You can eat them cooked. And they help ensure that we get our one serving of orange or yellow vegetable in each day."

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# Practice fitness safely

Fitness is essential for seniors. However, staying fit can be more challenging in the winter months, when safety becomes a larger concern.

A great way to stay accountable to your fitness goals is by monitoring your nutrition and activity — and the newest technology is making this easier than ever: activity trackers.

Activity trackers are designed to track your activity all day, and many are accompanied by a mobile application that is designed to both complement the tracker with additional features and store each day's data.

## Key tracking features

- **HEART RATE:** Continuous and automatic heart rate tracking, right from your wrist.
- **ALL-DAY ACTIVITY:** Track steps taken, distance traveled, calories burned and hourly activity (including "active" minutes versus stationary time).
- **ACTIVITY SMART TRACK:** A feature that will automatically recognize when you change activities (like going for a jog) and records the minutes in the "exercise" section of the accompanying smartphone application.
- **SLEEP CYCLES:** Automatically tracks your sleep quality (including how many times you woke up and for how long) and stages of sleep.
- **REMINDERS TO MOVE:** If you've been stationary for too long, some trackers will give you friendly reminders to get up and go for a short walk by making the device vibrate. This ensures you don't remain sedentary all day.
- **FASHIONABLE ACCESSORIES:** While maybe not the most important feature of an activity tracker, many come with interchangeable accessories, so they remain a sleek and unnoticeable part of your style.

Note: Not all brands or models of activity trackers performs each of these features, so be sure to research thoroughly or talk to a sales person directly before choosing and purchasing your activity tracker.

# Relationship not going over well?

What happens when you want to date, but you have adult children who are not thrilled with the idea? This situation is a common one among single seniors.

While having children is one of life's greatest joys and ideally grows into a friendship between equals, it can be hard on children to think of a parent with someone new.

Use the following steps as a guide to help you deal with your children and go on to find a loving and fulfilling relationship.

## Understand their point of view

To appropriately address the issue, you must first understand the root of your child's concern. If you are no longer with their mother or father, the thought of you in another relationship could feel hurtful to them.

Alternatively, your children could be fine with the thought of you with another person but feel overwhelming concern for your well-being and worry about you being taken advantage of. A serious heart-to-heart about their concerns often is a great first step.

## Assuage their fear

Now that you know why your children don't like the thought of you dating, you can better address their concerns.

Oftentimes, the issues lie in a difference in life experiences.

A 35-year-old views life differently than a person who is 75 years old. Talk to your children about the different perspective that age brings.

For example, if you are a widow or widower, your children could be terrified of you meeting and falling for someone who also might pass before you.

This is a risk you might be willing to take for the inherent joy a new relationship would bring. If so, explain this clearly.

## Stand your ground

While your children may have strong opinions about your love life, it is your love life. Many children have a hard time seeing their parents as people who desire love, companionship and romance.

There is a chance that your children will never accept your choice to date again — and you have to be OK with that. Whether they are overjoyed, begrudgingly accept the situation or completely disregard the idea, you are entitled to a love life.

Enjoy yourself and meet some interesting people. You never know what life has in store.

New relationships are common among single seniors.

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# Trying to keep brain sharp doesn't have to be costly

**LINDA A. JOHNSON**
**AP Medical Writer**

TRENTON, N.J. — While there's nothing you can do or take to ensure you won't get Alzheimer's disease, experts say there are some strategies that might help keep your brain sharp. And you don't need to dole out a lot of money to do it.

"Does one have to spend their life savings on computer games? I don't think so," said Dr. Yonas Geda, a psychiatrist at the Mayo Clinic in Scottsdale, Arizona, who's looked at some alternatives.

Research on the issue isn't conclusive, but there are hints that getting more exercise and stimulating your mind with games, computer use and other activities can help keep the brain nimble. It's also possible reducing high blood pressure will lower chances of dementia by improving blood flow to the brain and preventing a stroke or heart attack. At worst, those steps should improve your mood and overall health.

Those are the key findings of a June report from the National Academies of Sciences, Engineering and Medicine.

Dr. Kenneth Langa, a dementia expert at the University of Michigan who worked on the report, said seniors need to stay fit and challenge their mind with new ideas and complex activities such as learning to play a musical instrument and going out with friends.

"I've been recommending these kinds of things to my patients for several years. They should walk, talk and read," Langa said.

He helps run a National Institute of Aging study that's been following 20,000 American adults aged 51 and older since 1992. It's found the rate of newly diagnosed dementia cases has declined by more than 25 percent over that period. Langa credits the drop to higher levels of education, which produces more connections among brain cells, but says other factors are involved.

More than 5 million Americans have Alzheimer's, the most common form of dementia. Langa said the lifetime risk of developing Alzheimer's is about 15 percent, meaning 15 of every 100 people end up with it.

The Alzheimer's Association has done its own evidence review and lists tips on how to delay mental decline and protect your brain.

"Probably the worst thing you can do is become a couch potato and sit around the house all day," said Keith N. Fargo, director of scientific programs and outreach for the patient advocacy group.

A January report from an ongoing Mayo Clinic Study of Aging found that among several types of mental stimulation reviewed, regular computer use such as web surfing and sending email most sharply reduced the rate of "mild cognitive impairment." That's an intermediate stage between normal brain slowing and dementia. People with this impairment are about 10 times more likely than others to develop dementia, said Geda.

He and colleagues tested nearly 2,000 people aged 70 and older with healthy brains for about four years. Those who participated in mentally stimulating activities at least once or twice a week were less likely to develop mild cognitive impairment, the researchers found.

They reported regular computer use cut the risk 30 percent, reducing the lifetime risk to about 10 percent. Other activities that also seemed to help:

- Crafts such as sewing, knitting and pottery
- Social activities like going to theaters
- Playing card or board games, doing crosswords or other puzzles
- Reading books

A Finnish study that looked at using multiple strategies found that the group pushed to exercise, eat better and do brain training for two years fared 25 percent better at maintaining brain function than a group that got standard health advice.

"These things cost nothing and clearly point in the direction of decreased risk," said Geda, who started the Mayo study partly because he'd seen so many ads hawking expensive brain-training games and wanted to see how free alternatives fared.

Last year, the Federal Trade Commission announced a $2 million settlement with the maker of Lumosity for deceptive ads suggesting that playing its games a few times weekly could boost performance at work and delay dementia.

AP PHOTO

A woman plays an accordion as she tries out for a talent contest for seniors at an arts center in Scranton, Pa. While there's nothing you can do or take to ensure you won't get Alzheimer's disease, experts say there are some strategies that might help delay the normal mental decline due to aging.

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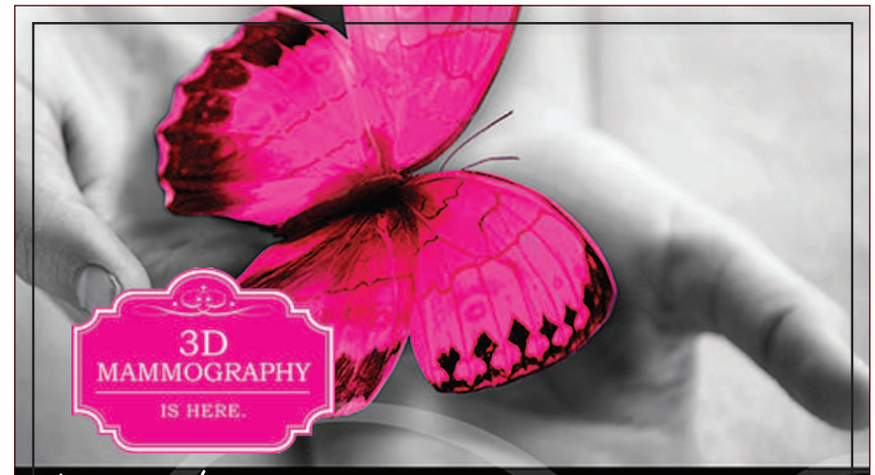

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# Changes might guard against dementia

**LAURAN NEERGAARD**
**AP Medical Writer**

WASHINGTON — Seek a good education. Control blood pressure and diabetes. Get off the couch. There are some hints, but no proof yet, that these and other lifestyle changes just might help stave off dementia.

A provocative report in the British journal Lancet recently raised the prospect that a third of dementia cases around the world could be delayed or even prevented by avoiding key risks starting in childhood that can make the brain more vulnerable to memory loss in old age.

A recent U.S. report was much more cautious, saying there are encouraging clues that a few lifestyle changes can bolster brain health and that more research is critical.

Still, it's never too early to try, said Lancet lead author Gill Livingston, a psychiatry professor at University College London.

"Although dementia is diagnosed in later life, the brain changes usually begin to develop years before," she noted.

Early next year, a $20 million U.S. study will begin rigorously testing if some simple day-to-day activities truly help older adults stay sharp.

"We are in a frustrating position science-wise in terms of what are our options?" said cognitive neuroscientist Laura Baker of Wake Forest School of Medicine in North Carolina, who will lead the new study to find out.

In the meantime, Alzheimer's specialists say there's little down side to following some common-sense recommendations.

Consider physical activity, crucial for heart health. "If in fact it should also improve the prospects for cognitive function and dementia, all the better," said Dr. Richard Hodes, director of the U.S. National Institute on Aging and an avid exerciser.

"Increased health of the body supports increased health of the brain," Baker added.

Here's the latest from this week's Alzheimer's Association International Conference on possible ways to guard your brain:

## Key risks

A Lancet-appointed panel created a model of dementia risks throughout life that estimates about 35 percent of all dementia cases are attributable to nine risk factors — risks that people potentially could change.

Their resulting recommendations: Ensure good childhood education; avoid high blood pressure, obesity and smoking; manage diabetes, depression and age-related hearing loss; be physically active; stay socially engaged in old age.

The theory: These factors together play a role in whether your brain is resilient enough to withstand years of silent damage that eventually leads to Alzheimer's.

# Brewing your own beer

Do you enjoy a good brew? Then consider making your own. While it can be intimidating, don't let the multi-step process scare you. Brewing beer can be a fun, long-term — not to mention tasty — hobby. While it would be best to start our with a kit (which provides you with everything you will need) for your first batch, acquiring basic knowledge is also essential. Perfect your craft, and you will quickly become the favorite neighborhood bar.

## Four basic ingredients

- **WATER.** The base of beer.
- **MALT.** A grain that has been prepared for brewing. Malted barley is most common, but malted wheat is also popular.
- **HOPS.** Hops provide the "spice" to beer —providing the bitterness to balance the sweet — and are added sparingly.
- **YEAST.** This is what changes unfermented brew into the beer we drink, converting the sugars into alcohol and carbon dioxide.

## Brewing steps

- **MALTING.** First you must germinate the grain. The grain is then fried through heating, which allows the grain to be stored for long periods of time and develops the malty flavor.
- **MASHING.** To mash, the grain must be soaked in hot water. This is when the starch molecules are converted into sugars, which will later fuel the yeast during fermentation. This mixture is called wort.
- **BOILING:** Before the wort can be fermented, it must be boiled to sanitize it and make the finished beer more stable. It is during the boiling that hops is added and bitters are extracted.
- **FERMENTING:** After boiling, the mixture is cooled so that yeast can be added. Fermentation can last anywhere from a few days to a week. For stronger, darker beers, you can ferment for months. The only steps left are to bottle and serve.

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# Over-the-counter and pricey hearing aids similar

**MICHELLE ANDREWS**
Kaiser Health News

Hearing aids that can cost more than $2,000 apiece are only slightly more effective than some over-the-counter sound-amplification devices that sell for just a few hundred dollars, according to a recent study.

The study bolsters legislation pending in Congress, which would have the Food and Drug Administration set regulations for cheaper over-the-counter products and is designed to make the devices more widely accessible and safer. Consumers with mild to moderate hearing loss would be able to purchase the devices without a prescription and without a medical exam, knowing they meet federal safety standards.

For the study, researchers compared how well 42 older adults with mild to moderate hearing loss repeated sentences spoken in the presence of background noise. The researchers first tested their ability to understand the speaker without any devices. Then they tested the subjects successively with a hearing aid and with five "personal sound amplification products" sold over the counter.

The hearing aid used in the study was a brand commonly dispensed in audiology clinics. The personal sound amplification products (PSAPs) that were selected either had the best electroacoustic properties or were commonly available in retail pharmacies. PSAPs perform like hearing aids but can't be marketed as hearing aids because they don't meet standards set by the FDA.

The results, published recently in JAMA, found very little difference between the hearing aid, which costs about $1,900 per ear, and some of the PSAPs, which mostly cost between $300 and $350 each.

On average, study participants were able to accurately repeat about three-quarters of the words spoken to them without using any device. Using the hearing aid boosted their understanding to an average 88.4 percent. And four out of the five PSAPs were nearly as effective as the hearing aid, with average word understanding ranging from 81.4 percent to 87.4 percent. The fifth PSAP performed poorly: People could hear better with their naked ears.

Age-related hearing loss is a common problem, but only about a quarter of the roughly 30 million people who have it use hearing aids, said Nicholas Reed, an audiology instructor at Johns Hopkins School of Medicine who was the study's lead author.

"That's a lot of people who aren't getting in through the door," he said.

Cost is a deciding factor for many consumers. Medicare doesn't cover hearing aids, nor do most private health insurance plans.

Identical versions of the bipartisan Over-the-Counter Hearing Act of 2017 were introduced in the House and Senate this year. The text of those bills has been added as an amendment to the FDA Reauthorization Act of 2017, a bill that is key to FDA operations because it sets the government's system for collecting fees during the drug approval process.

Not surprisingly, hearing aid manufacturers and distributors are against the bill. So are gun owners, who claim that regulating hearing amplifiers, which some hunters use to detect game, is in effect a way to regulate hunting and undermine their Second Amendment rights.

Reed said that by requiring the FDA to issue regulations on over-the-counter hearing aids, the proposed amendment would improve the products sold. Many of them, he said, are not effective and some are dangerous because there's no control over amplification levels.

"When it gets to a certain amplification, it will just blow your hearing out," he said. "Over-the-counter hearing measures would regulate these devices and force them to meet standards."

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