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FOREVER YOUNG

Finding one's own 'fountain of youth'

Explorers, adventurers and alchemists have sought eternal youth down through the ages.

Thousands of years ago, stories arose of the Fountain of Youth – a magical spring that restores the youth of anyone who drinks or bathes in its waters.

Tales of such a fountain have been recounted across the world for thousands of years, appearing in writings by Herodotus in the fifth century B.C., the Alexander romance in the third century, and in the stories of Prester John, during the early Crusades in the 11th and 12th centuries. The legend became particularly prominent in the 16th century, when it was attached to the Spanish explorer Juan Ponce de León, who became the first Governor of Puerto Rico.

"There is a fountain of youth: it is your mind, your talents, the creativity you bring to your life and the lives of people you love. When you learn to tap this source, you will truly have defeated age," said Academy Award-winning actress Sophia Loren.

Live, laugh, love. Age is just a number. Love what you do and do what you love. There's a person-

al mantra out there for every situation. However, the basic message that they all have at their core, is "seek happiness."

Find your passion, look within, create positive change in your own life, care for yourself and the important people in your life. Those are the keys to a fresh, youthful outlook on life.

The following pages are filled with inspiration, tips, tricks, ideas and information aimed at keeping you "forever young."

We invite you to attend the 2017 Forever Young Lifestyles, a free event for active adults, to be held from 10 a.m. to 2 p.m. Friday, May 12, at Dolce Hotel, 300 North Maple Avenue in the Basking Ridge section of Bernards Township.

Attendees can meet with more than 40 local businesses who provide products and services especially tailored to active adults, enjoy free entertainment, light food and refreshments, win prizes and more.

Admission is free. Walk-ins are welcome but reservations are highly encouraged. Reserve online at www.foreveryounglifestylesevent.instagram.com or call Jerry O'Donnell at (908) 766-3900 ext. 230.



Finding one's own personal "fountain of youth" is an individual journey. Discovering your own path to unlock your passion for life is the key to feeling "Forever Young." The following pages are filled with inspiration, tips, tricks, ideas and information aimed at helping you set out on the right foot. Enjoy!

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HOT FOR SUMMER: CREATE A PERFECT OUTDOOR ESCAPE

The following article is provided by StatePoint.

If there's anything better than heating up the grill and chilling drinks with close friends late into a summer evening, it's decorating the space in which it all takes place. As with all things summer, refreshing your outdoor space calls for a simple, relaxed approach. Here are a few ideas for making a quick splash.

Less Is More, Sometimes

As fun as it is to design for new things, subtraction is often where the real opportunity is hiding. Make a tired space feel new again by donating, repurposing or storing items that simply don't serve a purpose or add anything visually.

Rethinking Arrangements

There's more to design than placing chairs around a table or fire pit. Striking the right balance takes some intentionality and thought. Incorporating strong elements of symmetry and repeti-



Refresh your outdoor spaces this summer with a simple, relaxed approach. A creative mindset, clear vision and a few simple tips can lead you to the perfect backyard sanctuary.

tion can do as much toward establishing a relaxing, inviting tone as an eclectic playlist or perfectly plated appetizers.

Identifying the focal point is a key early step. Often in backyard settings, it's a permanent feature,

such as a particular view, landscape design or fire pit. When this isn't an option, or if the area serves a specific purpose such as dining, furniture can be used to create the same conversational effect.

Color And Pattern

Most permanent fixtures and large outdoor furniture pieces trend traditional. Adding flourishes with vibrant contrasting seat cushions and boldly patterned throw pillows is a quick way to express personality.

To customize your space, check out the Improvements line of outdoor furniture cushions and pillows, which offers an array of lively styles, patterns and color combinations. Their step-by-step outdoor cushion measuring guide makes finding the right-sized cushion easy, and quick and simple video instructions take the guesswork out of the process, ensuring the proper fit. For more information, visit improvementscatalog.com.

Lighten Up

One of the easiest ways to dramatically enhance an outdoor setting is often overlooked — lighting. Good lighting boosts safety and security. After all, summer is the season for tripping over pav-

ers in the dark. And a thoughtful approach can be transformative — from illuminating paths through the backyard to setting a relaxing tone for a patio.

Many solutions, such as higher-voltage lighting systems, call for a contractor's expertise. Even some lower-voltage systems will require some additional equipment for proper energy control.

To keep it simple, solar is the way to go. Just make sure the photovoltaic cell is positioned to collect maximum sunlight during the day so it's ready to shine through the night. For example, the new Provence solar post and path lights from Improvements are a good way to accent landscaping while keeping pathways safe.

Ultimately, there is no one-size-fits-all template for the perfect backyard summer sanctuary. But with a creative mindset and a clear vision, you can transform your backyard into a unique casual space.

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If you're caring for a parent, spouse or another loved one or you're a senior living alone in need of a helping hand, reach out to the Visiting Nurse Association of Northern New Jersey (VNA), a leading nonprofit provider of comprehensive home care services. Private duty certified home health aides and homemakers are available on a part-time, full-time or live-in basis. We also provide free and reduced fee assistance to those who meet varied eligibility requirements for grant-funded programs.

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SMALL NEST EGG, BIG DREAMS?

Tips for buying your retirement home

The following article is provided by Brandpoint.

Planning for retirement means making a lot of decisions, including when you'll stop working, how much you'll withdraw from your savings each year, and where you'll live. Many Americans view retirement as an opportunity to move into a house they'll love and live in for all their golden years. In fact, 64 percent of retirees either have moved or plan to move, according to a Merrill Lynch survey.

Some retirees move to be closer to children or grandchildren, to downsize into a more manageable home, live in a warmer locale, or to secure a more luxurious home where they can easily age in place.

"The decision of where to live in retirement is important and can directly affect quality of life in your golden years," says Geoff Lewis, President of RE/MAX, LLC. "Research by Trulia shows that in virtually all areas of the country, it makes better financial sense for retirees to buy a home, rather than rent. In fact, buying is nearly 42 percent cheaper than renting for seniors

across the country."

With offices in more countries than any other real estate brand, RE/MAX agents have helped millions, including retirees, find the home of their dreams. Lewis and the RE/MAX team offer some advice for buying your retirement home:

Have A Plan

Ideally, you should think about where you want to live long before retirement, but it's never too late to think about your priorities. Do you want to be close to family or health care resources? Do you desire a home in the mountains or somewhere you'll never see snow again?

Trulia's research shows that some of the cities most popular for retirees are also ones where buying a home can save you the most money over renting. Desirable, warm-weather locations in Florida and Arizona offer significant value, even in regions where average home prices are higher.



Many Americans view retirement as an opportunity to move into a house they'll love and live in for all their golden years. A few handy tips can make that dream a reality.

PLEASE SEE DREAMS, PAGE 7

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TOP GARDENING TRENDS FOR 2017

The following article is provided by Brandpoint.

Whether you have a backyard or just a few containers on the patio, sunny days are your cue it's time to garden. Growing your own flowers, herbs and vegetables is a lot of fun, and with some simple tips, it can be pretty easy to make sure your outdoor space is a showstopper.

The experts at Ball Horticultural Company offer insight into the year's top gardening trends so you can plant with confidence and creativity:

Create Curb Appeal

Your home's exterior will influence the first impression of anyone that visits. Give your entryway an instant beauty boost with begonias. They're perfect for the time-starved gardener; grow well in sun or shade, and fill in fast and full. At the forefront of this trend are Megawatt begonias. New for 2017, they feature exceptional performance and a unique bronze-leaf color that is sure to be noticed by guests.

Tablescapes

Bring the beauty of gardening indoors with tablescapes. Use your harvested veg-



Growing your own flowers, herbs and vegetables can make your outdoor spaces shine.



etables as decor inside in display bowls; you'll give your interior design a fresh look. There are also non-edible potted veggies like Hot Pops Purple Ornamental Peppers. They mature in multiple colors to keep you in color all season.

Fresh Food Fascinations

There's nothing like pulling fresh food from the garden, but 2017 is trending toward more unique flavors. Replace your traditional pepper plants with specialty hot peppers like jalapenos or chiles. And you don't

need tons of space to enjoy multiple tomatoes. Try Take 2 Tomato Combos which give you a slicer and a cherry tomato in one pot, providing twice the flavor in half the space. Travel the globe through herbs: Plant a kitchen garden of different basil, lavenders and mints. Use them in your next cocktail!

Customize With Color

A great garden is more than just a food source, it's also a thing of beauty. One of the hottest trends for 2017 will be accenting your garden with unique colors that reflect your style. If your favorite color is purple, pink or white, weave some petunias into your garden design. If you adore red, try Archangel Cherry Red Angelonia for a delicate texture that weathers any extremes. Fill your garden with plants to match your favorite team's colors for a fun customized twist. Whatever you choose, a splash of color is sure to get your space noticed.

Get started on your garden project today. The 2017 gardening season is just beginning, so now's the perfect time to make friends with your local garden center for the best plant selection. Incorporate any or all of the top trends listed above and your garden will be beautiful and rewarding throughout the year.

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PROTECT YOUR HEART WITH THESE EASY MEAL ADD-INS

These foods can give your heart a better chance

The following article is provided by Brandpoint.

What's the biggest threat to our health? It isn't cancer or even accidents, but heart disease. According to the American Heart Association, one in four deaths in the U.S. is caused by heart disease, which includes heart attack and stroke. This statistic is scary, but the good news is, there is something powerful we can do to prevent us from becoming a victim to this disease.

Even if you are one of the 47 percent of Americans living with a major risk factor, there are preventive measures you can take for a healthier heart, says registered dietitian nutritionist, Dawn Jackson Blatner. All you have to do is embrace some simple lifestyle changes starting with your diet.

"Food is quite literally one of the best medicines out there when it comes to improving our health," says Blatner. "Studies show us repeatedly that a balanced diet including heart-healthy unsaturated fats, along with multiple servings of fruit and vegetables can give you additional protection against heart attack and stroke."

Here are five of Blatner's go-to foods you can easily incorporate into your diet for a daily dose of heart-healthy compounds.

Fish: Salmon and other fatty fish such as sardines are chock full of omega-3 fatty acids, which lower the risk of irregular heartbeat and help decrease plaque buildup in the arteries. If fish isn't already in your meal rotation, it's



Experts advise making a few tasty lifestyle changes for a healthier heart.

time to start. Preparation and cooking time for fish entrees is much shorter than that of chicken, beef and pork, making it a perfect weeknight meal.

Greens: Leafy greens contain nitrates, healthy compounds that not only reduce the risk of heart attack, but can boost survival rates after a heart attack. Plus, spinach, kale and other dark green vegetables have carotenoids,

which work to keep blood vessels healthy. So aim to have at least one cup of leafy greens each day, such as scrambled in your morning eggs, a green juice as a snack or a leafy salad with lunch or dinner.

Nuts: They contain protein, fiber and healthy fat, which work together to keep us feeling full and satisfied. Though high in fat, studies show people who consume nuts on a daily basis are leaner than those who don't, and staying lean is, of course, heart-healthy. So go ahead and keep almonds, walnuts or pistachios on hand for snacking, and choose those that are minimally processed, avoiding candied or highly salted nuts.

Dark chocolate: Good news: Eating dark chocolate every day can reduce heart attack and stroke for high-risk patients. The magic compound here is flavonoids, which are beneficial for blood pressure and clotting while also reducing inflammation. If you're on-board with making chocolate your after dinner indulgence, opt for brands with 60-70 percent cocoa and that don't contain milk fat in the ingredient list.

Eggs: Contrary to earlier belief, eating one egg a day has no negative effect on coronary health and can actually reduce the risk of stroke by 12 percent, according to a recent review of 30 years' worth of scientific study cited on nutraingredients.com. But all eggs are not created equal.

PLEASE SEE HEART, PAGE 7



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HEART: A healthy chance

FROM PAGE 6

Eggland's Best eggs, for example, offer the benefit of 25 percent less saturated fat, five times more Vitamin D, more than twice the omega-3s and three times more Vitamin B12 than ordinary eggs. Eggland's Best's superior nutritional profile is due to its proprietary, all-vegetarian diet. So get cracking and experiment with recipes featuring poached, baked and even hard-boiled Eggland's Best eggs to serve up heart-healthy meals.

VERY VEGETABLE FRITTATA

4 Eggland's Best Eggs (large)
cup Eggland's Best Liquid Egg Whites
1 cup non-fat milk
1 tablespoon chopped chives
1 teaspoon Dijon mustard
cup finely chopped onion
1 cup chopped mushrooms
1 cup chopped broccoli
1 cup chopped cauliflower
1 cup chopped zucchini

1 cup halved cherry or pear tomatoes
cup crumbled feta cheese
salt and pepper, to taste
arugula, for serving

In a medium bowl, whisk together the eggs, egg whites, milk and Dijon mustard; set aside. In a 10 to 12-inch ovenproof non-stick skillet, spray with cooking spray and heat to medium-high. Saute onion until softened – about 2 minutes. Add the mushroom, broccoli, cauliflower and zucchini to the skillet. Saute until slightly softened, about 3-4 minutes.

Whisk the egg mixture again, then pour over the vegetables. Sprinkle tomatoes and feta cheese on top. Place a lid on the skillet, reduce heat to medium and cook until the bottom and sides of the frittata are firm – 8 to 10 minutes.

Preheat the oven broiler. Place the skillet under the broiler and broil until the frittata is cooked through (no longer jiggly) and slightly browned on top – about 5 minutes (watch closely).

Cut into 4 wedges and serve immediately, over a handful of arugula, if desired.

Recipe courtesy of Eggland's Best.

DREAMS: Tips for buying your dream retirement home

FROM PAGE 4

Make a list of what you want in a home location so you'll have a starting point for your search.

Don't Delay

If possible, don't wait until poor health or declining finances force you to move somewhere that's not your ideal location. Move while you're still young enough to enjoy your dream retirement home.

Get Professional Financial Advice

It's important to protect your nest egg and keep it growing throughout retirement. A professional financial planner can help you understand what size mortgage is right for you, so your dream home doesn't strain your finances.

Be Mindful Of Amenities

When choosing a location and a home, in addition to your personal priorities, it's important to keep in mind accessibility to amenities important to seniors. Community features such as good transportation, quality of roads, safe neighborhoods, and access to health care, socialization opportunities, shopping and cultural venues are all options to consider.

Rely On Real Estate Pros

Once you know where you want to be, it's time to find a real estate agent. Well-versed on local real estate trends, RE/MAX agents can help retirees sell their current home so they can make the purchase of their dream retirement home a reality. Visit www.re-max.com to search for an agent.

Focus On Must-Haves

Make a list of must-have features and those you would like your retirement home to have. Share the list with your agent to help him or her focus on properties that meet your criteria. Your list of must-haves and desirables will likely be very different from the list you made when you bought your first home. Now, a single-level house with large bathrooms and a level lot may be more desirable than a two-story with lots of bedrooms and a big backyard.

Finally, says Lewis, keep in mind whether you plan to age in place. "More Americans are looking for homes that will allow them to stay independent and living on their own throughout their retirement years," he says. "If that's your plan, look for home features that will help facilitate that, like wider doors, few or no exterior stairs, and good lighting."

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KEY RETIREMENT MILESTONES EVERYONE SHOULD KNOW ABOUT

The following article is provided by *Brandpoint*.

Retirement can seem like a very distant destination in your early working years. However, as you age, that once distant destination starts to become more real. As you enter your 50s you can really start to think about how much you have saved and how that will translate into retirement income. You can also start to better understand the idea of allocating part of your retirement nest egg to guaranteed income based on your calculation of how much pension income and Social Security you will receive. Also critical during this final phase of working is understanding the key retirement milestones and how they will impact your ability to retire.

The following are the critical retirement milestone ages:

Age 55

If you are fortunate enough to consider the possibility of an early retirement, attaining age 55 is a critical date since you can start withdrawing from your 401(k) without the application of the 10 percent penalty tax applicable to premature plan distributions. This exception from the general applicability of the penalty tax, however, depends on you retiring from the company sponsoring your 401(k) plan during or

after the year you reach age 55. You cannot continue to work at the company and decide you want to start using your 401(k) assets at age 55. In that circumstance the 10% penalty tax will still apply.

Age 59½

At age 59 1/2 you are no longer subject to the 10 percent penalty tax for premature withdrawals on all of your retirement assets, such as your IRAs, 401(k) or annuities. Therefore, for many this is really the earliest that one can consider retirement as a possibility. Of course, retirement at age 59 1/2 will increase the length of your retirement and the risk that you will outlive your assets.

Age 62

At age 62 you become eligible for a reduced Social Security benefit. In terms of managing your guaranteed income for retirement, in general you will be better served to not start taking Social Security at such a young age since the benefit will continue to grow. Only those with a shortened life expectancy should consider starting Social Security benefits at this age. And even someone with a shortened life expectancy might consider delaying benefits if married, since turning on benefits early will reduce a surviving lower earning spouse's benefit. Unfortunately, the reality is many individuals

do turn on their benefits at age 62, either because they have not saved enough for retirement or because they want to start getting money back from the system they have contributed to over the years.

Age 65

Age 65 is a critical year for considering retirement since you will become eligible for Medicare. Prior to age 65, retirement requires you to consider the cost of paying for your own health care insurance, which can be a very costly proposition. This health care analysis gets more complicated if you have a spouse who is not working and has not attained age 65 when you do, since you will need to consider the cost of health insurance for that spouse until he or she attains age 65. While the Affordable Care Act (ACA) has helped ensure that you can obtain health insurance regardless of your medical condition, the cost of such health insurance remains a significant deterrent to those considering retiring before Medicare eligibility. Also, as this is written, Congress is planning to repeal and replace the ACA, and you will need to understand the replacement plan and how that impacts health care planning for those who are not Medicare eligible.

Age 66-67

At this age you will become eligible for full Social Security benefit payments, and not the reduced payment you can take at age 62. The full retirement age has been raised over time and varies depending on your year of birth. For those born from 1943 through 1954, age 66 is the full retirement age. For those born in 1955 through 1959, the full retirement age is 62 plus 2 months for each year. For example, someone born in 1955 has a full retirement age of 62 and 2 months, and someone born in 1958 has a full retirement age of 66 and 8 months. For those born in 1960 or later, the full retirement age is 67. Bear in mind that while attaining the full retirement age allows you to take an unreduced Social Security benefit, it does not maximize the benefit payment.

Age 70

Age 70 is the delayed Social Security benefit age, or when you must start taking your Social Security payments. By delaying to age 70 you can increase your full retirement age benefit by 8 percent a year from your full retirement age. Given that Social Security is an annuity that pays you for your lifetime, and the benefit itself is increased by inflation costs each year, the increase in benefit payments from the full retirement age to age 70 can have a material impact on your benefit payment in future years. Maximizing Social Security should be your first consideration when thinking about how to ensure that your assets last as long as you

do. Unfortunately, many nearing retirement do not understand the importance of maximizing this benefit, from an insurance perspective, and take the reduced payout at age 62 or at the full retirement age.

Age 70½

At age 70 1/2 you must start taking Required Minimum Distributions, or RMDs, from your retirement assets such as your 401(k) or IRA. Your RMD amount is determined by an IRS table, which effectively requires you to take an increasing percentage of your assets. The idea is that you will be forced to liquidate your account gradually over your lifetime. For example, at age 71 the table requires you to take out around 3.77 percent of your account value, determined on Dec. 31 of the year prior to the RMD withdrawal. At age 80 you must take out around 5.35 percent. At age 90 you must take out around 8.77 percent. You have a choice for the year in which you attain 70 1/2 to take your first RMD amount in that year or defer the distribution to before April 15 of the following year. Keep in mind that if you do defer this first RMD amount you will have to take two RMD amounts in the following year. You may want to consider carefully whether this makes sense since you could be increasing your overall tax liability.

RMDs are not required from a Roth IRA but are required from any funds you have in a Roth account in an employer plan. You may want to consider rolling funds, for example, from a Roth 401(k) to a Roth IRA, if you want to eliminate RMD requirements on these funds. You should know, however, that the time you have invested in the Roth 401(k) does not carryover to the 5-tax-year period for income tax free withdrawals from a Roth IRA. So if that is part of your future strategy, you may want to open a Roth IRA ahead of time to start the 5-tax-year clock running, which could include making a Roth IRA contribution or converting some traditional account assets to a Roth IRA. Once the 5-year-clock has run it applies to all future contributions, even if a particular contribution has not been in the account for 5 years.

The above analysis of retirement milestone ages highlights the importance of delaying your retirement as long as you can. Delaying your retirement ensures that you will not be subject to the 10 percent penalty tax on premature distributions from retirement plans and IRAs, that you will have affordable health care coverage under Medicare, and that you will maximize the Social Security lifetime benefit payment. Importantly, it also reduces the length of your retirement which, of course, increases the likelihood that you will be able to make your retirement assets last as long as you live.

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THE PERFECT PAIRING: AMARONE WINE AND PRIME STRIP STEAK

The following article is provided by State-Point.

A good steak and glass of red wine offer a delightful traditional pairing. A way to elevate this experience is to choose an Amarone della Valpolicella, a traditional red wine from Italy, to accompany a perfect cut of steak with high marbling content for more flavor.

Why An Amarone?

Considered the gentle giant of Italian red wines, Amarone has bold yet subtle characteristics, which pair nicely with a nice cut of NY strip steak.

Produced with indigenous grape varieties (Corvina, Rondinella, and Molinara) of the Venetian regions, Amarone wines are full-bodied, rich, well-balanced red wines. Since Roman times, winemakers have been using a specialized technique called the Appassimento method, which consists of drying the grapes on straw mats during the winter months to concentrate the fruit's aromas and flavors.

An iconic 200-year old Amarone producer; Masi Agricola, known around the world for the quality of their wines produced over seven generations, has revolutionized the Appassimento technique. The winery has blended historic winemaking methods with



Red wine and steak are a match made in heaven. Try Amarone della Valpolicella, a traditional Italian red wine, with your next steak dinner for a perfect pairing.

modern research and technology: making their own selection of proprietary yeast, replacing straw mats with bamboo racks and drying the grapes in a temperature- and hu-

midity-controlled environment, and conducting a double fermentation process. The result is an offering of five Amarone wines rich in history and personality.

One of the acclaimed wines of the portfolio is the 2011 Masi Agricola Costasera Amarone della Valpolicella, with a suggested retail price of \$63.99. This deep ruby-red wine has powerful, complex aromas of dried plums, flavors of baked cherries, chocolate and cinnamon. It tastes dry on the palate, with a soft and bright acidity; the delicate, structured tannins precede a long finish.

Choose The Right Cut

Select a rich cut with visible marbling, which will have a higher fat content to pair with bold red wine. A good option would be a New York or Kansas City strip steak. This cut is affordable, has texture and is flavorful.

Purchase a strip steak with a thickness of 1 inch. Season with salt and pepper then grill on high for 2-4 minutes. Decrease heat to medium temperature until desired degree of doneness is achieved, such as medium rare or well done.

Pair your strip steak with an Amarone wine. It is full-bodied with balanced tannins, that will stand up beautifully to this flavorful cut. The high tannins will also act as a palate cleanser during the meal.

Serving a beautiful steak and glass of high-quality Amarone will bring your experience to the next level.

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FIVE SIMPLE STEPS TO BE YOUR BEST AT ANY AGE

The following article is provided by Brandpoint.

They say you're only as young as you feel, and if you're an older American, the ability to feel young a little while longer is always appealing. Having a youthful state of mind goes a long way toward accomplishing this goal, but you can't ignore the importance of solid physical health.

To improve your physical and mental health and prove age is just a number, apply these five tips from Mayo Clinic today.

• **Find the perfect interval.** If you've never participated in high-intensity interval training before, here's a compelling reason to start. Researchers at the Mayo Clinic found high-intensity aerobic exercise actually reversed some cellular aspects of aging. The research also found that the exercise improved muscle proteins, enlarged muscles and increased energy levels.

• **The benefit of brain games.** A sharp mind is every bit as important as a healthy body, and exercising your brain can be a lot of fun. Spend time learning new things on the internet, enroll in a class for that craft you've always wanted to master, go out with friends or sit down and play a board game. All of these activities can greatly improve your mental health. For example, a Mayo Clinic study found playing games decreased a person's risk of mild cognitive impairment by 22 percent making this enjoyable activity healthy as well.

• **Supplementing your health.** Health supplements should never completely replace whole food offerings, but they may offer you real health value as well. According to the Dietary Guidelines for Americans, supplements may be ideal for vegans and vegetarians or those who consume less than 1,600 calories per day. People with a condition af-

fecting the way their body absorbs nutrients and those who have had surgery on their digestive tract should also speak with their doctor about supplements that may improve their overall health.

• **The importance of sleep.** A good night's sleep offers health benefits at any age, but getting enough rest can be more difficult as you get older. To get a better night's sleep, review your medications with your doctor to see if anything is impacting your rest. You should also try to limit your daytime napping (just 10 to 20 minutes per day is best) and avoid alcohol, caffeine or even water within a couple hours before bedtime.

• **Focus on your sexual health.** This topic may not be as widely discussed as your physical or mental health, but it is no less important. Men should talk to their doctors about their lessening testosterone levels, which drop about 1 percent per year after age 30. Women may experience a similar drop in estrogen levels as well and should consult their doctor for treatment options. Don't be shy about discussing sexual health issues with your doctor, from STDs to annual checkups, having a thorough understanding of your current sexual health – and what you need to do to protect or improve it – will benefit every other part of your life.

With aging comes new challenges and the need to be more vigilant in maintaining your overall well-being. By incorporating some of the tips above from the experts at Mayo Clinic, you'll make sure the best years of your life are still to come. You can learn more about improving your health at any age through the advice offered in Mayo Clinic on Healthy Aging, or visit <http://www.mayoclinic.org/healthy-lifestyle> for more healthy lifestyle ideas.

Having a youthful state of mind goes a long way toward feeling younger. To improve your physical and mental health and prove age is just a number, the Mayo Clinic offers several tips.



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THINK YOU'RE EATING WELL? MISCONCEPTIONS CAN LEAD TO DEFICIENCIES

The following article is provided by Brandpoint.

The good news? Americans think they are eating well; in fact, 60 percent say they eat a very healthy diet. The not-so-good news? Perception and reality may not be aligned.

Only 6 percent of Americans report eating five or more servings of fruits and vegetables per day, reveals recent research from supplement maker MegaFood. The discrepancy leaves a huge nutritional gap to fill.

The survey results highlight another knowledge gap between Americans and healthy eating – you can eat plenty of healthy foods, and still not get the recommended daily allowances of key nutrients.

For example, 52 percent of survey respondents say they think they get enough vitamin B6 in their diets. B6 is found in foods like bananas and avocados, plays an important role in producing fuel and energy, and is critical for optimal function of the brain, nervous and immune systems. However, the Centers for Disease Control and Prevention (CDC) say 30 million Americans are deficient in vitamin B6.

Multiple studies have shown many Americans don't get the recommended amounts of needed nutrients every day, yet two-thirds believe they can get all the required nutrients by eating a healthy diet, according to the MegaFood survey. As a result, the belief they don't need a multivitamin is the top reason two in five people don't take one.

"My experience consistently shows me that a large number of Americans live high-carb, high-sugar, caffeine-overloaded, stressed-out, no-exercise lives," says Dr. Tieraona Low Dog, an internationally recognized expert in the fields of integrative medicine, herbal medicine and dietary sup-



plementation, and author of National Geographic's "Fortify Your Life: Your Guide to Vitamins, Minerals, and More." "We may have good intentions when it comes to eating well, but the truth is that many of us fall short of an ideal diet – and even when we do our best to eat well, it is extremely difficult to get all the nutrients we need on a regular basis with diet alone."

What You Can Do

It is possible to take steps to improve nutrition. Dr. Low Dog offers these tips:

- Know the nutrients you should be getting and the rec-

ommended daily amount for each. The National Institutes of Health provide online tables for recommended daily allowances of vitamins and minerals, based on age and gender.

- Do your best to eat a balanced diet; it delivers health benefits beyond vitamin sufficiency. Be sure to get at least five servings of fruits and vegetables per day.

• Supplement your good eating habits with a quality multivitamin. Eighty-one percent of consumers realize that not all multivitamins are the same. MegaFood makes a line of multivitamins formulated to support the health of men and women during various phases of life. They're made from real food from real family farmers. The line is gluten-, soy-, GMO- and dairy-free, and tested to be free of pesticides and herbicides.

• In an effort to help bridge the nutritional gap, MegaFood has launched its MegaPledge campaign. Pledge to close your nutritional gap by taking a multivitamin and MegaFood will donate a bottle of multis to someone in need. Pledgers will receive a \$5 coupon and be entered to win great prizes, including a year's worth of multivitamins and an amazing wellness getaway. Additionally, MegaFood is teaming up with Wholesome Wave, a nonprofit organization that empowers underserved consumers to make healthier food choices by increasing affordable access to fresh, local food. With every pledge, MegaFood will donate two servings of fruits and veggies to someone in need. Take the pledge at megafood.com/pledge.

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NATURAL WAYS TO KEEP ROSES RADIANT THIS SEASON

The following article is provided by *Brandpoint*.

Warm weather welcomes flowerbeds, gardens burst with color and fragrance, and in many yards, roses are the stars of the show. Americans love their roses – and so do a host of harmful pests, including Japanese beetles, aphids, mites among other insects, and let's not forget about deer.

Pests can cause a great deal of damage to roses, especially considering many varieties have a reputation for being tenderly delicate. While some types of roses are hardier against disease, no rose alive can fight off an aphid infestation or fight foraging deer without some help from the gardener. However, growing awareness of the environmental impact of some common pesticides may have many rose gardeners looking for more natural ways to protect their blooms this season.

Brand-name neonicotinoid pesticides, commonly used to keep pests off plants, are being banned across the country, including Maryland, Connecticut and Minnesota. This class of insecticides is believed to contribute to the devastation and decline of honeybee populations across the country. As more states prohibit the use of neonicotinoid pesticides, and some garden retailers remove neonics from store shelves, many



Protect your roses this summer by keeping pests away.

gardeners may have to start looking for alternative, more environmentally friendly solutions to protect their prized roses.

Natural Solutions

Fortunately, rose aficionados have several natural ways to defend their gardens from pests. These measures can help protect rose gardens and the environment:

Choosing a good location for your roses is the first step. If you'll be planting new rose bushes this season, look for a location that will help the roses thrive. The healthier the plant, the harder it will be in resisting disease and pests. Roses should get six to eight hours of sun per day, and need at least three feet of space on all sides to flourish. Be sure to properly prepare the soil, mulch around the base of the plant, and regularly fertilize and water.

Next, keep a careful eye on your roses. Regularly inspect blooms, branches, stems, undersides of leaves and vines for signs of insect infestation, including the presence of eggs, grubs and adult insects. Watch for evidence of deer damage too; such as ragged bites a foot or more above the ground.

Keep pests and deer away with a natural, environmentally friendly, dual purpose repellent like Bobbex Rose Deer and Insect Repellent. The easy-to-apply, ready-to-use foliar spray discourages deer foraging through taste and smell aversion, while simultaneously repelling insects such as aphids, mites, Japanese beetles, leafhoppers, greenflies and saw-

flies. The product is compatible with nature, not classified as an insecticide and is harmless to all wildlife, pets, birds and people.

Bobbex Rose also provides needed moisture retention for the plant and can reduce the severity of black spot and powdery mildew, common problems for rose gardeners. Continued use will disrupt browsing habits of deer while protecting against an assault of insects in any weather. The product is actually good for plants since it contains elements high in nitrogen and phosphorus; it dries clear and won't burn plants. Bobbex Rose will not wash off in rain, or irrigation. Visit www.bobbex.com to learn more.

Use nature to defend your roses; hang bird feeders to attract backyard birds that regularly dine on harmful insects. Purchase lady bugs, which eat aphids, to release in your rose garden. Just be sure to research the best time and conditions for releasing lady bugs, or they will fly away before making any impact.

The fragrance and colors of roses are among the most delightful indulgences of the warm weather season. With a bit of attention, planning and effective natural assistance, it's possible, even easy, to keep your roses radiantly resplendent while naturally protecting them and the environment.

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FIBER: WHAT IS IT AND WHY YOU NEED MORE OF IT

The following article is provided by Brandpoint.

Eat more fiber.

If your doctor didn't give you this advice at your last checkup, she probably should have: 97 percent of Americans don't get the recommended daily amount of dietary fiber they need to stay healthy. But what is fiber, and why is it good for you?

Dietary fiber, sometimes called "roughage," is a plant-based carbohydrate found in fruits, vegetables, beans, nuts, seeds and whole grains such as rice and wheat. Our bodies have a difficult time digesting fiber, which is actually a good thing – as fiber passes through the body undigested, it does a lot of good along the way!

Fiber has many proven health benefits. It has been shown to improve heart health, lower cholesterol, control blood sugar, decrease the risk of stroke, help you feel fuller longer, prevent constipation and boost digestive health and your immune system.

Experts like the Food and Drug Administration recommend we consume about 28 grams of fiber each day – which, it turns out, is a lot of food. You'd have to eat about 94 baby carrots, 47 stalks of celery, or 15 slices of whole-wheat bread

to get your daily dose of fiber from food alone!

To help people get the fiber they need, the FDA has approved seven ingredients that can be taken as supplements or added to food to boost the amount of dietary fiber they contain. One of those ingredients you may find on your food label is cellulose gel, or microcrystalline cellulose.

Cellulose gel is derived from cellulose, an essential component of fruits, vegetables and trees. In fact, cellulose is so important to plants in nature, it is the most abundant organic compound on Earth!

Cellulose gel offers the same great health benefits as the dietary fiber we find in fruits, vegetables and whole grains and can be found in foods such as yogurt, cereal bars and protein shakes.

So when cellulose gel or microcrystalline cellulose appears on your food label, it means you're getting the same plant fiber found in broccoli and apples – without having to eat a lot of broccoli and apples (and without the hassle of cooking and meal planning!).

To learn more about cellulose gel and other food ingredients that make our favorite foods better for us, visit www.foodsciencematters.com.



Ninety-seven percent of Americans don't get the recommended daily amount of dietary fiber they need to stay healthy, according to experts.

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TRANSPORTATION SAFETY: HOW SENIORS CAN MAINTAIN INDEPENDENCE

The following article is provided by Brandpoint.

It can be hard to admit your vision isn't what it used to be, especially when it comes to driving. Maybe you've noticed some difficulties reading traffic signals, or you've found it challenging to drive at night.

If you're a family member noticing these warning signs in a loved one, pointing out these challenges may seem like a daunting and delicate undertaking. But when it comes to being on the road, safety is one thing you can't ignore.

Encouraging your loved one to prioritize safety can be hard, especially when it feels like their independence is at stake. That's why it's important to have an open and honest discussion to determine the best options for maintaining independence outside the home.

Step 1: Address driver safety

Vision is the most important sense for driving safety. Annual vision screening is important for everyone, but it is especially critical for older people, since the sensory data used for driving is predominantly visual.

For seniors still able to drive, a defensive driving class can be beneficial. These classes allow students to brush up on skills while gaining confidence and introduce them to alternative transportation options for the times and locations of their preference. What's more, many insurance companies provide discounts to seniors who complete these courses.

Giving up driving doesn't have to mean choosing between all or nothing. For example, start limiting driving to daylight only, non-rush-hour periods. Then look into supplementary transportation options that eliminate the need



When it comes to being on the road, safety is one thing you can't ignore.

to drive while still allowing you to get where you need to go.

Step 2: Research transportation options

It's important to educate yourself or your loved one about locally available transportation options for seniors. When you know there are reliable, cost-effective transportation options available, it can help maintain a high level of independence for a trip to the grocery store or a doctor's appointment.

Rides in Sight is a nationwide, online database of senior transportation options built by ITNAmerica, a national

nonprofit organization dedicated to providing sustainable transportation options for seniors. Visit www.ridesinsight.org and enter basic information like your state or zip code, and you can find the ride option that's best for your situation. If you prefer to access information by phone, call 1-855-60-RIDES (1-855-607-4337).

Rides in Sight makes it easy to find customized transportation, no matter what a person's needs. For example, you can find wheelchair accessible transportation options or door-to-door driver assistance if that's what you need.

Step 3: Implement a trial period

Giving up the keys is easier if you do it over a period of time. Pick a date and schedule your first ride with a transportation service during a time you normally drive. Any change takes time to adapt to, so try it out for a while before reassessing and making any necessary adjustments. After this trial period, you should feel more comfortable with someone else driving you, and you get to be in control of your mobility.

For older Americans, it's important to be able to maintain independence when they limit or stop driving. When they are encouraged to create their own driving transition plan, more emphasis can be placed on finding new passions and activities to engage with their communities. The result is a positive impact on people of all ages.

To have that impact, reliable, secure transportation is essential. Having the necessary conversations and researching appropriate transportation options helps keep everyone happy, healthy and safe.

May is Older Americans Month.

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BIG-IMPACT IDEAS FOR SMALL PATIO SPACES

The following article is provided by Brandpoint.

Do you have a small patio? Do you think you can't do much with the space due to its size? There's probably a lot more potential than you think.

From the influx of urban dwellers, empty-nesters in transition and even the tiny-home movement, the trend of downsizing continues across the United States. Contrary to popular belief, you can have an impressive patio even if you have a smaller abode.

Here are a few design ideas to help bring your limited patio area to life while maximizing the space:

Rugs

Add visual interest under foot with a patterned rug. A rug properly placed under a table can break up a smaller floor, giving the illusion of more square footage. Colored rugs are readily available in a variety of designs. Pick your favorite striped, chevron or paisley variety and see what a difference it makes.

Water Features

The natural elegance, gentle gurgle and

sparkle of a flowing water feature can add a sense of peacefulness to any patio. For smaller spaces, easily turn a decorative waterproof container or planter into a beckoning water feature by simply adding water and a smartpond Low Water Shut-off Fountain Pump. This smart pump automatically shuts off if the water becomes too low, preventing pump burnout. It's also a great replacement pump option to revive a decorative premade fountain that has quit working. Learn more at www.smart-pond.com.

Think Vertical

To get the most out of a limited space, think upward instead of outward. Hanging plants are a classic option, but vertical wall gardens are a top trend that's sure to be a conversation starter. You'll enjoy plenty of greenery but also open floor space for your furniture, water feature and entertaining to ensure a welcoming area for hosting summer parties.

Built-ins

To get the most out of every inch of your petite patio, look for furniture and features that multitask to help save space while maximizing functionality. An easy solution is to opt for a table that opens to become a

cooler for beverages or a bench to hold blankets and other patio extras. Just remember to keep scale in mind so you don't overwhelm your space with massive furniture.

Mixing Materials

Matching is out for 2017, so forget about perfectly paired combos and explore a variety of decor. A great way to try this trend is to add visual interest by experimenting with different materials. Inject your own personality through various finishes. One example: consider setting black resin pots next to a handwoven wicker for an eclectic blend of textures.

Vibrant Colors

Don't make the mistake of thinking a small space must have muted colors. Vibrant hues inject energy and style, often making a small patio feel larger than it is in real life. From ocean blues to ferocious fuchsia, an accent pillow here and a throw blanket there will transform your space dramatically.

From DIY water features to vertical gardens, a small patio doesn't have to be short on style or functionality. Let these top trends guide you to create a space you'll enjoy all year long.



Contrary to popular belief, you can have an impressive patio even if you have a smaller abode.



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