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Adult Foster Care of the North Shore provides financial and emotional solutions to families

Adult Foster Care of the North Shore is a one of a kind organization. For the last 15 years they have been providing financial and emotional solutions to families in need of care for a disabled or chronically ill loved one (clients). Many Adult Foster Care clients are already living with a parent, child or other family member who qualifies as a caregiver. Others are placed in homes with compassionate and diligent caregivers.

In 2000, Dr. Cynthia Bjorlie left her private practice of 17 years and opened Adult Foster Care of the North Shore after reading an article in the NY Times about “Foster Seniors,” a program in New Jersey. Having always been interested in the care of people who cannot manage alone, she decided to

develop her own program in Massachusetts. With a grant from the Robert Wood Johnson Foundation, she started Adult Foster Care of the North Shore.

Since 2001, Adult Foster Care of the North Shore has grown to a staff of 30 and now serves over 400 clients. The difference between AFCNS and other similar companies is that, even though they share the same mission, the staff at Adult Foster Care of the North Shore actually lives the mission. They believe in a more compassionate and people-focused approach that produces great results.

If you are interested in becoming a paid caregiver for a disabled family member or qualified disabled adult, visit AdultFosterCareNS.com or call today at 978-281-2612.

About the Program:

This innovative program provides caregivers with a monthly payment for taking care of a disabled or ill adult. Caregivers are special, dedicated people who may take care of a family member or a new friend and welcome them into their own home.

Caregivers are reimbursed up to \$1,500 monthly, tax-free, for personal care services. Each and every caregiver is supported by Adult Foster Care’s professional staff that helps train the individual regarding the personal care needs of their clients. Adult Foster Care carefully and selectively matches clients with caregivers to ensure compatibility.

Adult Foster Care of the North Shore provides the following financial and emotional support:

Financial Support: Through MassHealth, a monthly, tax-free stipend is given to the caregiver.

Health & Social Support: Clients and caregivers are assigned a nurse and care manager who visit the homes regularly. Staff members can answer questions about health issues and serve as a resource for medical training, education and needed interventions. On call support is available 24 hours a day, 7 days a week.

General Resource Support: Seasoned nurses and care managers can identify vital resources including:

- Adult Day Health Programs
- Specialized work and community support programs
- Mental health counseling
- Guardianship and health care proxy information
- Transportation services

“Joe’s been physically and intellectually challenged since he was a boy. When his care fell into our hands, Adult Foster Care of the North Shore offered our family guidance and knowledge on how to best care for him.”



~ Mary, Caregiver to Brother-in-Law

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Courtesy photo

There are many perks that come with aging.

You're getting older, too? There are lots of benefits to aging

Many people are quick to think of growing older in a negative light.

Although there certainly are some side effects of aging that one may wish to avoid, people may find that the benefits of growing older outweigh the negatives.

Seniors are a rapidly growing segment of the population.

In the United States, the Administration on Aging states that the older population — persons 65 years or older — numbered 46.2 million in 2014 (the latest year for which data is available).

Statistics Canada reports that, in July 2015, estimates indicated that there were more persons aged 65 years and older in Canada than children aged 0 to

14 years for the first time in the country's history. Nearly 1 in 6 Canadians (16.1 percent) was at least 65 years old.

With so many people living longer, it's time to celebrate the perks of getting older rather than the drawbacks. Here are some great benefits to growing old.

■ **Higher self-esteem:** The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher self-esteem climbs. Qualities like self-control and altruism can contribute to happiness.

■ **Financial perks:** Seniors are

entitled to discounts on meals, museum entry fees, movies, and other entertainment if they're willing to disclose their ages. Discounts are available through an array of venues if one speaks up. Seniors also can enjoy travel perks, with slashed prices on resorts, plane tickets and more. The U.S. National Park Service offers citizens age 62 and older lifetime passes to more than 2,000 federal recreation sites for just \$10 in person (\$20 online or via mail).

■ **Reasoning and problem-solving skills:** Brain scans reveal that older adults are more likely to use both hemispheres of their brains simultaneously — something called bilateralization. This can sharpen reasoning skills. For example, in a University of Illinois study, older air

traffic controllers excelled at their cognitively taxing jobs, despite some losses in short-term memory and visual spatial processing. Older controllers proved to be experts at navigating, juggling multiple aircrafts simultaneously and avoiding collisions.

■ **Less stress:** As people grow older, they are able to differentiate their needs from wants and focus on more important goals. This can alleviate worry over things that are beyond one's control. Seniors may realize how little the opinions of others truly mean in the larger picture, thereby feeling less stress about what others think of them.

Growing older may involve gray hair or wrinkling skin, but there are many positive things associated with aging.

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Courtesy photo

Use sunscreen, stay hydrated and play it smart to enjoy summer to the fullest.

Don't let sunburn derail summer fun

Many people find it impossible to think about summer without conjuring visions of spending endless hours outdoors from morning until evening, whether beachside, on the open water or even floating in a backyard pool.

Although a certain measure of sun exposure is required for some natural functions of the body, it's well documented that too much time in the sun can be hazardous to one's health. That's why summer frolickers need to exercise considerable caution each time they step outside.

Taking sunburn for granted can be a big mistake. Many people wouldn't risk burns from a hot stove or open fire, but they won't think twice about being unprotected under the very hot rays of the sun.

The Centers for Disease Control and Prevention

says more than one-third of adults and nearly 70 percent of children admit to suffering from sunburn within the past year.

Depending on the intensity of the sun and the amount of time spent outside, sunburn can be a first- or second-degree burn. In first-degree burns, damage affects the topmost layer of skin. However, sunburn can even affect deeper layers and cause blistering in addition to redness and pain.

Sunburn also can cause some irreparable damage that goes unseen. According to WebMD, ultraviolet light from the sun can alter DNA, prematurely age skin or even contribute to skin cancers. It can take years before symptoms become noticeable. Therefore, it is best for people of all ages to exercise caution in the sun.

Sunburn is one of the most easily prevented

summertime ailments. It's also important to note that sunburns are not just limited to the hot weather or when it is sunny outside. Ultraviolet damage can occur at any time of the year, and also from artificial UV sources, such as tanning beds.

Preventing sunburn is simple with these tips.

- The Mayo Clinic says the sun's rays are the strongest between 10 a.m. and 4 p.m., so schedule outdoor activities for other times of day. Otherwise, limit exposure to the sun and take frequent breaks in the shade.

- Wear protective clothing that covers the arms and legs. Some outdoor gear is designed to offer sun protection. Tightly woven fabrics tend to help the most.

- Apply and reapply sunscreen. Look for products that offer an SPF of 15 or greater. The American Academy of Dermatology

actually recommends an SPF of 30 or greater. Make sure the product is broad-spectrum, meaning it protects against UVA and UVB rays. Apply sunscreen thoroughly, paying attention to the tops of feet, hands and other places that tend to go untreated. Reapply every two hours or more frequently, if necessary.

- Base tans do not protect the skin. Research does not support the habit of getting a tan to prevent subsequent sunburn.

- Protect the face and eyes by wearing a wide-brimmed hat and highly rated UV protection sunglasses.

The Skin Cancer Foundation says a person's risk for melanoma doubles if he or she has had five or more sunburns. Use protection, stay hydrated and play it smart to enjoy summer to the fullest.

Skin cancer diagnoses on the rise

New diagnoses for two types of skin cancer increased in recent years, according to a Mayo Clinic-led team of researchers.

Their paper, published recently in Mayo Clinic Proceedings, uses medical records from the Rochester Epidemiology Project to compare diagnoses of basal cell carcinoma and squamous cell carcinoma — both nonmelanoma skin cancers — between 2000 and 2010 to diagnoses in prior years. The Rochester Epidemiology project is a medical records linkage system and research collaborative in Minnesota and Wisconsin.

Age, sex lead to different diagnoses

The researchers report that, between 2000 and 2010, squamous cell carcinoma (also called cutaneous squamous cell carcinoma) diagnoses increased 263 percent, and basal cell carcinomas increased 145 percent. They compared the 2000-2010 period to two other segments of time: 1976-1984 and 1985-1992. Women 30-49 experienced the greatest increase in basal cell carcinoma diagnoses; whereas, women 40-59 and 70-79 experienced the greatest increase in squamous cell carcinomas.

Men had an increase in squamous cell carcinomas between the first and second time period studied (1976-1984 and 1985-1992), but experienced a slight decline in the 2000-2010 period. However, for basal cell carcinomas, men over 29 showed similar increases in diagnoses in the 2000-2010 period than the two earlier periods.

Tanning: Beautifying or death-defying?

"We know that the sun and some artificial sunlight sources give off skin-damaging ultraviolet, or UV, rays," says Christian Baum, M.D., a Mayo Clinic dermatologist

and the study's senior author. "This skin damage accumulates over time and can often lead to skin cancer."

"Despite the fact that sunscreens and cautionary information have been widely available for more than 50 years, we saw the emergence of tanning beds in the 1980s, and tanning — indoors or out — was a common activity for many years."

Although Baum notes that tanning has slowed, tanning beds still exist, and beaches will never be empty. But what people should remember is that the damage accumulates, he says.

"Eventually, those blistering sunburns of your youth and hot, reddened skin, and peeling shoulders of your adulthood can add up to one or more skin cancers," he says.

The authors also reported that shifts in exposure to UV light may be the reason for a location shift in where the cancer tumors are found.

In the earlier time periods, both basal cell and squamous cell carcinomas were diagnosed more often on the head and neck. But, in the most recent time period, the records showed that basal cell tumors on the torso increased, as did squamous cell carcinomas on the arms and legs.

Baum says that the risk of cancer should provide the ultimate argument for using sunscreen — every day, year-round on all exposed skin.

"Use sunscreen," says Baum. "This includes on your left arm for those who do a lot of driving. UV rays can penetrate car windows and exposed skin — even when the sun isn't shining."

"UV rays bounce around under the clouds, off the snow, buildings, and more, causing damage — even on gray days."

— Mayo Clinic News Network

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Strapped for cash?

3 money-saving travel tips for retirees

Though a transient lifestyle is something few people aspire to during much of their lives, come retirement, the idea of staying in a place for only a short time has more appeal.

According to a 2014 study from the Transamerica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling.

Many are succeeding in doing just that, as a study from the luxury travel network Virtuoso found that today's seniors spent an average of just over \$11,000 per year on travel. That was more than any other generation, highlighting just how much older adults like to get out and explore the world.

Retirees who fear they cannot afford to travel can explore the various ways for seniors to cut costs and still satisfy their wanderlust

during retirement.

1. Take advantage of age-related discounts.

Some adults prefer to hide their ages, but when it comes time to travel during retirement, honesty is the best policy. Many businesses that cater to travelers offer discounts to seniors.

Car rental agencies, hotels, travel agencies, and cruise lines may offer direct discounts to customers 65 and older, while membership in organizations such as AAA and AARP may make seniors eligible for additional discounts. Discounts on lodging and airfare might net the biggest savings, but even discounts on smaller expenses can add up to big savings.

2. Don't overlook travel agencies.

While many prospective

travelers' first instincts are now to visit various travel websites in an effort to find the most affordable trips, it's important that travelers not overlook travel agencies when planning trips.

Travel websites, though a valuable resource, only list the hotels and airlines that agree to be included on their sites. While many participate, some do not, and those that do not may instead work independent of travel websites or partner with travel agencies.

Travel agencies have access to the latest information, and many specialize in certain countries, knowing all the attractions visitors to their countries want to see. Travel agencies may offer packages that include admissions to popular attractions, which can be more affordable than planning a trip a



Courtesy photo

When traveling, retirees should consider age-related discounts, travel agencies and traveling as part of a group.

la carte.

3. Travel as part of a group.

Group travel may not appeal to everyone, but it should appeal to older, budget-conscious travelers. Retirees who are uncomfortable driving at home will likely be even less comfortable driving in foreign countries where the rules of the road are not the same.

Traveling in groups, whether it's with a retirement community, religious organization or another program, can save travelers substantial amounts of money. Many hotels and tourist attractions offer steep discounts for group tours, which can even be arranged through travel agencies. A hidden benefit of

signing up for a group tour is the chance to meet new people and develop new relationships with fellow globetrotters.

Many working professionals hope to spend the bulk of their retirement traveling the globe. While such a goal is potentially costly, there are various ways to save and still see the world.

Maximize your assets in retirement

FAMILY FEATURES

No matter how diligent you may have been about saving for retirement, unexpected life changes and economic realities can negatively impact your retirement budget. Sustained low-interest rates have suppressed yields on income from bonds and rising health care expenses have affected retirees of all ages.

Many retirees are surprised to learn that one of the most valuable assets in their portfolios may be a life insurance policy that they no longer need.

It's not uncommon for people to outlive their need for life insurance, and if you no longer need the policy or can no longer afford the premiums, you could consider selling the policy through a life settlement. This is



Photo courtesy of Getty Images

If your retirement income is insufficient, there are ways to maximize your assets.

a financial transaction in which a policy owner works

with a company, such as Coventry Direct, to determine if

they qualify to sell their life insurance policy. The policy

seller receives an immediate cash payment while the buyer assumes all future premium payments. Most life insurance policy types qualify, even convertible term life policies.

Consider this story about a financial adviser who recently retired from a long, successful career. He decided the money he was spending on the rising premiums for his \$799,975 life insurance policy could be used to help fund his retirement. After some research, he called Coventry Direct and was happy to learn he had an option other than just letting the policy lapse. He sold his policy through a life settlement for \$25,000, which was more than four times the value he would have received if he surrendered the policy back to the insurance company.

If you don't own a life

insurance policy or still need your coverage, you may want to evaluate the real estate you own. Think about downsizing to a smaller home or selling other property you no longer need. Many retirees discover that they have significant equity tied up in real estate — equity that could be used to help fund expenses.

Another useful exercise is reviewing your investments. If your retirement income is failing to produce the amount needed to maintain your lifestyle, you may need to rebalance your portfolio in order to meet your changing needs.

If you find your retirement income is insufficient, there are options available to maximize your assets. For many retirees, an existing life insurance policy may be a hidden asset that can be utilized to generate cash.

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Supreme strength: Justice Ginsburg's workout now a book



Justice Ruth Bader Ginsburg is the oldest sitting justice at age 84. She was appointed by President Bill Clinton in 1993.

AP photos

By JESSICA GRESKO
ASSOCIATED PRESS

Jane Fonda, Richard Simmons and Ruth Bader Ginsburg?

The 84-year-old Supreme Court justice is about to join the ranks of workout superstars with a book about her exercise routine. "The RBG Workout: How She Stays Strong ... and You Can Too!" is scheduled to be released Oct. 3, which happens to be the first week the court is in session after its summer break.

While Ginsburg stars in the book, she isn't its author. Instead, it's co-authored by illustrator Patrick Welsh and longtime Ginsburg trainer Bryant Johnson, who now also trains Justices Stephen Breyer and Elena Kagan.

The 112-page book will feature illustrations of Ginsburg doing each exercise in her routine. She'll be pictured in her judicial robes, with purple leggings and "her

trusty sneakers," according to publisher Houghton Mifflin Harcourt.

The liberal justice's health has been a topic of interest following the election of President Donald Trump, with liberals hoping she'll outlast his presidency so Trump won't get to nominate a conservative justice to fill her seat.

Mentioning her age at an appearance earlier this year Ginsburg noted: "A very important part of my life is my personal trainer."

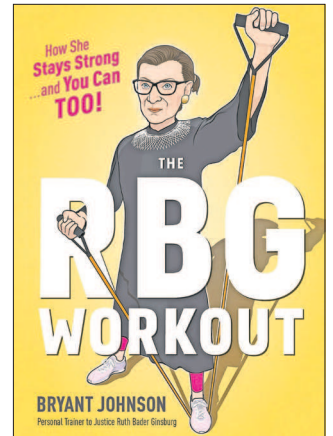
Johnson, an Army reservist whose day job is as a court clerk in Washington, has been training Ginsburg since 1999 following her treatment for colorectal cancer. Ginsburg has said her husband told her she looked "like a survivor of a concentration camp" and needed to do something to rebuild her strength.

These days she trains with Johnson twice a week for

an hour each time, doing exercises including push-ups and the core-strengthening plank. She does two sets of 10 push-ups, and not the easier ones where the knees touch the ground.

Ginsburg disclosed the book deal at an invitation-only appearance in Maryland on May 24. Asked to share the secrets of her stamina, Ginsburg said it "won't be a secret for long" because Johnson had been commissioned to write a book about her workout.

Details of Ginsburg's workout were previously published in the 2015 book "Notorious RBG: The Life and Times of Ruth Bader Ginsburg." Politico Magazine also wrote about the workout earlier this year. A book of Ginsburg's own writing published in 2016 includes a picture of her working out on the elliptical machine wearing a sweatshirt that says "Super Diva."



The cover of the workout book co-authored by Supreme Court Justice Ruth Bader Ginsburg's long-time trainer Bryant Johnson titled, "The RBG Workout: How She Stays Strong ... and You Can Too!" The 112-page book will include illustrations of 84-year-old Ginsburg doing exercises in her judicial robes, with purple leggings and "her trusty sneakers."



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Women, protect yourselves against osteoporosis

A bone disease that occurs when the body loses too much bone, makes too little bone or both, osteoporosis can be debilitating. According to the National Osteoporosis Foundation, osteoporosis is responsible for 2 million broken bones each year, a figure that experts predict will rise to 3 million by 2025.

While anyone can suffer from osteoporosis, women are more likely than men to develop the disease. Studies suggest that while up to 1 in 4 men age 50 and older will break a bone due to osteoporosis, 1 in 2 women age 50 and older are likely to suffer such a fate.

The NOF notes that osteoporosis is often referred to as a silent



Courtesy photo

Certain types of exercise, including dancing, may help women protect their bones against osteoporosis.

disease, with many people not even realizing they have it until they suffer a fracture. Because of the silent nature of

osteoporosis and their increased vulnerability to it, women may want to take the following measures to protect themselves against

this potentially debilitating disease.

■ **Include ample calcium and vitamin D in your diet.** The NOF notes that calcium and vitamin D are both vital to building strong, dense bones when you're young, and both calcium and vitamin D keep bones strong and healthy as the body ages. Women age 50 and younger need 1,000 milligrams of calcium each day, while those 51 and older need 1,200 milligrams each day. Calcium-rich foods include dairy products like low- or non-fat milk, yogurt and cheese. Women age 50 and younger need between 400 and 800 international units (IU) of vitamin D each day, while those age 50 and older need between 800 and 1,000 IU

each day. The body can get vitamin D from sunlight and supplements or multivitamins. Vitamin D is naturally available in just a few foods, such as fatty fish like wild-caught salmon or tuna.

■ **Include weight-bearing and muscle-strengthening exercises in your workout routine.** Weight-bearing and muscle-strengthening exercises help women build and maintain bone density. Weight-bearing exercises include dancing, high-impact aerobics, jogging/running, and tennis, among others. Muscle-strengthening activities include weightlifting and elastic band exercises. The NOF notes that certain positions in exercises such as yoga and pilates may not be safe for

people with osteoporosis or those at increased risk of broken bones. Speak to a physical therapist about which positions or exercises to avoid.

■ **Pay attention to the beverages you drink.** It's not just the foods you eat that can help or hurt you in the fight against osteoporosis. Heavy consumption of alcohol can contribute to bone loss, while drinks that contain caffeine, including coffee, tea and sodas, can decrease calcium absorption and contribute to bone loss as well. Drink alcohol and caffeinated beverages in moderation.

Women are more vulnerable to osteoporosis than men. Learn more about the disease at www.nof.org.

Exercise to thrive

Are you intimidated by the gym? Don't be. Here's how to get your foot through the door

Regular exercise and a nutritious diet are two of the best things seniors can do to maintain their health. Exercise can delay or prevent many of the health problems associated with aging, including weak bones and feelings of fatigue.

The Centers for Disease Control and Prevention says a person age 65 or older who is generally fit with no limiting health conditions should try to get two hours and 30 minutes of moderate-intensity aerobic activity per week, while also including weight training and muscle-strengthening activities in their routines on two or more days a week.

Individuals often find that gyms have the array of fitness equipment they need to stay healthy. But many people, including older men and women who have not

exercised in some time, may be hesitant to join a gym for fear of intimidation. Some seniors may avoid machines and classes believing they will not use the apparatus properly, or that they will be judged by other gym members. Some seniors may feel like gyms do not cater to their older clientele, creating an atmosphere that is dominated by younger members and loud music.

Such misconceptions are often unfounded, as many gyms welcome older members with open arms. But even if seniors find gyms intimidating, they should still sign up for memberships. In such situations, the following tips can help seniors shed their fears and adapt to their new gyms.

— Start the process slowly. Shop around for a gym that makes you feel

comfortable. Get fully informed about which classes are offered, and the benefits, if any, afforded to older members.

— Get a doctor's go-ahead. Make sure to clear exercise and gym membership with your doctor prior to purchasing a membership. He or she also may have a list of gyms where fellow senior patients have memberships.

— Build up gradually. Begin with exercises you feel comfortable performing. Spend time walking on the treadmill while observing other gym members. Tour the circuit of machines and other equipment. Find out if you can sample a class to see if it might be a good fit.

— Find a gym buddy. Working out with a partner in your age group may encourage you to keep going



Courtesy photo

Seniors can and should overcome feelings of apprehension about going to the gym.

to the gym and increase your comfort level. You can offer support and enjoy a good laugh through the learning process.

— Don't get discouraged. Anyone working out for the first time, regardless of age, will feel somewhat out of place until exercise becomes part of a routine.

Give it some time before throwing in the towel. Once you catch on, you may discover you enjoy working out.

— Choose a senior-friendly gym. Some gyms cater to senior members. They may offer "Silver-Sneakers" classes at their facility. Other niche gyms

may only accept members of a certain age group. Investigate these gyms if working out with a younger crowd is proving too great a deterrent.

Fitness is important for healthy seniors. It can prolong life, help seniors maintain healthy weights and reduce their risk of injury.

Learn to cope as a family caregiver



Courtesy photo

To avoid the pitfalls of stress related to caring for loved ones, individuals should put their own needs first and find healthy ways to alleviate the added anxiety from the demands of caregiving.

Individuals are born into the world requiring the care of their parents and other adult guardians to grow and thrive. These adult children, in turn, may end up providing care when their parents reach senior age or face an illness or disability.

Becoming a family caregiver frequently is a tough choice to make. It requires patience and time, and can be emotionally and physically taxing. An estimated 43.5 million adults in the United States have provided unpaid care to an adult or a child in the prior 12 months, according to the National Alliance for Caregiving and AARP Public Policy Institute.

It's not uncommon for caregivers of any age to feel stressed and burned out by the demands of caregiving. The Mayo

Clinic says people who experience caregiver stress can be vulnerable to changes in their own health. Some signs of caregiver stress include:

- Feeling overwhelmed or constantly worried
- Feeling tired most of the time
- Gaining or losing a lot of weight
- Becoming easily irritated or angry
- Losing interest in activities you used to enjoy
- Having frequent headaches, bodily pain or other physical problems

Some caregivers even resort to drugs and alcohol to self-medicate, which can lead to further issues. To avoid the potential pitfalls of caregiver stress, individuals should always put their needs first and find ways to alleviate the added stress of caring for a loved

one. These suggestions are just a start.

Don't strive for perfection

It isn't possible to maintain a patient attitude and get everything done perfectly each and every day. People are not perfect and mistakes will be made. Do not punish yourself if you lash out or simply need a break.

Eat healthy

As anyone who has dealt with a hungry toddler can attest, failure to eat well and frequently can result in an emotional meltdown. Be sure to always make time for nutritious meals. This will help keep up your energy and enable you to better cope with caregiver stress.

Pay attention to mood changes

Anxiety or depression can sneak up on you when you

least expect it. Ask for help if you feel your tasks are becoming too overwhelming. Seek the help of a doctor if changes in mood, sleeping patterns, appetite, and the like become noticeable.

Take frequent breaks

Getting a break from caregiving and setting aside time for yourself can increase patience levels and the ability to bounce back from stress. Whenever possible, have a friend or another relative step in for you so you get a break. Explore resources available for professional aides to come and take some of the responsibilities off of your shoulders.

Being a caregiver can be a rewarding, but challenging role to play. Caregivers should keep their health a priority.



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Options is a program of the Aging and Disability Resource Consortium of the Greater North Shore (ADRCGNS), a collaboration of aging services agencies and the ILCNSCA, working together to provide smooth access to information and services by all persons seeking long-term services and supports, regardless of age, disability, or income. ILCNSCA serves individuals of all ages, all disabilities, family members and caregivers through the Options Program and those living with significant disabilities through its Independent Living Program. We are here to guide you to live as independently as you choose through services and advocacy for an independent life.

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Avoid aches and pains when gardening

People who have not spent much time in a garden may not consider this rewarding hobby much of a threat to their health. But as veteran gardeners can attest, gardening can contribute to nagging aches and pains that can force even the most ardent green-thumbers indoors.

Gardening is a physical activity that, despite its peaceful nature, can be demanding on the body. Thankfully, there are several ways that gardening enthusiasts can prevent the aches and pains that can sometimes pop up after long days in the garden.

■ **Use ergonomic gardening tools.** Ergonomic gardening tools are designed to prevent the types of aches, pains and injuries that can cut gardeners' seasons short. Gardening injuries can affect any area of the body, but injuries or aches

and pains affecting the back, wrists and hands are among the most common physical problems gardeners endure. Look for ergonomic tools that reduce the strain on these areas of the body. Even arthritis sufferers who love to garden may find that ergonomic tools make it possible for them to spend more time in their gardens without increasing their risk for injury.

■ **Alternate tasks.** Repetitive-strain injuries can affect gardeners who spend long periods of time performing the same activity in their gardens. By alternating tasks during gardening sessions, gardeners can reduce their risk of suffering repetitive strain injuries. Alternate tasks not just on muscle groups worked, but also level of difficulty. Remember to include some simple jobs even on busy



Courtesy photo

Gardening can cause pain if steps aren't taken to prevent the onset of muscle aches and strains.

gardening days so the body gets a break.

■ **Take frequent breaks.** Frequent breaks can help combat the stiffness and muscle

aches that may not appear until gardeners finish their gardening sessions. Breaks help to alleviate muscles or joints that can become

overtaxed when gardening for long, uninterrupted periods of time. When leaning down or working on your hands and knees, stand up

to take breaks every 20 minutes or the moment aches and pains start to make their presence felt.

■ **Maintain good posture.** Back injuries have a tendency to linger, which can keep gardeners indoors and out of their gardens. When gardening, maintain good posture to prevent back injuries. Gardening back braces can protect the back by providing support and making it easier for gardeners to maintain their posture. Tool pouches attached to gardening stools or chairs also can be less taxing on the back than gardening belts tied around the waist.

Gardening might not be a contact sport, but it can cause pain if gardeners do not take steps to prevent the onset of muscle aches and strains when spending time in their gardens.



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Like hunger or thirst, loneliness in seniors can be erased

JUDITH GRAHAM
KAISER HEALTH NEWS

It's widely believed that older age is darkened by persistent loneliness. But a considerable body of research confirms this isn't the case.

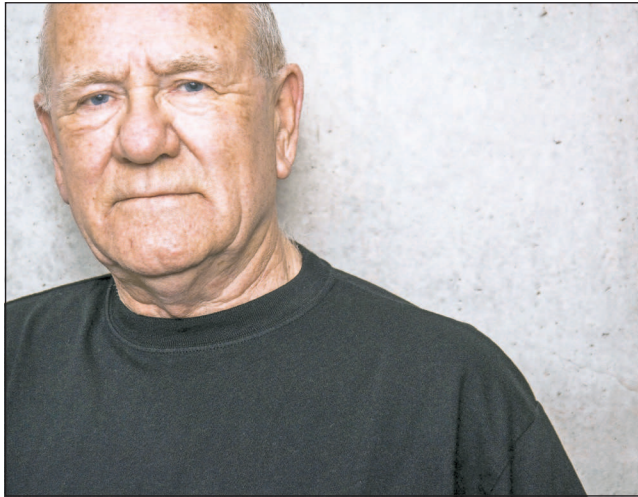
In fact, loneliness is the exception rather than the rule in later life. And when it occurs, it can be alleviated: It's a mutable psychological state.

Only 30 percent of older adults feel lonely fairly frequently, according to data from the National Social Life, Health and Aging Project, the most definitive study of seniors' social circumstances and their health in the U.S.

The remaining 70 percent have enough fulfilling interactions with other people to meet their fundamental social and emotional needs.

"If anything, the intensity of loneliness decreases from young adulthood through middle age and doesn't become intense again until the oldest old age," said Louise Hawkley, an internationally recognized authority on the topic and senior research scientist at the National Opinion Research Center at the University of Chicago.

Understanding the extent of loneliness is important, insofar as this condition



Courtesy photo

About 30 percent of older adults feel lonely fairly frequently, while the remaining 70 percent have enough fulfilling interactions.

has been linked to elevated stress, impaired immune system function, inflammation, high blood pressure, depression, cognitive dysfunction and an earlier-than-expected death in older adults.

A new study, co-authored by Hawkley, highlights another underappreciated feature of this affliction: Loneliness is often transient, not permanent.

That study examined more than 2,200 Americans ages 57 to 85 in 2005 and again in 2010. Of the group who reported being lonely in 2005 (just under one-third of the sample), 40 percent had recovered from

that state five years later while 60 percent were still lonely.

What helped older adults who had been lonely recover? Two factors: spending time with other people and eliminating discord and disturbances in family relationships.

Hawkley explains the result by noting that loneliness is a signal that an essential need — a desire for belonging — isn't being met. Like hunger or thirst, it motivates people to act, and it's likely that seniors reached out to the people they were closest to more often.

Her study also looked

at protective factors that kept seniors from becoming lonely. What made a difference? Lots of support from family members and fewer physical problems that interfere with an individual's independence and ability to get out and about.

To alleviate loneliness, one must first recognize the perceptions underlying the emotion, Hawkley and other experts said.

The fundamental perception is one of inadequacy. People who are lonely tend to feel that others aren't meeting their expectations and that something essential is missing. And there's usually a significant gap between the relationships these people want and those they actually have.

This isn't the same as social isolation — a lack of contact with other people — although the two can be linked. People can be "lonely in a marriage" that's characterized by conflict or "lonely in a crowd" when they're surrounded by other people with whom they can't connect.

Interventions to address loneliness have received heightened attention since 2011, when the Campaign to End Loneliness launched in Britain.

Here are two essential ways to mitigate this distressing sentiment:

Alter perceptions. Loneliness perpetuates itself through a gloomy feedback cycle. We think people don't like us, so we convey negativity in their presence, which causes them to withdraw from us, which reinforces our perception that we're not valued.

Changing the perceptions that underlie this cycle is the most effective way to relieve loneliness, according to a comprehensive evaluation of loneliness interventions published in 2011.

Heidi Grant, associate director of the Motivation Science Center at Columbia University, described this dynamic in an article published in 2010. "If co-worker Bob seems more quiet and distant than usual lately, a lonely person is likely to assume that he's done something to offend Bob, or that Bob is intentionally giving him the cold shoulder," she wrote.

With help, people can learn to examine the assumptions underlying their thoughts and ask questions such as "Am I sure Bob doesn't like me? Could there be other, more likely reasons for his quiet, reserved behavior at work?"

This kind of "cognitive restructuring" is an essential component of LISTEN, a promising intervention to treat loneliness developed by Laurie Theeke, an associate professor in the school of nursing at West Virginia University. In five two-hour sessions, small groups of lonely people probe their expectations of relationships, their needs, their thought patterns and their behaviors while telling their stories and listening to others.

Joining a group can be effective if there's an educational component and people are actively engaged, experts said.

Invest in relationships. With loneliness, it's not the quantity of relationships

that counts most. It's the quality.

If you're married, your relationship with your spouse is critically important in sustaining a feeling of belonging and preventing loneliness, Hawkley said.

If you haven't been getting along, it's time to try to turn things around. Remember when you felt most connected to your spouse? How did that feel? Can you emphasize the positive and minimize the negative? If you're badly stuck, seek professional help.

Investing in relationships with family members and friends is similarly important. This is the time to move beyond old grievances.

"If you want to recover from loneliness, try to deal with difficulties that are disrupting relationships," Hawkley said.

Also, it's a good idea to diversify your relationships so you're not depending exclusively on a few people, according to Jenny de Jong Gierveld and Tineke Fokkema, loneliness researchers from the Netherlands.

Training in social skills can help lonely people deal with problems such as not knowing how to renew contact with an old friend or initiate conversation with a distant relative. And learning coping strategies can enlarge their arsenal of adaptive responses.

Both of these strategies are part of a six-week "friendship enrichment program" developed in the Netherlands. The goal is to help people become aware of their social needs, reflect on their expectations, analyze and improve the quality of existing relationships and develop new friendships.

One simple strategy can make a difference. "If you have good news, share it," Hawkley said, "because that tends to bring people closer together."

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Give to the next generation

Sharing both knowledge and experience has many rewards

FAMILY FEATURES

From self-expression to self-direction, there are countless ways to age out loud. Some of the most rewarding ways for older adults involve passing on experiences, wisdom and skills to others.

Everyone has something to share, and these ideas from the Administration of Community Living can help you get started.

■ **Mentor.** Use professional or personal experiences to guide a child, young adult or peer. Example: Visit Senior Corps at nationalservice.gov to learn about becoming a foster grandparent.

■ **Volunteer.** Put skills to use while giving back to your community. Example: Sign up to collect food or clothing donations, serve meals at a local soup kitchen or help older adults with daily tasks at home, such as paying bills.

■ **Teach.** Impart expertise via formal or informal education and tutoring opportunities. Example: Check with local schools that may need reading, math or science tutors.

■ **Speak.** Sign up for speaking engagements, paid or unpaid, as well as storytelling events. Example: Open mike events, often at theaters and libraries, welcome speakers of all ages.

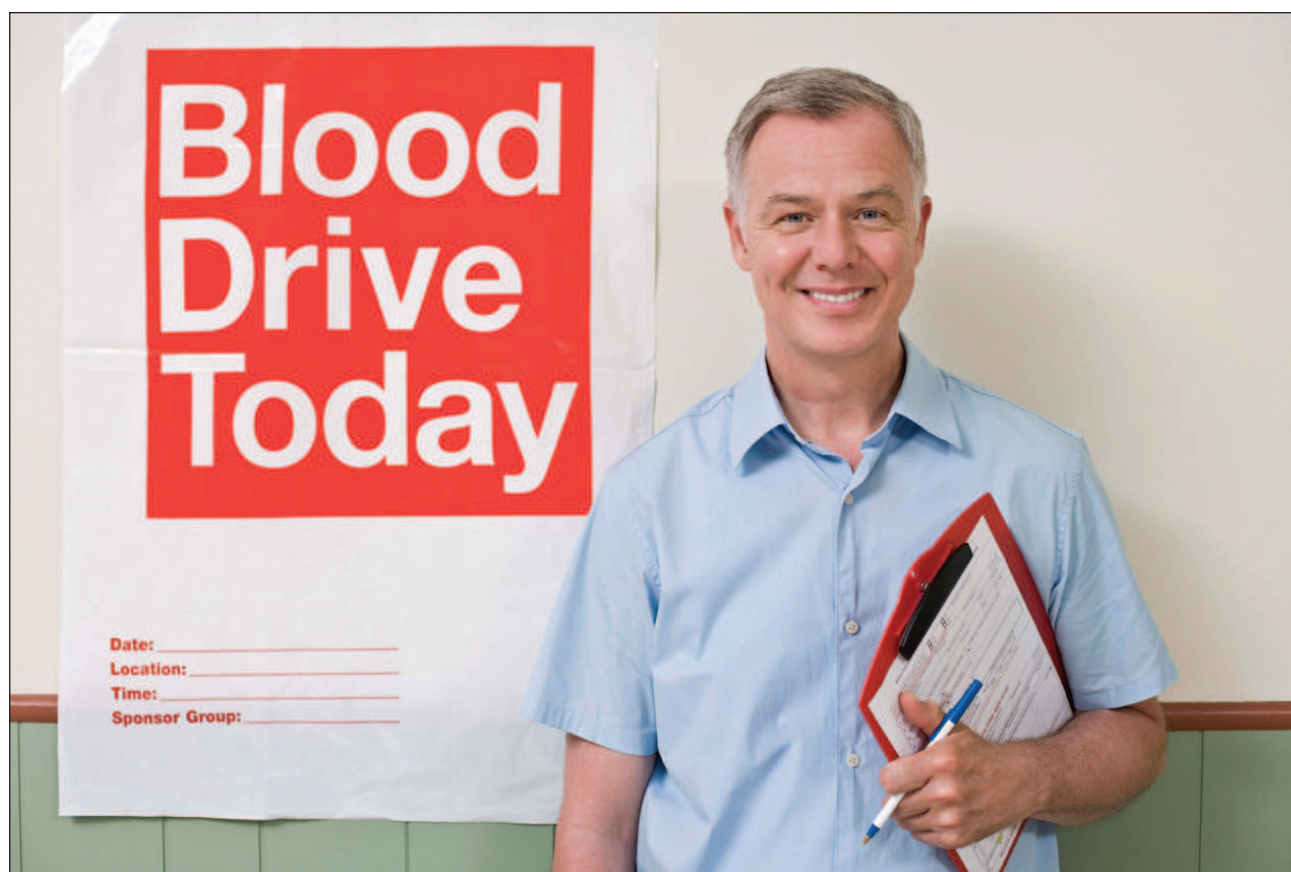
■ **Engage.** Visit a senior center or organize a gathering focused on connecting with others. Example: Book clubs attract participants of all ages and encourage the exchange of ideas.

■ **Write.** Pen an article, op-ed or even a book to communicate wisdom and lessons learned. Example: Start with something you know the most about, such as a career, hobby or historical event, and submit a column to your local newspaper.

■ **Create.** Pick a medium and use art to express yourself and share your perspective. Example: Paint, draw, sculpt, play music, dance, make crafts — whatever suits you.

These ideas and many others can help amplify the voices of older Americans and raise awareness of vital aging issues in communities across the nation.

Find more ideas at oam.acl.gov.



Courtesy photo

Older adults should find a volunteer opportunity that best utilizes their skills and work experience.

Want to volunteer? Here's how older adults can find the right fit for their new lifestyle

Many parents feel involving their children in volunteering at an early age can have a profound, long-lasting impact on their kids. But youngsters are not the only ones who can reap great rewards from volunteering, as studies show that men and women at, beyond or approaching retirement age also benefit greatly from volunteer work.

Research from the Corporation for National and Community Service found that more than 20 million older adults contributed in excess of 3 billion hours of community service time each year from 2011 to 2013. The reasons why older adults volunteer are varied, but in its 2014 survey the AARP's Experience Corps found that 97 percent of its volunteers work with the organization

gave them a sense of purpose.

Older adults who want to volunteer but have little or no history with volunteering might not know where to begin with regard to finding the right opportunity. The right fit can make all the difference for volunteers and the people they help. The following tips might help older adults as they look for an opportunity that best utilizes their skills and experience.

■ **Know your schedule.** Older adults who are still working but want to volunteer may have a firm grasp on their schedules, but even retirees should not overestimate how much time they have to volunteer. Before you begin to look for an opportunity, write down your commitments and daily schedule, using this list to determine how much free

time you have to volunteer. Some opportunities require greater time commitments than others, so make sure you know just how much time you can devote to an opportunity before signing up.

■ **Give due consideration to your experience.** Older adults who have retired or are on the cusp of retirement have a lifetime of experience they can use to help others. Imparting wisdom learned in your professional life can provide a sense of purpose and even make you feel as though you are still actively involved in the industry where you built your professional reputation. But life experience can also prove invaluable in volunteering opportunities. Mentoring programs give volunteers the chance to help young people, and such opportunities can involve more than just offering professional advice.

■ **Don't downplay the significance of certain opportunities.** Volunteering opportunities come in many variations, and each is significant in its own right. Coaching a

grandchild's soccer team can have as significant an impact on the people you help as other volunteering opportunities. Volunteers offer their time because they have a passion to help others, and that help can be given in a myriad of ways.

■ **Leave time for the rest of your life.** Volunteering is a selfless act, and volunteers are the backbone of many successful charitable organizations. But older men and women should leave time for the rest of their lives as well. Retirement should be fulfilling but also include time for recreation, so don't downplay how important hobbies are to you in an attempt to find more time to volunteer. No retiree wants to grow resentful of his or her volunteer work because it leaves little time for other pursuits, so do your best to balance your charitable endeavors with the other things in life that matter to you.

Finding the right volunteer opportunity can make all the difference for older men and women who want to give back to their communities.



Photo courtesy of Getty Images

Everyone has something to share. Use whatever it is that you have to help a child, young adult or peer.

By Thomas T. Riquier, CFP®

CAN YOU PASS THIS IRA BENEFICIARY QUIZ?



Thomas T. Riquier, a CERTIFIED FINANCIAL PLANNER™ professional and president of The Retirement Financial Center, has been helping people with retirement financial questions for more than 46 years. Tom is a member of Ed Slott's Master Elite IRA Advisor Group™, and is an investment advisory representative offering securities and advisory services through United Planners Financial Services. He can be reached at ttriquier@unitedplanners.com or (978) 777-5000.

*Source of article:
Ed Slott & Co. LLC*

Most people think it is easy to leave an IRA to their heirs. But is it? Below is a quick quiz, and the answers follow at the end.

QUESTIONS:

1. The IRA owner has four children. He names the oldest child as the beneficiary of his IRA and the executor of his will which divides all his assets equally among the four children. Who gets the IRA?
2. The IRA owner has met with an attorney who recommends that he establish a trust for his spouse and that he names the trust as the beneficiary of his IRA. Who gets the IRA?
3. The IRA owner and his spouse are both wealthy. They decide that he has enough assets to leave to their heirs and that they will leave her assets to charity. Her will is set up to leave all her assets to charity. The beneficiary form for her IRA says the beneficiary is her spouse. Who gets the IRA?
4. The IRA owner and his spouse get divorced. He remarries and 10 years later he dies. His estate goes to his new spouse.

His IRA beneficiary form names his ex-spouse. Who gets the IRA?

5. The IRA owner established her IRA twenty years ago. Today, after numerous bank mergers, she dies. No beneficiary form can be found. Who gets the IRA?
6. The IRA owner is divorced. He names his minor children as the beneficiaries of his IRA. While they are still minors he dies. Who gets the IRA?

ANSWERS:

1. The oldest child gets the IRA, and most likely the tax liability. He may be able to disclaim the IRA or gift some of the RMDs to his siblings. A disclaimer generally means that the IRA will go to the estate before going to the siblings which results in much less favorable distribution options.
2. The trust gets the IRA, not the spouse, even if the spouse is the trustee of the trust. RMDs will have to go to the trust first and then to the spouse in accordance with the terms of the trust.
3. The spouse gets the IRA. IRAs do not pass through the will unless the estate is the beneficiary of the IRA.

4. The ex-spouse gets the IRA. IRAs pass by the beneficiary form, not the will.
5. Unless the beneficiaries have a copy of the beneficiary form acknowledged by the bank, the IRA is going to pass in accordance with the default options in the IRA agreement. Some IRA agreements default to the spouse and if no spouse to the children, many agreements default to the estate. The distribution options for beneficiaries who inherit through the estate are far less favorable than the options for beneficiaries who are named on a beneficiary form.
6. Minor beneficiaries cannot sign paperwork for inherited IRAs, cannot manage the investments and cannot request RMDs. The IRA custodian may require that someone be appointed by a court to handle the inherited IRA for the children until they reach the age of majority or state laws could apply. The court could possibly name the ex-spouse to handle the inherited IRA for the children.



HAPPY BIRTHDAY AMERICA!

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Make vacations and travel a key component of retirement

When the time comes to bid farewell to conference calls, meetings and daily commutes, retirees have open schedules to fill with whichever activities they choose. Travel is one exciting way to pass the time.

Traveling can be a rewarding prospect for active seniors, particularly those who successfully preplanned for retirement and have the income to fund various excursions. Many seniors find that travel tops their to-do lists once they retire. According to Senior Travel magazine, new travel options are emerging for newly minted retirees looking for something a little different from the status quo.

The list of destinations retirees have at their disposal is limitless. The

following ideas are some of the more popular ways retirees choose to travel.

Road trips rule

Taking to the highways and byways is an excellent way to see the country. Seniors can customize their routes depending on which places they want to visit. RV travel can be as comfortable or as rustic as travelers prefer. Many seniors spend months traveling in their campers, which offer many of the same amenities of home. Campsites and special RV hook-up sites offer the other necessities of traveling the open road.

Genealogical tourism is popular

People hoping to trace their ancestry and visit their ancestral homelands are one of the fastest-growing travel segments. Visiting



Courtesy photo

With added free time, more and more retirees are choosing to travel.

an old church in Europe where ancestors were married or buying food from a market in which a great aunt or uncle once worked leads retirees on many

international adventures. Such trips provide travelers with a unique opportunity to understand their roots up close and personal while enjoying some international

travel along the way. **Exotic tours can be exciting destinations**

History buffs or adventure-seeking couples may be particularly attracted to exotic travel destinations that are slightly off of the beaten path. Travel tours may take vacationers to destinations such as excavation sites or backpacking through the rainforest. With passport in hand, seniors can go just about anywhere their desires take them.

Enjoy a relaxing seaside trip

A seaside vacation can be the perfect trip for seniors who want to put their feet up and sip some cocktails while watching the waves lap the shores. Many beach resorts offer all-inclusive packages for different age groups. Meals, excursions

and hotel rooms can be bundled into one affordable, confusion-free price.

Go cruising

Speaking of all-inclusive vacationing, cruising seems tailor-made for those ages 50 and older because it offers the convenience of accommodations, food, entertainment and transportation, all in one. The various activities offered on the ship mean travelers can find ways to spend their time how they see fit. Cruising couples can opt to spend all of their time on the ship enjoying carefully prepared meals and entertainment or disembark and explore the various ports of call along the way.

Now that they have more free time, retirees can gear up for travel adventures to remember.

Ditch the chips

If you're 50 or above, it's high time to eat healthy

A balanced diet is an integral element of a healthy lifestyle for men, women and children alike. But while kids and young adults might be able to get away with an extra cheeseburger here or there, men and women approaching 50 have less leeway.

According to the National Institute on Aging, simply counting calories without regard for the foods being consumed is not enough for men and women 50 and older to maintain their long-term health. Rather, the NIA emphasizes the importance of choosing low-calorie foods that have a lot of the nutrients the body needs.

But counting calories can be an effective and simple way to maintain a healthy weight, provided those calories are coming from nutrient-rich foods. The NIA advises men and women over 50 to adhere to the following daily calorie intake

recommendations as they attempt to stay healthy into their golden years.

WOMEN

■ **Not physically active:** 1,600 calories

■ **Somewhat active:** 1,800 calories

■ **Active lifestyle:** between 2,000 and 2,200 calories

MEN

■ **Not physically active:** 2,000 calories

■ **Somewhat active:** between 2,200 and 2,400 calories

■ **Active lifestyle:** between 2,400 and 2,800 calories

When choosing foods to eat, the NIA recommends eating many different colors and types of vegetables and fruits. Phytochemicals are substances that occur naturally in plants, and there are thousands of these substances offering various benefits. The Produce for Better Health Foundation

notes that a varied, colorful diet incorporates lots of different types of phytochemicals, which the PBH says have disease-preventing properties.

The NIA also advises that men and women over 50 make sure at least half the grains in their diets are whole grains. Numerous studies have discovered the various benefits of whole grains, which are loaded with protein, fiber, antioxidants and other nutrients. Whole grains have been shown to reduce the risk for diseases such as Type 2 diabetes, heart disease and some types of cancer.

Another potential hurdle men and women over 50 may encounter is a change in their sense of smell and taste. A person's sense of smell may fade with age, and because smell and taste are so closely related, foods enjoyed for years may no longer tantalize the taste



Courtesy photo

Want to stay healthy in your golden years? Start cracking down on your daily calorie intake.

buds. That can be problematic, as many people instinctually add more salt to foods they find bland. According to the U.S. Office of Disease Prevention and Health Promotion, older adults should consume no more than 1,500 milligrams of sodium per day. That

equates to roughly 3/4 teaspoon of salt. Older men and women should resist the temptation to use salt to add flavor to foods, instead opting for healthy foods that they can still smell and taste. In addition, men and women should mention any loss of their sense of smell

to their physicians, as such a loss may indicate the presence of Parkinson's disease or Alzheimer's disease.

Maintaining a healthy diet after 50 may require some hard work and discipline. But the long-term benefits of a healthy diet make the extra effort well worth it.

Beware of the silent stroke

A silent stroke may not exhibit any symptoms, making it more difficult to detect.

Courtesy photo



Symptoms are far more subtle and difficult to spot

The brain is a complex organ responsible for controlling many different bodily functions. When working at optimal capacity, the brain is a wonder to behold. When illness or trauma affects the brain, various parts of the body may not work as they should.

One of the more devastating things that can affect the brain is stroke. Stroke describes a sudden stoppage of blood from reaching the brain. Harvard Medical School states that if a large number of brain cells are starved of blood supply, they can die. With their demise, a person's memory and ability to speak and move can be compromised.

While many strokes come on suddenly, certain factors may indicate a person is at risk. Such factors may include prior heart attacks, genetics, high blood pressure, smoking or a prior stroke. However, in a particular type of stroke — a "silent stroke" — symptoms are far more subtle and

difficult to spot.

Silent cerebral infarction, often referred to as "SCI" or "silent stroke," is a brain injury likely caused by a blood clot interrupting blood flow to the brain, offers the American Stroke Association. Silent strokes increase risk for other strokes and can be a sign of progressive brain damage. A silent stroke is typically only noticed as a side component of an MRI of the brain. Many times patients do not recall having a stroke and never felt any symptoms. Silent strokes should not be mistaken for mini-strokes. Mini-stroke is a brief but discrete and memorable event, with symptoms appearing for a few minutes or a few hours.

According to a study on silent stroke titled "Functional and Cognitive Consequences of Silent Stroke Discovered Using Brain Magnetic Resonance Imaging in an Elderly Population" and published in the Journal of American Geriatrics Society, silent strokes are quite

common and can have serious consequences. Researchers have found that silent stroke is associated with impairments in tests of cognitive function rather than movement-oriented performance tests like rising from a chair. Almost 50 percent of studied silent strokes affected frontal circuit components of the brain, such as the frontal cortex, basal ganglia and thalamus. Lesions in these brain structures compromised executive functions and were related to vascular dementia. Another study showed associations between silent stroke and visual field deficits, weakness in walking on heels, history of memory loss, migraines, and lower scores in cognitive function tests.

The "silent" part of a silent stroke also refers to the areas of the brain that the stroke affects. Experts at Harvard Medical School explain that, during a silent stroke, an interruption in blood flow destroys areas of

cells in a part of the brain that is "silent," meaning that it doesn't control any vital functions. Researchers say that, over time, the damage from silent strokes can accumulate, leading to more and more problems with memory. Collectively, silent strokes become silent no longer.

There are certain ways to reduce the risk of any type of stroke. These include:

- Managing high blood pressure and high cholesterol levels
- Quitting smoking
- Reducing the risk of diabetes and effectively treating the condition if it is present
- Losing weight to prevent obesity
- Exercising and avoiding a sedentary lifestyle
- Taking a low-dose aspirin or a drug that prevents blood clots

Silent strokes largely go unrecognized but can lead to significant brain injury. Getting the facts can help men and women reduce their risk for silent stroke.



Courtesy photo

Companion animals help seniors overcome loneliness and depression.

Consider adopting a dog or cat later in life

Companion animals bring great joy to their owners. The unconditional love cats and dogs provide appeals to people of all ages. While many people associate pets with kids who can't wait to welcome the first cat or dog into their homes, pets can benefit aging men and women as well.

It's not uncommon for seniors to feel lonely or depressed when they retire, their children move away or they lose a spouse or close friend or friends. The American Humane Society states that studies show pets help seniors overcome loneliness and depression by providing affection, company and entertainment. Pets also provide much-needed mental stimulation, and many pet owners find their pets help them become more physically active as well.

Seniors who adopt pets may also feel a sense of purpose when helping animals who may not have anywhere to live.

This is particularly true of older companion animals, which many young families are understandably hesitant to adopt. Mature pets might be an ideal fit for seniors. When seniors are looking to adopt a pet, there are

various reasons why older pets or particular animals might be the perfect fit for them.

■ Adult pets may already be house trained, saving seniors the trouble and effort of training them.

■ Seniors may find cats fit their lifestyles more than dogs, as cats are less active and do not need to be walked or played with as much as dogs. Cats also are small and easily maneuverable, meaning even seniors who have arthritis or other physical limitations can easily care for cats. Many cats are also content to spend long periods of time sleeping on their owners' laps.

■ Small dogs that can be active within the house might be a good idea as well, especially for seniors with mobility issues. They're also easily transported to and from vet appointments.

It's important that seniors carefully weigh the benefits of adopting a pet against any limitations they may have.

Having a backup plan for care is advantageous as well. Seniors should not adopt a pet if they anticipate frequent travel or medical care that requires they be away from home for long periods of time.

Experts find that arthritis is linked to another condition

People who see dermatologists for the skin condition psoriasis should not take the presence of joint aches and pains lightly, as the two things might be connected. The National Psoriasis Foundation (NPF) notes that psoriasis is a precursor to psoriatic arthritis in 30 percent of patients.

What is psoriatic arthritis?

Psoriasis is an autoimmune condition that affects the rate of skin cell reproduction. People with psoriasis may experience redness, itchiness and raised bumps (plaques) of skin on various areas of their bodies.

Psoriatic arthritis is a chronic form of arthritis that typically occurs in people with skin psoriasis, but also can be present in those without the skin condition, but particularly among those who have relatives with psoriasis.

The American College of Rheumatology says that psoriatic arthritis typically affects

the large joints, especially the lower extremities, distal joints of the fingers and toes and the back and sacroiliac joints of the pelvis.

Early recognition, diagnosis and treatment of psoriatic arthritis are crucial to relieving inflammation and preventing permanent joint damage.

Symptoms of psoriatic arthritis can develop gradually or quickly, and some symptoms can be severe. NPF indicates that common symptoms of psoriatic arthritis include

- Morning stiffness and tiredness
- Tenderness, pain and swelling over tendons
- Swollen fingers and toes
- Reduced range of motion
- Nail changes, including pitting
- Redness and pain in the eyes

Symptoms of psoriatic arthritis are similar to rheumatoid arthritis, gout and reactive arthritis. Doctors will rule out other symptoms that may be

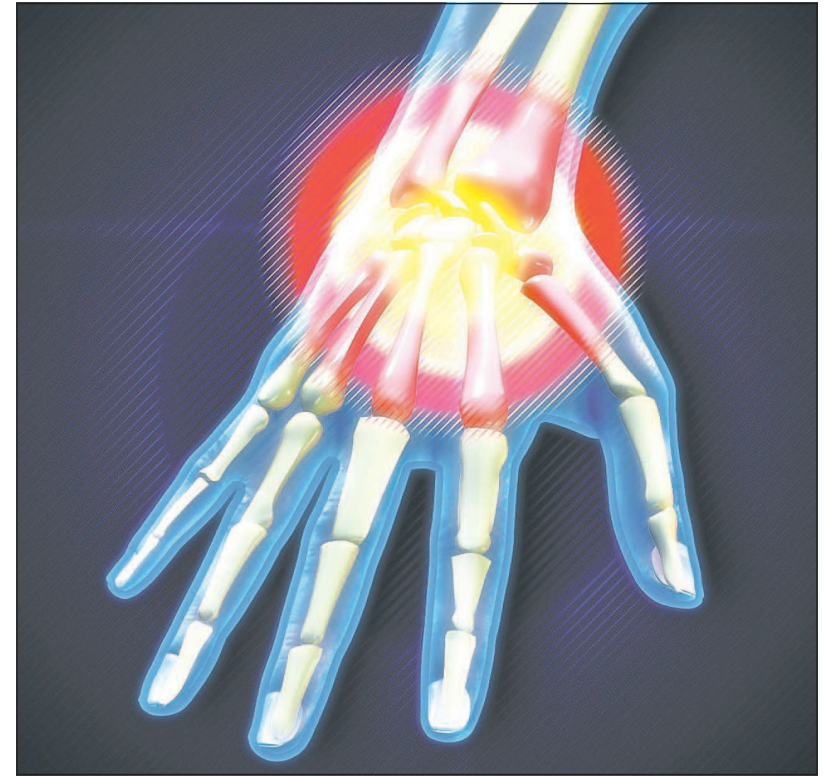
indicative of those conditions.

The American College of Rheumatology also indicates that psoriatic arthritis is typically blood test negative. The diagnosis is typically made by a rheumatologist after reviewing a clinical history and performing a physical exam.

Doctors will need to assess symptoms before deciding on a course of treatment. Mild cases may respond to over-the-counter, nonsteroidal anti-inflammatory drugs, such as ibuprofen. However, antirheumatic drugs and newer biologic drugs may be prescribed to treat more aggressive cases of psoriatic arthritis.

Corticosteroid injections can be useful for swollen joints, and surgery may be necessary to repair badly damaged joints.

Individuals who suspect their arthritis may be linked to psoriasis can first speak with a dermatologist or primary care physician. The NPF also offers a screening tool at www.psoriasis.org/psa-screening.



Courtesy photo

Psoriatic arthritis is a chronic form of arthritis that typically occurs in people with skin psoriasis, but also can be present in those without the skin condition.

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Warm up to these tips to reduce feelings of coldness

As people age, many report feeling chilly even when the temperature outside is warm. Studies have shown that older people are more likely to have slightly colder body temperatures than their younger counterparts. Feeling cold can be the result of the natural aging process, or it may be symptomatic of a medical condition. Understanding the reasons behind chilliness can help people take proper action.

Aging adults can feel cold for various reasons. As people age, their metabolisms slow down, leading to decreased energy. During times of low energy output, one can feel cold. The American Geriatric Society Foundation for Health suggests that individuals with slower metabolisms may not produce enough heat from their own bodies to stay warm.

Circulation issues also



Courtesy photo

It's not uncommon for older adults to feel colder.

may be a concern. As people age, the walls of their blood vessels may lose their elasticity, negatively affecting

circulation as a result. Vasoreceptors also may no longer be as quick to direct blood vessels in order to

constrict to keep body temperature up.

Inadequate fat storage may also be a contributor.

Older people generally have less subcutaneous fat stores and muscle mass, both of which can insulate their bodies from cold weather. As a result, they may have trouble regulating body temperature. Exercise and healthy eating may help remedy this situation.

Certain medical conditions or medications may be to blame, too. SUNY Upstate Medical University offers that some drugs, like beta blockers, can decrease heart rate, which can reduce circulation to the extremities. High cholesterol levels can impair blood flow. Hypothyroidism, or an underperforming thyroid, also can affect a person's ability to regulate body temperature. It's imperative that people speak with their doctors to rule out any medical conditions or medication issues that may be contributing to their feelings of being cold.

The following are some additional steps aging men and women can take to stay warm.

- Make sure you are at a healthy weight for your gender and age.

- Get the cardiovascular system pumping by exercising more.

- Layer clothing until you feel comfortable so that you are not adjusting the thermostat as frequently.

- Wear a vest to keep your chest warm to prevent heat being drawn from the extremities. Often the body will sacrifice heat in the hands and feet to keep its core warm.

- Invest in wool socks and blankets, as wool will help wick away moisture from the body.

Feeling cold is usually nothing out of the ordinary when a person gets older. Fortunately, there are ways that older men and women can stay warm.



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William Sheehan, III



Daniel Doherty

14 financial perks you can look forward to in retirement

By LAURA WOODS
GOBANKINGRATES.COM

You spent decades hard at work, and now it's finally time to sit back and relax. Since you no longer have a full-time job taking up your time and energy, you can have fun — and you don't even have to pay full price for it.

Plenty of companies offer senior discounts, allowing you to enjoy your favorite things at a fraction of the cost. Life can be grand in your golden years, and these 14 retirement benefits can help you stretch your retirement dollars.

ENJOY WELLNESS PERKS AT RITE AID

Take 20 percent off nonprescription purchases the first Wednesday of every month with the free Rite Aid wellness65+ program. Valid for in-store and online purchases, this deal offers the potential for major savings. Each month brings special activities that cover a different health topic.

As a wellness65+ member, you're also eligible for a free consultation with a Rite Aid pharmacist. The meeting includes a review of your medications and immunization needs, a look at free pharmacy services available to you, a complimentary blood pressure screening and answers to your Medicare Part D questions.

GRAB LOWER FARES AT SOUTHWEST AIRLINES

From jetting off on an adventurous vacation to visiting the grandkids, airfare can add up fast. In 2016, the average cost of a domestic round-trip plane ticket was \$349, according to the Bureau of Transportation Statistics.

If you're age 65 or older, Southwest Airlines offers a special senior fare that helps you cut costs. Discounts vary by destination and travel date, but they're available for both domestic and international flights.

These fares are also fully refundable, so there is no need to stress if your plans change. Additionally, Southwest Airlines allows all customers to check two bags for free.

SAVOR DISCOUNTED RATES AT STAYBRIDGE SUITES

A home away from home with nearly

200 locations worldwide, Staybridge Suites offers senior discounts for guests ages 62 and up, and for those with a membership in a retired persons organization. Savings opportunities vary by booking, but are based on full-priced room rates only.

Senior rates can be booked online. The hotel offers many comforts of home, including fully equipped kitchens and a complimentary hot breakfast.

CONSIDER A REDUCED-RATE CELLPHONE PLAN AT AT&T

If you're an AT&T customer, take advantage of the Senior Nation cellphone plan. For just \$29.99 per month, customers ages 65 and up get 200 anytime minutes, unlimited mobile-to-mobile minutes nationwide with other AT&T customers, and 500 "nights and weekend" minutes. All of that comes without roaming and long-distance charges.

The Senior Nation plan is only available for basic phones. If you have a smartphone or a tablet, you'll need to find another way to save money on your phone bill.

GET A SENIOR PASS TO U.S. NATIONAL PARKS

The "America the Beautiful" annual pass to U.S. national parks and federal recreational lands typically costs \$80 per year. However, if you're at least 62 years old, you're eligible for the senior pass. It costs just \$10 — plus a \$10 processing fee — and is valid for the rest of your life.

The pass grants you entrance to more than 2,000 federal recreation sites, allowing you to explore the great outdoors inexpensively. In some cases, the pass might offer discounts on expanded amenities — including camping — so choose your destination and check the specific site for details.

PAY LESS AT HYATT HOTELS

Travel is fun, but hotel costs can add up fast. Hyatt eases the financial burden by offering seniors at least 62 years of age up to 50 percent off daily rates at participating hotels in the continental U.S. and Canada. Rooms can be booked online by clicking on the "special rate" dropdown menu.

SCORE SAVINGS AT JO-ANN FABRIC AND CRAFT STORES

Jo-Ann periodically offers senior discount days, where shoppers ages 55 and up can save 20 percent. The discount is valid for in-store purchases only, so check with your local store to find out when the next offer is scheduled.

Taking advantage of these days is a great way to save money on all the supplies needed for craft projects. Plan your shopping right and you won't even have to pay full price.

ENJOY SENIOR DISCOUNTS AT LANDMARK THEATRES

During 2016, one movie ticket cost an average of \$8.65, according to the National Association of Theatre Owners. Save some money for popcorn by heading to Landmark Theatres, where senior citizen pricing starts at age 62 in most markets.

Senior tickets can be purchased online, so you don't have to worry about making it to the box office before they sell out. Discounts vary, but expect to save a couple dollars.

TAKE ADVANTAGE OF KOHL'S RETIREMENT BENEFITS

If you're at least 60 years of age, save all your Kohl's shopping for Wednesdays. You can save 15 percent each week on in-store purchases during that day.

This offer isn't valid with any other discounts and is available on select items. See a store associate for additional details and treat yourself to a shopping spree.

SAVE ON GREYHOUND BUS TICKETS

Embark on a bus trip without paying full price. Greyhound passengers ages 62 and up get 5 percent off passenger fares. The discount is valid on Greyhound buses and participating connecting bus companies.

The senior discount doesn't apply to Greyhound Canada trips. It also cannot be combined with any other savings opportunities.

SCHEDULE A FREE EYECARE AMERICA EXAM

Regular eye care exams are essential to your health. Fortunately, EyeCare America has you covered. As part of the program — run by the American Academy of Ophthalmology — U.S. citizens or legal

residents ages 65 or older who haven't seen an ophthalmologist in at least three years can connect with a local volunteer ophthalmologist who will give them a free eye exam.

To qualify, you also cannot belong to an HMO or have eye care benefits through the U.S. Department of Veterans Affairs. If you're diagnosed with a condition during the initial exam, you'll also receive up to one year of follow-up care.

ENROLL IN A DISCOUNTED PHONE PLAN AT VERIZON

Not to be outdone by AT&T, Verizon also offers a discounted phone plan for existing senior customers. Including 200 anytime minutes, the nationwide 65 Plus Single-Line Plan costs \$29.99 per month. A variety of text messaging and data plans are available as add-ons, including \$10 per month for 1,000 text messages and \$30 per month for 2GB of data.

Verizon also offers a 65 Plus Two-Line Share Plan, which costs \$59.98 monthly for 450 anytime minutes. Texting and data options are the same as the single-line plan, allowing you to customize it to fit your needs.

CUT COSTS AT AMTRAK

Amtrak makes travel affordable by offering passengers ages 62 and up a 15 percent discount on the lowest available fare on most trains. Trains operated jointly by Amtrak and Via Rail Canada offer a 10 percent senior discount to anyone age 60 and over.

The discount is not available with Saver Fares or on the Auto Train. It's also not applicable to business class, first class or sleeping accommodation tickets. Additional restrictions might apply, so check before you book your plans to avoid unnecessary travel costs.

SAVE MONEY ON WALGREENS SENIORS DAY

Held the first Tuesday of each month, Walgreens Seniors Day offers discounts to customers ages 55 and up and AARP members. You'll need a Balance Rewards card, but membership is free.

Enjoy 20 percent off eligible, regular-priced merchandise. You can also earn 500 bonus points each month, so check online or visit your local store for current promotions.

TOO HOT TO BAKE?

Grill your desserts this summer

By DENISE NEIL
TRIBUNE NEWS SERVICE

It's dinnertime in the heat of the summer. The last thing you want to do is turn on the oven.

But if you're not in an ice cream mood, how else are you going to prepare a dessert that will impress your guests without heating up the house?

Make it on the grill.

Creative cooks have come up with all kinds of ways to prepare sweet treats outdoors, and their ideas expand beyond the predictable (but always-appreciated) s'more.

You'd be amazed how good fruit tastes when the flames caramelize the natural sugars inside them. Peaches, pineapple and watermelon are particularly complemented by flames.

You'd also be amazed how effective a good grill can be at baking things, including biscuits on top of peach cobbler.

Following are a few simple and quick recipes for grilled desserts that will surprise your guests and keep you from sweating in the kitchen.

GRILLED PEACH COBBLER

For the cobbler:

7 cups 1/2-inch fresh peach slices or 2 (20-ounce) bags frozen sliced peaches, thawed and drained

3/4 cup granulated sugar
2 tablespoons all-purpose flour
1 teaspoon ground cinnamon
1/4 teaspoon kosher salt
1/8 teaspoon ground nutmeg
2 tablespoons butter

For the biscuit topping:

1 cup all-purpose flour

1/4 cup granulated sugar
1/2 teaspoons baking powder
1/2 cup heavy cream
1/4 cup butter, melted

Heat one side of grill to medium-high (350 to 400 degrees). Place peaches in a large bowl. Stir



Tribune News Service

When making peach cobbler on the grill, cook the peaches until bubbly, then add the dough.

together sugar and next four ingredients in a small bowl. Sprinkle mixture over peaches and stir gently to combine. Spoon peach mixture into a buttered 10-inch cast-iron skillet. Cut 2 tablespoons butter into small pieces over peaches. Cover skillet tightly with aluminum foil.

Place skillet over lit side of grill and grill, covered, until bubbling and hot, about 15 minutes.

Biscuit topping: Stir together flour and next two ingredients in a small bowl. Make a well in the center and add cream and melted butter. Stir just until mixture comes together. Uncover grill and discard foil; dollop peaches with dough mixture. Cover with grill lid and grill until biscuits are browned, about 15 minutes more.

Remove skillet from grill and let stand 10 minutes before serving.

— Recipe from *Southern Living*

GRILLED DOUGHNUTS WITH MINT JULEP AND STRAWBERRY BASIL DIP

The flames from the grill remelt the glaze on the doughnuts, which then cools and leaves behind a nice crunch. And both of these dips are just as good as fruit dips.

MAKES 8 GLAZED DOUGHNUTS

Nonstick cooking spray
1 recipe mint julep dip, recipe follows
1 recipe strawberry basil dip, recipe follows

For the mint julep dip:

6 tablespoons sugar

1 tablespoon packed fresh mint leaves
6 ounces cream cheese, softened (3/4 cup)
1/4 cup milk
2 tablespoons bourbon

For the strawberry basil dip:

6 ounces fresh strawberries, hulled (about 1 1/4 cups)

4 ounces cream cheese, softened (1/4 cup)

3 tablespoons honey
1 tablespoon packed fresh basil leaves

Heat charcoal or gas grill to medium-low. Coat doughnuts with cooking spray. Grill doughnuts, covered, until lightly browned, 30 seconds to one minute per side. Watch closely to avoid burning. Serve grilled doughnuts with Mint Julep Dip and Strawberry Basil Dip.

— Recipe from *Better Homes and Gardens*

GRILLED WATERMELON WITH YOGURT

The only sweetness in this recipe comes from the watermelon, but the savory yogurt sauce plays off of it beautifully.

1 cup plain whole-milk Greek yogurt or homemade Greek yogurt
2 tablespoons freshly squeezed lemon juice
1 tablespoon white wine vinegar

1 teaspoon coarsely chopped thyme
1 tablespoon extra-virgin olive oil, plus more for drizzling
Salt and freshly ground black pepper
Twelve 3-inch-long triangles of seedless red watermelon, about 1 inch thick

1/4 cup small mint leaves

Light a grill. In a bowl, combine the yogurt with the lemon juice, vinegar, thyme and the 1 tablespoon of olive oil. Season with salt and pepper.

Drizzle the watermelon triangles with olive oil and season with salt and pepper. Grill over high heat until nicely charred, about one minute per side; transfer to plates. Top the watermelon with the yogurt sauce and season with black pepper. Drizzle with olive oil, garnish with the mint and serve.

— Recipe from *Michael Psilakis, Food & Wine*

Many seniors overlook their brain's health

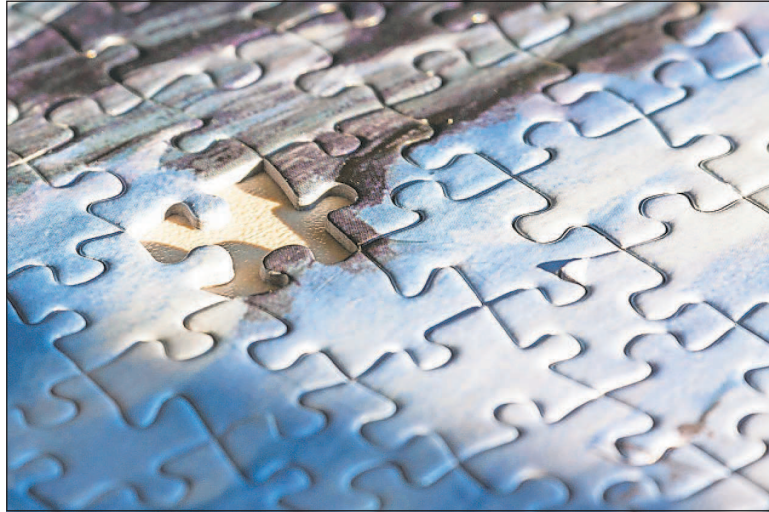
Physical activity and proper diet and nutrition can help people age 50 and older maintain their physical health. But there are also ways aging men and women can preserve brain health in an effort to prevent or delay the cognitive decline that affects millions of seniors across the globe.

It's easy to overlook the importance of keeping the brain healthy. However, a decline in brain function can result in poor concentration, memory loss and a host of other issues.

Sometimes, by the time symptoms present themselves, it may be too late to reverse any damage.

Research suggests that a combination of nutrition and mental, social and physical activities may have a greater impact with regard to maintaining and improving brain health than any single activity.

Harvard Medical School also states that volunteering, caring



Courtesy photo

Doing jigsaw and crossword puzzles can keep the brain sharp.

for others and pursuing hobbies may benefit the brains of older adults.

A study published in the Archives of General Psychiatry found participants who reported higher levels of purpose in life

exhibited superior cognitive function despite the accumulation of abnormal protein depositions (amyloid plaques and neurofibrillary tangles) in the brain, a hallmark of Alzheimer's disease

Having a purpose also may help those who do not have Alzheimer's disease.

In addition to the suggestions mentioned above, those who want to boost brain health can consider these strategies.

■ **Start exercising the brain early on.** A study published in 2012 in the British Medical Journal examined cognitive function in people ages 45 to 70. Researchers found evidence of cognitive decline in the 45-year-old participants as well as the older participants.

It's never too early to put a brain health plan into motion.

■ **Read more books.** Reading can open individuals up to new vocabulary and scenarios that promote a stronger brain and recall ability.

Enrolling in an education course at a local college, community center or online also may be beneficial.

■ **Hit the gym.** Several studies suggest an association between physical activity and reduced risk of cognitive decline. This could be

because exercise elevates heart rate, which pumps more blood to the brain and body.

■ **Supplement with DHA.** DHA is an omega-3 fatty acid that is dominant in the brain. Adhere to a Mediterranean diet, which is generally high in natural sources of omega-3, including fish and mono-unsaturated fats from olives, olive oil, nuts and seeds.

Supplements also may help, but individuals should consult with their doctors about which products to take.

■ **Challenge the mind.** Men and women can engage in challenging activities that stray from their routines. Puzzles, strategic games, jigsaw puzzles, or difficult hobbies can benefit the brain.

■ **Keep a close-knit group of friends.** Regular conversation and social interaction is a key component of any brain health wellness plan.

■ **Slowing cognitive decline and promoting greater brain health should be a priority for adults of all ages.**



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Judith Kane, Administrator*

Treatments for Alzheimer's disease continue to evolve

Alzheimer's disease is one of the most prevalent types of dementia in the world, affecting an estimated 35.6 million people all over the globe, and that number is expected to double in 20 years.

The Alzheimer's Foundation of America estimates that as many as 5.1 million Americans may be living with Alzheimer's disease. Australian company Actinogen Medical said Alzheimer's is Australia's second biggest killer. According to a 2012 study commissioned by the Alzheimer's Society of Canada, 747,000 Canadians were living with cognitive impairment, which included, but was not limited to, dementia.

People with Alzheimer's disease and other types of dementia may experience a decline in mental function severe enough to reduce their ability to

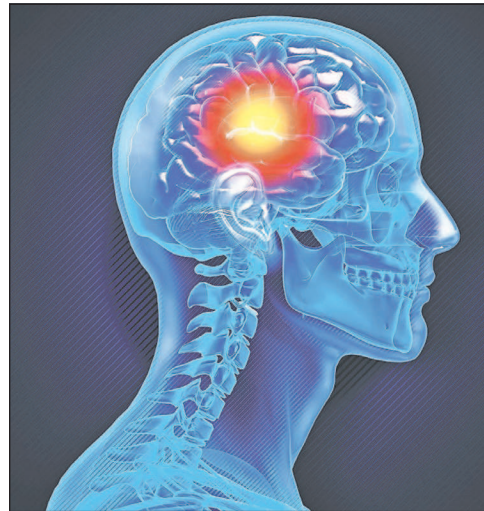
perform everyday activities. Some of the cognitive functions that may be impaired include memory, communication and language, ability to pay attention, reasoning and judgement, emotional control and social behavior.

There is no cure for Alzheimer's disease, nor is there an effective long-term way to prevent potential mental decline. However, that has not stopped scores of researchers and medical teams that continue to study the efficacy of different drugs and therapies. The following are some of the more promising options in the works.

Leukine

A safety trial on the drug Leukine already is underway at the Colorado University Anschutz Medical Campus.

"We found so far that



Leukine is safe in people with Alzheimer's disease," said Dr. Huntington Potter, the director of Alzheimer's research at the university. "That means it doesn't have the side effects that so many other Alzheimer's drugs have had, which are swelling in the brain and bleeding into the brain."

Leukine has been successful in removing the plaque or amyloid along the outside of nerve cells in the brain of mice. Researchers do not know the exact mechanism for removal, but the drug is working and working quickly. Leukine also may be helping the brain repair

itself. The Alzheimer's Association has donated \$1 million toward financing the costs of the next phase of this trial.

Although there is no cure for Alzheimer's disease, researchers and medical teams are still studying the usefulness of different drugs and therapies. The results are promising.
Courtesy photo

itself. The Alzheimer's Association has donated \$1 million toward financing the costs of the next phase of this trial.

Insulin

Neurologists at Rush University Medical Center are testing a type of insulin that is inhaled through a nasal spray to see if it improves cognition and memory function in people with mild cognitive impairment.

"There is growing evidence that insulin carries out multiple functions in the brain and that poor regulation of insulin may contribute to the development of Alzheimer's disease," said Dr. Neelum Aggarwal, a neurologist at Rush and the lead investigator of the study.

The 18-month clinical trial will study the nasal spray versus a placebo in 275 adults between the

ages of 55 and 85.

Xanamem

Australian researchers at Actinogen Medical have begun trials of a new drug called Xanamem. More than 170 patients with mild dementia in the United States, Australia and the United Kingdom will take part in the placebo-controlled 12-week trial. The medicine blocks the stress hormone cortisol in order to improve mental function for those with dementias. In 2015, an Edinburgh University study of mice showed reducing cortisol in the brain improved their memory and decreased the number of Alzheimer's-associated amyloid plaques in the brain.

Researchers continue to work as they seek a successful, long-term option for treating or preventing Alzheimer's disease and other dementias.

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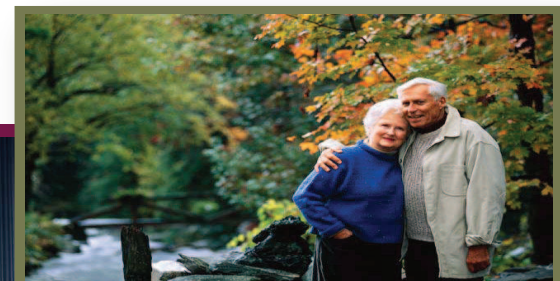
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Norman Lear, left, and Dick Van Dyke, right, two of the stars in HBO's "If You're Not In The Obit, Eat Breakfast," attend the premiere last month. The documentary debuted June 5. Associated Press photos



Mel Brooks, one of the stars in "If You're Not In The Obit, Eat Breakfast," attends the premiere at the Samuel Goldwyn Theater in Beverly Hills, Calif., last month.

All the active elders say the key is keeping yourself healthy and staying engaged with life by doing what you love.

Brooks, Reiner, Lear, Van Dyke discuss living well after 90

BY SANDY COHEN
AP ENTERTAINMENT WRITER

Mel Brooks made it clear that he was not paid to appear at the premiere of the new HBO documentary "If You're Not in the Obit, Eat Breakfast."

"They never pay, they never pay," he joked. "How funny I was tonight and I don't get a penny."

Brooks stole the show from fellow Hollywood legends Carl Reiner, Dick Van Dyke and Norman Lear, with whom he shared the stage after the screening. The four longtime friends star in the film, which explores what makes for a vibrant, active life after age 90. Non-famous nonagenarians and centenarians are also featured, including a 101-year-old competitive runner, a

100-year-old pianist and a 98-year-old yoga teacher.

Producer George Shapiro ("Seinfeld") said the cast is "truly sending a love letter to the human race."

Reiner, 95, serves as host of the film, interviewing his friends Brooks and Lear, along with 95-year-old Betty White and 100-year-old Kirk Douglas.

All the active elders say the key is keeping yourself healthy and staying engaged with life by doing what you love. The film and its subjects are vivacious and inspiring.

Van Dyke is still singing and dancing — onscreen in the new "Mary Poppins," in theaters next year, and off-screen with his wife, who's more than four decades his junior. His advice is to "keep moving," which is also the

title of his book on aging published in 2015. Lear is working on a reboot of his 1975 series "One Day at a Time." Reiner said writing every day gives his life purpose, adding that he just finished a book called "Too Busy to Die."

"I just say eat bran," Brooks quipped.

Tom Bergeron moderated the post-screening discussion with the stars. Once they got going, Brooks declared, "Tom, you're superfluous, really. Everybody here is a self-starter."

The conversation was actually one of mutual admiration. Reiner called Brooks "the funniest human being in the world" and Van Dyke "the single most talented man that ever lived." Van Dyke described his stage-mates as "creative giants"

and said Reiner has been his mentor and idol since they met.

When Bergeron asked if any of the men had ever considered retirement, Brooks said, "I thought of retiring Carl, but he won't."

They also talked about Donald Trump, the "2000 Year Old Man" and who had the nicest shoes (Brooks).

"Well, I have the most money here, except for Norman," Brooks said. "Norman, you should dress better."

Among the guests taking in the screening at the film academy's headquarters in Beverly Hills were Jim Carrey, Larry David, Henry Winkler, Richard Lewis and Kevin Nealon.

"If You're Not in the Obit, Eat Breakfast" debuted June 5.

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There's a growing trend in family reunions

In many families, parents, grandparents, aunts and uncles once lived in close proximity to one another. But modern families have spread their wings a little further. Having relatives around the country or even the world can create challenges when it comes to seeing family. Although social media and video chats have presented viable ways to keep in touch, there's nothing quite like getting together in person.

Family reunions are nothing new, but the trend for "mega" reunions has recently emerged. Rather than one day spent at someone's home, campsite or park, these mega reunions are major events that can span several days at a resort and include relatives across multiple generations. Such gatherings are a fun way for distant relatives to reconnect and enjoy each other's company.



Courtesy photo

"Mega" reunions are major events that span multiple days and include relatives across multiple generations.

Tourism experts say large family reunions, which may not occur every year, are a growing trend. They may coincide with other milestone events, such as a relative's birthday or retirement.

Warm weather seasons are a popular time for these family reunions because of peak vacation opportunities.

Mega reunions have become a great way to preserve family history and

get to know relatives better while letting loose and having fun. Because such reunions are large undertakings, the following tips can get families started.

Gather knowledgeable family members

Some family members may be better at keeping in touch, managing family trees and continuing to update family address databases. These are the people to have on your reunion team. They can offer a wealth of information and help get the wheels in motion.

Choose a creative reunion site

Consider all-inclusive resorts, cruises, hotels, ranches, and beach clubs to host the reunion. According to the Greater Fort Lauderdale Convention & Visitors Bureau, family reunions are popular in their region of Florida thanks to the balmy

weather and proximity to plenty of attractions. Choose a location that has a solid transportation hub to facilitate travel. Traveling during off-peak times of the year can help you save your family money, which might make it easier for more members of the family to join in the festivities. In addition, when choosing a host site, keep in mind that domestic locations may work better, particularly for those family members who do not have passports.

Invest in a party planner

A party planner can take the brunt of the responsibility off of one or more individuals. It's well worth the expense to build into the family reunion budget for peace of mind and added organization.

Mega family reunions bring together large families. Such gatherings are a growing trend in the travel industry and fun for families who may

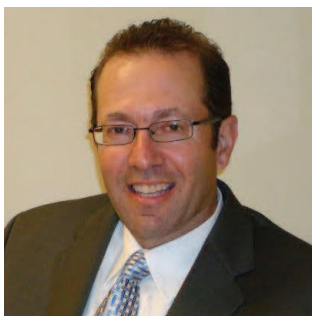
not get to see each other as often as they would like.

Use technology to stay organized

Communicating with potential reunion attendees takes creativity. One of the easier ways to do so is through a reunion website. Social media sites also have event functions, wherein a person can create an event, invite a select number of people, and then communicate among those who participate.

Work well in advance

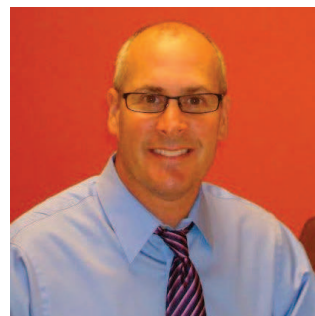
Give family plenty of lead time. Plan the reunion as one would plan a wedding, sending out save-the-date notices at least a year in advance. This will increase the likelihood that people will be able to take time off from work or school and be able to schedule the trip. It also helps individuals price shop for transportation deals.



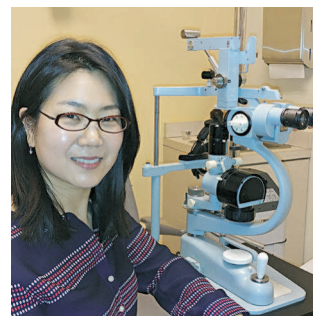
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CarFit events help senior drivers find the best fit

By RICK POPELY
TRIBUNE NEWS SERVICE

If you buy a new suit, you would probably have a tailor custom fit it to your body. If you're a golfer, a lot of instructors advise that you get clubs that fit your physique and swing.

It stands to reason, then, that you should have the right fit behind the wheel of your car. After all, driving isn't just about appearances or comfort, it's also about safety.

That is why a national organization called CarFit offers free events aimed at helping older drivers find a better driving position, position mirrors properly and make other adjustments to be more comfortable and safer behind the wheel.

"One of the key things we look at is reducing blind spots by changing the ways seniors use their side



Tribune News Service

CarFit, an educational organization sponsored by AAA, AARP and the American Occupational Therapy Association, offers free programs to help senior drivers find the safest, most comfortable driving position.

mirrors and their (inside) mirror," said Beth Mosher, a spokeswoman for AAA Chicago and a certified CarFit technician who has worked

at fitting events. "Mirror position is the biggest change for most people who come through the program." CarFit, which started in

2005, is sponsored by AAA, AARP and the American Occupational Therapy Association.

Technicians go through a

checklist of about 20 items with drivers in about 20 to 25 minutes. Among the items on the list are if the seat position allows them to adequately reach the pedal, if the driver is at least 10 inches from the steering wheel, if they can fasten the seatbelt without needing assistance, how easily they get in and out of the car, and how mirrors are adjusted.

Technicians also make sure the horn, exterior lights, mirrors and hazard lights are working and that the driver knows how to operate them.

Though older drivers are among the safest as a group, they are most likely to have physical limitations that affect their driving.

"What we find is that seniors ... might have trouble making the movement to look over their shoulder to check their blind spot, maybe because they have

neck issues," Mosher said as an example.

Occupational therapists are on hand to recommend adaptive equipment, such as grab handles that make it easier to get in and out or pedal extenders, for drivers who need more than simple adjustments.

Though the program is aimed at senior citizens, Mosher said, "We are never going to turn people away.

"I am not a senior citizen, and I have been through the program as a driver. Everyone benefits from it," she said. "When I went through the program, one of the things that was most helpful for me was that I reduced my blind spots significantly. I always say, you're going to leave a safer driver having been through the CarFit program."

More information is available on the organization's website, www.car-fit.org.

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We're Perfecting the Art of Superior Care

Put in place your team of allies

By JUDITH GRAHAM
KAISER HEALTH NEWS

Earlier this year, 30 senior citizens convened in a living room to talk about growing older and needing more help.

Who will be my allies as I go through this process, they asked.

Many were unmarried, without children, living alone. Some had adult children living elsewhere, with demanding jobs and busy lives. Others had spouses who were ill or temperamentally unsuited to the task.

None of the seniors had talked about this issue in a public forum before the gathering here. Most weren't sure what to do.

Millions of older adults are in a similar situation, peering into an uncertain future without knowing whom they can count on to be at their side.

The Chicago get-together, organized by The Village Chicago, a community of adults 50 and older on the city's north side, offers some "I'm in the same boat" guidance.

At that meeting, Bill Gordon, 80 — single, with no children — got up and described an extensive "allies" system he's worked hard to put in place over the past several years.

The setup has four tiers. In the first are three close friends who have powers of attorney for legal, financial and health care decision-making, should Gordon not be able to handle these responsibilities.

In the second are more than 25 friends and acquaintances whom Gordon — disabled by degenerative motor neuron disease — can call on for a ride to the doctor or a trip to the grocery store.

In the third tier are Gordon's primary care doctor, lawyer and financial adviser, with whom he has



Tribune News Service

An essential ally should be someone you trust who is willing to have end-of-life conversations and has time to follow through.

close personal relationships. In the fourth are helpers he pays for services, including a driver and a handyman.

The underlying principle: "You need a team of people who you can call upon," Gordon explained recently in a conversation in his artfully decorated Chicago apartment.

He's made sure the three core members of his team — a male friend in St. Paul, Minnesota, a female friend and former work colleague in Chicago and another male friend in Chicago — know each other and can step in for each other should that be necessary. All have copies of essential legal documents.

As for his circle of friends and acquaintances, "I don't ask anyone for help unless I absolutely have to. You don't want to wear people out," Gordon said.

Nor do you want relationships to become defined by your needs. "You have to stay in touch with people, and not just when you need something," Gordon said. "I remember birthdays, I send emails, I pick up the phone and call."

Also, you need to make sure that your core allies really know what you value as you grow older. When he turned 80, Gordon updated his preferences regarding health care — "no invasive tests of any kind to get at the bottom of what's wrong with me" — and discussed the changes at length with his tier 1 friends.

At the Chicago meeting, Carole Senderowitz, 74, divorced for seven years and with no children, decided she needed to expand her group of allies. So, she invited a woman she'd worked with and considered a friend to lunch.

"This was someone who had never let me down," she said.

When Senderowitz asked the woman if she would be an ally, her friend said she was touched and would gladly offer whatever assistance she could.

Next, Senderowitz connected with a retired cardiologist who'd been helping his elderly parents with all kinds of issues. "He said maybe I should open a business and do this for other people, and I said I'll be your first customer," Senderowitz remembered. The doctor replied that he'd be there for her as a friend.

Now, Senderowitz is reconsidering what to do with health care decision-making. The friend who agreed to serve as her power of attorney for health care is at the height of her career and has a tendency to cut Senderowitz

off when she tries to talk about difficult issues.

"We talk in snippets instead of having a conversation where we go from start to finish, which is what I really want," Senderowitz said.

An essential ally should be someone you trust, who's willing to have these kinds of conversations and who has time to follow through, the Chicago seniors agreed during their meeting.

Ideally, you'll have younger allies as well as those around your age, so they can step in if a core member of your team becomes incapacitated.

"It's a big deal" to make this kind of commitment, said Beth Bradfish, 68, a Chicago composer who agreed to assume legal, financial and health care responsibility for a friend of 40 years, Catherine.

When Catherine, 84, fell last year during a hospitalization and suffered a brain bleed that left her in a coma, Bradfish had to decide whether to continue or withdraw life support. She chose the latter option after extensive deliberation.

Today, a year after Catherine's death, Bradfish is convinced she did the right thing. Yet still, she wishes she'd talked to her friend about her preferences in much greater depth.

"I didn't really know what I was getting myself into," Bradfish acknowledged.

Barbara Susin's relatives are scattered across the country and wouldn't have expertise in navigating Chicago's hospitals, rehabilitation facilities or nursing homes on her behalf. So, after attending a meeting about allies, she hired a private health care advocate.

"I wanted a professional who had lots of experience," said Susin, 76, who's single and lives alone. The advocate will be the leader of her team, which includes a friend in the Chicago suburbs who has her power of attorney for health care, and another member of The Village Chicago, who has her legal power of attorney.

Until recently, Susin thought she could handle any problems that came up herself. But after an injury that was misdiagnosed and didn't heal properly, she now acknowledges: "I shouldn't be in charge of me during a crisis."

That may be the most important message the Chicago seniors took away from their discussions. Dianne Campbell, executive director of The Village Chicago, sums it up: "People are realizing they don't have to go through difficult situations alone and it's OK to ask for help."

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