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SEPTEMBER 2014



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CMYK

Things to consider before downsizing your home

More than money at stake

The decision to downsize a home is often bittersweet. Many couples who downsize their homes do so after raising a family. A home might be filled with memories, but downsizing a home helps couples save more money, and that financial flexibility often allows men and women to more fully enjoy their retirement.

But in spite of the financial impact of downsizing a home, there's more than just money at stake for homeowners thinking of downsizing their homes. The following are a handful of factors homeowners should consider before downsizing to a smaller home.

Real estate market
The real estate market can be a seller's friend or foe. Many sellers have a sale price in mind when they decide to sell their home, but the real estate market can be fickle, so homeowners should do their research before putting their home up for sale. Will the current market make it easier for you to get the most for your home, or will you have to settle for less than you prefer? How fast are similar homes in your area selling? When studying the real estate market, it's also a good idea to study the market for smaller homes. If you plan on moving into a condominium but the market is not flush with properties, you might end up paying more than you want to for your new home, which might negate the savings you can expect from downsizing.

Furniture
When downsizing to a smaller home, many couples realize their current furniture is unlikely to fit into a smaller home. That means couples will have to sell or donate their current furniture and then buy all new items for their new home.

Another thing to consider regarding your furniture is which items you simply can't live without. An antique dinner table might have been the centerpiece for your family holidays over the last several decades, but there's no guarantee it will fit into your smaller

home. You may want to pass this down to your son or daughter, but that's only possible if he or she has the room for it. Before deciding to downsize, consider your attachment to certain items that you may or may not be able to take with you to your new home and the emotional toll that selling such items might take if you're left with no other options.

Proximity to family
When downsizing to a smaller home, many couples move out of the suburbs and into cities or towns with more ready access to culture and restaurants. While that accessibility is great, grandparents may find that it comes at the cost of less time with their grandchildren. That's a steep price to pay for doting grandparents, and it may also impact your children if they frequently rely on grandma and grandpa for babysitting. Before downsizing, consider if you're willing to move further away from your family. If not, you likely can still find a smaller home in close proximity to your current home and any nearby family members.

Medical care
Many older men and women must also consider the effect that moving may have on their medical care. Downsizing to a home in the country may make it harder to maintain contact with your current physician, and rural areas typically have less medical practitioners than more densely populated towns and cities. In addition, if you have been visiting the same physician for years, you may not want to move and have to start all over again with a physician who is unfamiliar with your medical history. Consider how much maintaining your existing relationship with your physician means to you, and if your next home will provide the kind of access to medical care you're likely to need.

Downsizing a home is not just about moving into a smaller property. To ensure you're making the right decision, many factors must be considered before downsizing.

FUN TIMES AT THE NASH



Members of the Nash County Senior Center take a break for a friendly game of cards. Pictured (left to right) are Wilda Jenkins, Doris Moore, Emily Peterson and Kay Wilson.

Nash County Senior Center offers trip to NC State Fair

The Nash County Senior Center will take a trip to the NC State Fair in Raleigh on Tuesday, October 21, 2014, which is Senior Citizen's Day. Departure from the senior center is promptly at 8 am to head to Raleigh and return by 5 pm. The cost of the trip is \$25, which covers transportation. You may arrive that morning at 7:30 am to sign-in. Admission into the fair is free for seniors 65 and older. Adults under 65 may buy an admission ticket at the gate for \$9. Only 50 seats are available for this trip. Reserve your seat today by paying the \$25.00 fee to the senior center receptionist. Please bring correct change or make your check payable to Nash County. For more information call 459-7681.

About the cover. . .

Pictured on the front cover of Senior Lifestyles:

- Wilda Jenkins plays cards at the Nash County Senior Center.
- Dollie Parker answers the phone at the Nash County Senior Center.
- Penny Jackson receives the Nash County Senior Center Volunteer of the Year award for Home Delivered Meals.
- Joyce Bartley is named the Nash County Senior Center's Volunteer of the Year. Standing with Bartley is Senior Center Coordinator Michele McKnight.
- Edward Glover is named Volunteer of the Year for the Mount Pleasant Area.

Memory loss is not an automatic side effect of aging

No one, regardless of age, is immune to random bouts of memory loss. While misplaced car keys or forgetting items on your grocery list are nothing to get worked up over, many men and women over 50 do start to worry about memory lapses, especially when they start to occur with more frequency than they might have just a few years ago. But while memory loss might be quickly associated with aging, increased forgetfulness is not an inevitable side effect of getting older, a fact that those at or approaching retirement age should find comforting.

When considering the relationship between memory and aging, it's important that men and women recognize the distinction between memory lapses and dementia, as the two are not one and the same. As a person ages, his or her hippocampus, the region of the brain involved in the formation and retrieval of memories, often deteriorates. This can affect how long it takes to learn and recall information. But just because this process is slower does not mean it's a warning sign of dementia, which is the loss of certain mental functions, including memory. Though taking longer to recall information can be frustrating, many people still retain their ability to recall information. In addition, while dementia brought on by conditions such as Alzheimer's disease or Parkinson's disease is untreatable, there are things men and women can do to strengthen their memories and reduce their momentary lapses in memory.

*Start playing games. Games that test the mind have long been believed to benefit the brain, though some remain skeptical about the true impact of brain games. However, a University of Iowa

study funded by the National Institute on Aging found that brain games may in fact pay numerous and long-term dividends. In the study, 681 healthy volunteers over the age of 40 were divided into four groups. One group played computerized crossword puzzles, and three other groups played a brain training video game from Posit Science designed specifically to enhance the speed and accuracy of visual processing. The volunteers showed less decline in visual processing as well as in other tests that measured concentration, memory and the ability to shift quickly between tasks, and the benefits from the training games lasted as long as seven years after training. Brain games are now more accessible than ever before, as players can access such games on their smartphones, tablets, ereaders, and computers. And in addition to being effective, the games also provide entertainment value.

*Alter your routine. Many working professionals recognize that each day tends to have its mundane moments. The brain can grow accustomed to these moments, which tend to be a routine part of the day. But altering your daily routine can jar the brain awake, forcing it to focus during those times that had become mundane but now present new challenges. Something as simple as alternating driving routes to work from day to day or preparing some new, yet healthy, breakfast each morning can help the brain stay alert and sharp.

*Become a social butterfly. Maintaining a social life as you age is a great way to keep in touch with friends and family. But there's another reason to continue to be socially engaged. A 2008 study spearheaded by the clinical tri-



Staying socially active after 50 can benefit the brain and even reduce a person's risk of dementia.

als administrative director at Southern California Kaiser Permanente Medical Group and published in the American Journal of Public Health found that older women who maintained large social networks were 26 percent less likely to develop dementia than women with smaller social networks. In addition, those who had daily contact with friends and family cut their risk of dementia by nearly half. The study also noted that regular social interaction can delay or possibly even prevent cognitive impairment.

*Continue your career. While the idea of retiring poolside and watching the world go by might seem nice, such a scenario is not necessarily good

for your brain. Numerous studies have shown the benefits that staying engaged in professional activities can have on brain health. The brain does not thrive if it's sitting on the sideline. Staying active in your career will continue to provide the challenges your brain needs to stay sharp and avoid memory loss and struggles with concentration. Men and women who want to leave office life behind can branch out on their own and work as consultants or put their years of experience to use by teaching at a nearby university or secondary school. But heading off for the hammock once you have hung up your briefcase can prove troublesome for your brain.

Safety tips for those with Alzheimer's

(NAPS)—There's helpful news for people with Alzheimer's disease and related dementias. There are practical steps family caregivers can take to make an environment safer—whether that environment is a room or an entire home.

To help, here are some tips from the experts at Brookdale's Clare Bridge communities—communities purposefully designed for the safety and comfort of people living with Alzheimer's:

- Minimize clutter and obstacles in the home.
- Make sure floors are not slippery.

- Choose contrasting colors for the floor, chairs and tables in an area.
 - Use décor and furniture in each room to distinguish the purpose of the room.
- Brookdale's experts believe a safe environment can contribute to the independence of a person living with Alzheimer's. Visit Brookdale at www.brookdale.com or call 1-855-444-7658. Choosing contrasting colors for the floor, chairs and tables in an area can help to keep it safer for those with Alzheimer's.

Protect yourself against phone scams

(NAPS)—As children, we were taught not to open the door to strangers or let an unidentified caller know our parents weren't home. Today, as adults, we've been warned not to believe an email claiming a loved one is stranded in London without money, and not to sign the back of our credit cards with anything other than "See Photo ID."

We can take precautions, but it still won't stop technically savvy criminals from trying to take advantage of consumers. Scams have become so advanced that even the most prepared could easily fall victim, with new methods surfacing too frequently. Two recent phone scams that have hit unsuspecting people with fraudulent charges are the IRS phone scam and the one-ring scam. Here's how they work:

IRS phone scam

In this particular scam, a criminal will call pretending to be an IRS agent, requesting personal information like date of birth and Social Security and bank routing numbers. Scammers prey on consumers' fear, so many people wanting to show compliance with a government agency relinquish their information to the fraudster.

One-ring scam

Another recent innovative scam is called one-ring, which involves scammers dialing American mobile phones from robo-calling facilities outside the United States, typically in the Caribbean, from 10-digit numbers that appear to have U.S.-based area codes. Their trick is to hang up after one ring in the hope that the recipient will be curious and call back, thinking that he or she has missed an important call. Since the number is actually international, callers are charged exorbitant connection and long-distance fees, as scammers attempt to keep victims on the line.

So how can you protect yourself?

Hang up immediately. If you get a call from a government agency or other business asking for a payment, hang up. No one from a federal government agency will ask for money over the phone, even the IRS.

Don't call a suspicious number back

In the case of the one-ring scam, the number appears like it's from the United States when it's not and, therefore, is not legitimate. Scammers are able to set up systems to ensure all incoming calls are charged—most of the time consumers are unaware of the charges.

Use mobile apps

There are many apps that can identify



callers to help ensure verification. WhitePages Current Caller ID takes call identification a step further, warning you of potential scams and providing alerts for both incoming and outgoing calls to signal users if a number is one of thousands identified as a scam.

Never provide personal information

Avoid giving out credit card information, Social Security number or other personal details to an incoming caller whom you do not know, even if you are familiar with the business they claim to represent. Some scams spoof well-known entities like Microsoft or Verizon tech support.

Do not pay money up front

If you have been contacted that you've won a contest or have been accepted for a new insurance policy, do not provide any payment. For any legitimate offer, an upfront payment is not required.

In addition to hanging up the moment a call seems suspicious, the most important rule of thumb is to never return a call to a number you do not recognize. If it is a legitimate caller, they will leave a voice mail or call back. And if you feel that you have become a victim of a scam, report the phone number to local authorities, the FTC and your mobile carrier. If you shared personal information, make sure to monitor your credit report and immediately contact your credit card company and other financial institutions.

If you get a call from a government agency asking for a payment, hang up. No one from a federal government agency will ask for money over the phone.

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Know your flu risk and vaccination options

(NAPS)—During the 2014-2015 flu season, it's important to remember that the single best way to prevent influenza ("the flu") is to get an annual vaccination, which the Centers for Disease Control and Prevention (CDC) recommends for everyone aged six months and older, with rare exception. As people age, the immune system weakens, even if they feel healthy and are active, which makes it harder to fight disease. As a result, adults aged 65 and older are more likely to catch the flu and experience complications.

The flu is a contagious illness that can be severe and life threatening, especially for older adults. People 65 years of age and older typically account for more than half (60 percent) of flu-related hospitalizations and almost all (90 percent) flu-related deaths.

The Flu + You program, a national public education initiative sponsored by the National Council on Aging (NCOA) in collaboration with Sanofi Pasteur, educates older adults and those who care for them about the seriousness of the flu, the importance of annual vaccination, and available vaccine options. Award-winning actress Judith Light, known for TV's Dallas, Who's the Boss?, and Ugly Betty, has joined the campaign this year as a national spokesperson.

"Although I don't feel like I'm getting any older, I know that my body is getting older, and coming down with the flu can really make me sick," said Light. "No matter how healthy and active we feel, getting an annual flu vaccination is important and I learned there are different flu vac-

cine options for people 65 and older. I want to encourage others to speak with their doctor or pharmacist to find out more about getting vaccinated against the flu."

The flu can make existing health problems worse and is especially dangerous for people with chronic conditions, such as diabetes, heart disease or chronic obstructive pulmonary disease, which commonly affect older adults. Eighty-six percent of adults aged 65 and older have at least one chronic condition, and 68 percent of Medicare beneficiaries have two or more. Worsening of these serious conditions may result in hospitalization and an inability to take part in simple daily activities and live independently.

"Research shows that the immune system weakens with age, which means older adults are more likely to catch the flu and that they can suffer greater complications because of other health issues," said Albert Terrillion, DrPH, MEd, CPH, NCOA Senior Director for Clinical and Community Partnerships and Director of NCOA's Self-Management Alliance. "Through our Flu + You program, we encourage all older adults to protect themselves by getting an annual flu vaccine as soon as they can."

Older adults have flu vaccine options, including the traditional standard-dose flu vaccine and a higher-dose vaccine. Both options are available at a doctor's office or local pharmacy. The higher-dose vaccine was developed specifically for people aged 65 and older to improve the body's production of antibody against the flu. Flu vac-



The National Council on Aging and Judith Light encourage people 65+ to ask about their flu shot options. Watch the video at www.NCOA.org/Flu.

cination is a Medicare Part B benefit, which means there is no copay for Medicare beneficiaries 65 years of age and older.

Older adults and their caregivers can learn more about vaccine options and the importance of getting an annual flu vaccine on the Flu + You website, www.ncoa.org/Flu, which features free educational materials, infographics and other sharable content, and a public service announcement with Judith Light.

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Menopause treatment and breast cancer risk

Natural treatments may provide relief of menopausal symptoms

Upon reaching a certain age, women go through the natural process of menopause. This change typically occurs when a woman reaches her late 40s or early 50s.

The transition to menopause happens over several years and results in fluctuations of hormone levels in a woman's body. During this transition, many women experience a variety of symptoms, from mood changes to hot flashes to vaginal dryness. These symptoms can be so severe they impact daily activities and can impede quality of life. Hormone replacement therapy, or HRT, may be prescribed to alleviate the side effects of perimenopause and menopause. However, HRT is not without risks, including an increased chance of developing breast cancer.

According to The Mayo Clinic, HRT, which includes medications containing female hormones to replace the ones the body no longer makes naturally after menopause, used to be a standard treatment for women with severe symptoms. In the largest clinical trial to date, a combination estrogen-progestin pill

was found to increase the risk of certain serious conditions, including blood clots, heart disease, stroke, and breast cancer. This type of therapy also may make a woman's breasts appear more dense on mammograms, making breast cancer more difficult to detect. When undergone for more than a few years, HRT has been confirmed by multiple studies to increase the risk for breast cancer.

Women concerned about HRT and cancer risk, especially those with a significant family history of breast cancer, generally want to avoid the use of hormone therapies. But what is a person who is experiencing many side effects of menopause that can be so easily remedied by hormone therapy to do? Research into HRT alternatives has discovered a host of natural treatments that can provide relief.

Soy: Soy offers some promising results, especially with regard to relieving hot flashes. Soy is very high in phytoestrogens, or plant estrogens. Red clover and flaxseed are other sources of plant estrogens. Phytoestrogens are less potent than pharmaceutical estrogen, and scientists

believe they do not contribute to breast cancer in the way natural or pharmaceutical estrogen may.

Black cohosh: Black cohosh is a member of the buttercup family and is a perennial plant native to North America. Preparations of black cohosh are made from the roots and underground stems. Black cohosh has long been used by natives of North America to treat malaise, gynecological disorders, rheumatism and other conditions. Black cohosh is now sold as an herbal remedy to alleviate hot flashes and excessive sweating in menopausal women. The National Institutes of Health awarded more than \$7 million to the University of Illinois to study the efficacy of black cohosh and other herbs in treating certain symptoms of menopause.

Dong quai: This herb is in the celery family and native to Asia. In Chinese medicine, dong quai has been considered a "female ginseng" because of its way of balancing the female hormonal system. As such, dong quai has long been used to relieve the symptoms of premenstrual syndrome and menopause. According to

the University of Maryland Medical Center, researchers are unsure if dong quai acts like estrogen or blocks estrogen in the body, as studies have produced mixed results.

Lifestyle changes: Women may need to dress more lightly, use a water atomizer to spray their bodies to cool down and keep their bedrooms cold to alleviate hot flashes.

Vaginal estrogen: If vaginal dryness and pain during intercourse are the primary symptoms, vaginal estrogen rings or suppositories may be necessary. These provide estrogen directly to the affected area while only allowing very low levels to enter the bloodstream. In turn, vaginal estrogen may not increase breast cancer risk in the same way as other hormone therapies.

Hormone replacement therapy can alleviate menopausal symptoms, but also it can elevate breast cancer risk. Other options are available, and women can speak with their doctors about alternatives to HRT.

YOGA: Not just for youngsters!

Yoga is big business, attracting more and more people each year. Designed to promote physical and mental health, yoga has helped millions of people across the globe control their stress and improve their flexibility, and studies have shown that yoga is only growing in popularity. According to a study conducted by the Harris Interactive Service Bureau, roughly 20 million Americans practiced yoga in 2012, marking a 29 percent increase from just four years earlier. While some men and women over 50 may feel their time to take up yoga has passed, nothing could be further from the truth. In fact, yoga can pay numerous dividends for the over 50 crowd.

*Yoga can help alleviate hypertension. Also known as high blood pressure, hypertension is a potentially dangerous condition that makes the heart work harder to pump blood to the body. Hypertension contributes to a hardening of the arteries known as atherosclerosis, and can even contribute to the development of heart failure. A person's risk of developing hypertension increases as he or she ages, so it's important that men and women over 50 take steps to reduce their risk of hypertension, and yoga can

help them do just that. A normal blood pressure is 120 over 80, but people with hypertension often have blood pressure readings of 140 and above over 90 and above. Studies have shown that yoga can reduce the top number, which is referred to as the systolic blood pressure. In a study published in the Journal of Clinical Hypertension, researchers found that men and women who practiced yoga for six hours a week for 11 weeks reduced their systolic blood pressure by 33 points. The study's authors feel that the slow, controlled breathing that's essential to practicing yoga decreases nervous system activity, helping the body manage its blood pressure levels.

*Yoga helps practitioners maintain healthy weights. While yoga may not help men and women shed weight as effectively as more vigorous activities, it can help them maintain healthy weights. Many men and women over 50 find vigorous or strenuous physical activity too demanding, and might not be able to perform such activities with the frequency necessary to prevent weight gain. But while yoga is physically demanding, those who practice yoga often find it takes a smaller toll on their bodies



than more traditional strength training. Another way yoga can help to maintain a healthy weight is through its relation to stress. Yoga can help to relieve stress, and lower stress levels reduce the likelihood that men and women will overeat, which is a common response to elevated stress levels.

*Yoga promotes strong bones. Osteoporosis is a medical condition in which tissue loss leads to brittle and fragile bones. Aging is a significant risk factor for osteoporosis, and women are at even greater risk than men. The National Osteoporosis Foundation notes that women can lose up to 20 percent of their bone mass in the five to seven years after menopause, so it's important that women (and men) take steps to strengthen their bones. The nature of yoga makes it an ideal activity to promote healthy bones. Because it is a weight-bearing exercise, yoga forces practitioners to hold the weight of their bodies up against gravity. This resistance to gravity puts mild stress on the bones, which respond by laying down new bone growth. But unlike other weight-bearing activities, such as jogging or walking, yoga does not damage cartilage or put stress on the

joints. The AARP notes that studies have indicated the weight-bearing activity of yoga can be especially effective at reducing the risk of osteoporosis in postmenopausal women. Though yoga might not have been popular when today's men and women over 50 were in their 20s and 30s, that does not mean such men and women cannot take advantage of the numerous physical and mental benefits yoga has to offer.

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