



# Vital!

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Get Set,  
GO!!!**

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SEPTEMBER 2015





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Even though football has started and September 23 might be the Autumnal Equinox—or as we lay people call it, the first day of fall—I'm not ready to say goodbye to summer! There's still too much fun to be had before hunkering down for the cold winter. Too much golf and tennis, swimming, hiking and biking, soccer and frisbee left to be played. But the onset of cooler days does bring with it a certain

“let's get back to business” attitude. Back to the regular schedule. Back into a routine. But with a fresh start, a renewed commitment to a goal.

Last month we introduced you to Dr. Jane Katz. This month, in our quest to help you reach your goal of staying active, we bring you the start of her series on aqua exercise. Aqua yoga is up first! Get started with the exercises on page 3.

For some, their whole goal is to get out of their routine. But where to start? Follow your passion! Madisyn Taylor's article on page 11 will inspire you. Go ahead—cut it out and keep it. Multitudes of people are saying goodbye to their old careers, embarking on a new journey, and making some cash in the process. Sound like something you want to do? Just a few caveats before you get started as an encore entrepreneur; find them on page 8.

If getting out of your routine includes traveling abroad, just make sure you're prepared in case something happens. That means, don't leave home without health care coverage. Need more details? Turn to page 12 to see what your insurance may or may not cover when you're outside the U.S.

If you're staying closer to home, but don't want to do the driving, help usher in change. DART First State wants to hear from you! We have a quick survey that we'd like you to participate in. It's on page 13. Please take a minute to think about your travel habits, and either email us at questions@vitalmagonline.com or call 302-576-6003 to be heard. We thank you!

Enjoy these last wonderful days of summer!

Happy September!

Karyn

## We're Going Nationwide!

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## What is RA?

## Symptoms, Diagnosis &amp; Treatment

By Trent Ryan DC, DACNB, FACFN

**RA** (rheumatoid arthritis) is a chronic inflammatory condition that affects the joints in the body. It impacts the lining of the joints, causing swelling and, eventually, joint erosion. RA is an immune system disorder where the body attacks its own tissue. It usually rears its ugly head in the 40's but sometimes sooner. The earlier RA is diagnosed and treated the less damage will occur to the joints in question.



## Symptoms of RA

- Fatigue
- Joint Tenderness
- Joint Swelling
- Joint Redness
- Joint Warmth
- Joint Stiffness
- Decreased Range of Motion
- Limping
- Joint Deformity

## Diagnosis

In order to diagnose RA, typically doctors first perform a physical exam to determine if the patient has the symptoms listed above. Based on the physical examination, if the doctor feels that the patient likely has RA they will recommend blood work and x-rays.

## Treatment

**Non-steroidal anti-inflammatory drugs (NSAIDs):** Medication can reduce joint inflammation and relieve the pain associated with RA. NSAIDs are the initial medication used to relieve the pain associated with RA.

**Biologics:** Disease-modifying anti-rheumatic drugs (DMARDs) are biologic medications that target the specific part of the immune system that triggers the joint and tissue damage associated with RA. Biologic medication provides a targeted, defined and powerful impact on preventing progressive joint damage.

**Injections:** Injections include cor-

ticosteroids, platelet-rich plasma (PRP), stem cells & natural enzymes. These injections are subcutaneously injected into the affected joint. They are considered safe and not painful. Injections are used to block the messenger protein located in the joints that triggers the inflammation and pain associated with RA, to reduce inflammation, and to help increase range of motion in the joint.

**Massage Therapy:** Massage can relax muscular tension, reduce toxins in the body, and help relieve the pain associated with RA.

**Chiropractic Care:** Chiropractic adjustments help to realign the spine and help to reduce additional progression of RA.

The best results are realized when a team including a doctor, a massage therapist and a chiropractor work together with the patient to relieve the symptoms associated with RA.

Dr. Trent Ryan is a Board Certified Functional Neurologist and Doctor of Chiropractic. His practice, Concord Medical Spine & Pain Center, is a rare and truly integrated facility offering state of the art pain management, physical medicine, massage, chiropractic, functional neurology, and physical rehabilitation services. Concord Medical Spine & Pain Center is located at 6 Sharpley Road in Wilmington. If you have a question, or for more information or for a free consultation, call them at 302-353-4811 or visit www.concordmedical.org.

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## Are Men's Voices Easier to Hear Than Women's?

By Dr. Shannon Frymark, Audiologist

**D**o you find it harder to hear women's or children's voices than men's? If so, you may be experiencing high-frequency hearing loss, the most common type of hearing loss. Women's and children's voices have a higher frequency than men's (165-255 Hz vs. 85-180 Hz) and are also generally 'softer' (lower amplitude), so you may hear them at a different volume than men's voices.

There are many possible causes for high-frequency hearing loss, among them aging, exposure to loud noises, certain diseases and certain drugs. But due to advances made in hearing aid technology, high-frequency hearing loss can be effectively treated.

Digital hearing aids are an effective treatment option. Their sophisticated electronics allow them to be adjusted or programmed to "favor" one set of frequencies over another. For example, a hearing aid properly adjusted for a person suffering from high-frequen-

cy hearing loss would separate those higher-pitched sounds and boost their volume, making them seem louder than lower-pitched sounds. An open-fit hearing aid is another option. The open-fit design leaves the ear canal open or partially open, allowing lower frequency sounds to enter the ear normally. The open-fit aid would be set to amplify only the high-pitched sounds. Cochlear implants are a third option. Because they require minor surgery, cochlear implants are a more serious and more expensive option, but they can provide a solution in extreme cases involving industrial deafness or nerve deafness.

No matter which option you ultimately choose, the first step is always the same. Get a comprehensive exam from an audiologist. Some cases of high-frequency hearing loss, for example, turn out to be nothing more than an easily treated buildup of ear wax. If you're having trouble hearing higher frequencies, stop wondering about the cause and make an appointment to get the true answer.

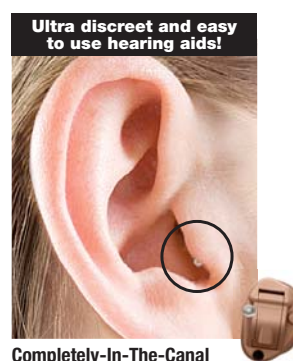
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## Water: Good for Every Body! (First in a Series)

By Dr. Jane Katz

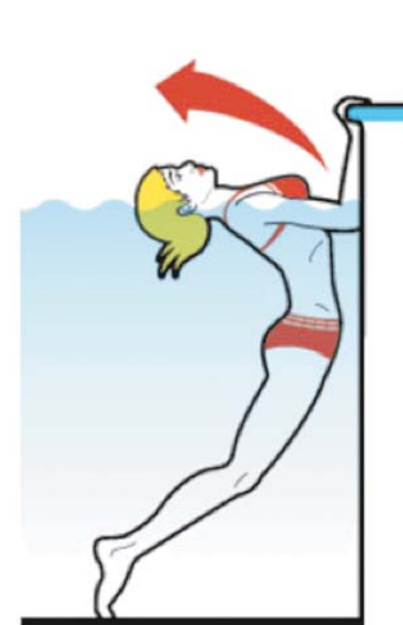
**N**o matter your age, fitness level or athletic ability, water—the great equalizer—offers a fabulous exercise opportunity to help you get and/or stay healthy and fit. Not only that, but water also offers a meditative quality that makes it an ideal holistic program of mind, body and spirit.

Yoga, tai chi and pilates can be done in water and are great methods to relax and stay physically fit. Just remember to check with your doctor before starting a workout routine. When you exercise, always start with a warm-up session and finish with a cool-down. As you become more physically fit, you can increase your workout intensity with the F.I.T. principle: Frequency, Intensity and Time.

In this first part of our series, let's talk about aqua yoga.

### Aqua Yoga

By adapting traditional yoga poses in water, we can maximize the benefits of the pool environment. For example, the Child's Pose is a wonderful exercise for the lower back. The Mountain Pose offers a great stretch and facilitates relaxation. When you feel comfortable with the more basic poses, you may find the Sun Salutation more challenging. To start though, let's loosen up with these four traditional poses, modified for wet practice.



### H2O+ Cobra

*You can stretch farther forward without the floor in front of you.*

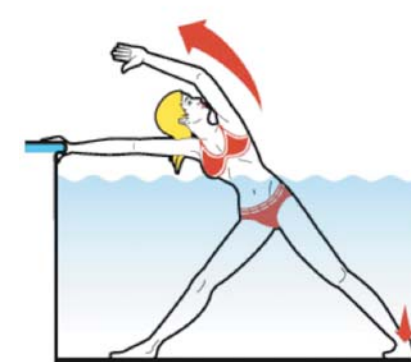
Stand with your feet about 2 feet from the pool wall and place your hands and forearms flat against it. Look up and sway your back, stretching your abs. Rise onto your toes and hold for a few breaths.



### H2O+ Stork

*The water makes it easier to hold and balance, so you get a deeper stretch.*

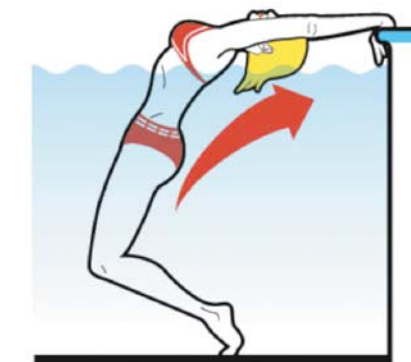
Stand and lift your right leg with your knee bent until your thigh is parallel to the pool bottom, keeping your toes pointed. Press your left heel into the floor. Grab your right big toe with your right hand, then straighten your right leg out in front of you. Push your foot against your fingers to deepen the stretch, holding for a few breaths. Switch legs and repeat.



### H2O+ Triangle

*Holding the pool wall lets you stretch without having to hold yourself up.*

Stand arm's length from the wall with your right arm straight and your right fingers touching the wall. Spread your legs 3 feet apart and bring your left arm up, bending to your right. Try to reach your left hand over to touch the wall and push your left foot down. Hold for three breaths, then repeat on the other side.



### H2O+ Backbend

*The buoyancy you have in the water makes getting into the backbend easier, so you can better stretch your abs and chest.*

Stand with your back to the pool wall, about 2 or 3 feet away from it. Then, arching backward, look up and reach your hands behind your shoulders to grab the wall. Breathe, holding the stretch. Then move your feet back slightly and hold the position for a few breaths. Relax into the stretch.

No matter what form of exercise you choose, water can truly be a magical elixir to help you become or remain fit at any age. See you poolside!

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## Exercise and Parkinson's Disease

Parkinson's disease is a degenerative neurological disease characterized by a reduction in the production of the brain neurotransmitter dopamine. This lack of dopamine causes a variety of changes to movement ability, cognitive function, and emotions. Specific effects include resting tremor, slower movements, stiffness of the arms and legs and postural instability, ultimately impacting a person's ability to carry out their activities of daily life and/or their ability to live independently. Exercise has been shown to help Parkinson's sufferers by preventing the decrease in functional ability that results from lowered muscle mass and aerobic fitness, thus also helping to avoid the high risk of falling which often accompanies the disease.

Exercise is generally safe and recommended for those who have Parkinson's disease, and a good program

will include exercises for balance, resistance training, flexibility exercises, and aerobic training. Current research is also showing that moderate to vigorous-intensity exercise produces better results and improvements in the functioning of those with PD than low-intensity exercise.

It is important to obtain clearance from one's doctor in order to be aware of any complications particular to a person's specific case. Some exercises that are considered to benefit those with the disease may actually be unsafe. For instance, although treadmill walking has been proven effective, the increased postural instability experienced by those with Parkinson's can make this mode of exercise risky as it increases the chance of a fall. Safer exercises include aquatics or stationary biking since they require less balance and stability. In addition, for those

who have a severe resting tremor, free weights may not be appropriate for resistance training. In this situation weight machines may be a safer option. Functional training, in the form of balance training and gait training, is important to include in an exercise program to help reduce the risk of a fall and improve performance in activities of daily living. A good exercise program to benefit those with the disease will be consistent and planned in an organized manner, with strategies to progress the exercises properly.

### Try This At Home

**For gait:** March in one spot, with high knees and big arm swings, to increase range of motion and improve walking ability.

**For neurological ability:** Work on throwing and catching movements, such as ball tosses, and picking up

coins as quickly as possible to improve motor control and dexterity.

**To decrease rigidity:** Range of motion exercises for the areas most affected by the disease are beneficial. For the trunk, try 3-4 gentle hip circles in one direction, and then the same going the other way. Increase both your range and your repetitions as you improve.

References available upon request. Please consult a medical professional before starting this or any other exercise program. This article does not constitute medical advice.



*Kate Maliha, MA (HKin) has a Master's degree in Human Kinetics and has conducted aging research at the University of British Columbia. She is the owner of Love Your Age (www.LoveYourAge.ca), a fitness company specializing in the exercise needs of seniors.*



## Keep Learning with Books

September means back to school for kids and grandkids, but being older doesn't mean you have to stop learning! There are plenty of books that educate while they entertain and introduce you to new ideas, new people, and new places. Here are some of my favorite books that taught me something about the world, made me think, and changed my outlook in some way:

By Suzan Jackson

**Infidel** by Ayaan Hirsi Ali – the author's stunning memoir about growing up in a strict Muslim family in four violent and unstable countries and how she became independent and determined to fight injustice.

**Nineteen Minutes** by Jodi Picoult – a fictional look at a school shooting from many different perspectives, including the shooter's mother, that shows that things are never as black and white as they seem.

**The Innocent Man** by John Grisham – Acclaimed novel writer Grisham's foray into nonfiction is a moving, shocking true story of a man

condemned to death row who turned out to be innocent.

**The Orphan Master's Son** by Adam Johnson – this 2013 Pulitzer Prize winner for fiction provides an eye-opening, rare look into North Korea, but it is also a gripping, heart-breaking, hopeful, and sometimes hilarious novel.

**The House at Sugar Beach: In Search of a Lost African Childhood** by Helene Cooper – a memoir about the author's idyllic childhood in Liberia which ended abruptly with its 1980 military coup that sent her family to America.

**The Nineteenth Wife** by David Ebershoff – a novel based in



historical fact about Mormon leader Brigham Young's 19th wife, who separated from her community and fought against polygamy.

**Three Little Words** by Ashley Rhodes-Courter – an engrossing and informative memoir written by a young woman who grew up in foster care that highlights the problems and changes needed in that system.

**A Constellation of Vital Phenomena** by Anthony Marra – an emotionally moving, riveting novel about life, love, hope, and healing set against the backdrop of the two Chechnyan wars, a historical topic that few people know about.

**The Big Burn: Teddy Roosevelt**

**and the Fire That Saved America** by Timothy Egan – a nonfiction book that reads like a fast-paced novel about the start of the National Forest Service by Teddy Roosevelt and the Great Fire of 1910 that almost destroyed the fledgling department.

**Revolution** by Deborah Wiles – this middle-grade novel (read it with your grandchildren!) is a fascinating and powerful read for all ages. The author combines a fictional story set during the 1964 Freedom Summer in Mississippi with real-life documents, quotes, and photos from that summer.

Books can open your mind and teach you new things – never stop learning!



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## Retiring to a New Career?

### 3 Keys to Success for Encore Entrepreneurs



As today's Baby Boomers prepare to say goodbye to traditional employment and lifelong careers, a growing number of them are choosing to remain engaged in the workforce, but in a new way—as their own bosses and on their own terms. People ages 55-64 are one of the fastest-growing demographics of entrepreneurs in the U.S. and now represent nearly a quarter of all new entrepreneurs.

The trend toward “encore entrepreneurship,” as it's called, is attributed to many factors. Today's seniors are planning on longer, healthier lives than previous generations, so instead of slowing down, they're gearing up for the next chapter, which may last 30 or more years. At the same time, many Boomers who are approaching traditional retirement age have yet to recover from a recession that took its toll on retirement savings and home values. Owning a small business is one way to generate additional income in retirement.

Although resources abound, the secret to succeeding with a business in retirement may boil down to just three basic fundamentals:

■ **Stick with what you know.** Consider a venture that is closely aligned with your area(s) of expertise so you can leverage the knowledge you've acquired and the contacts you've made throughout your working life. For example, if you've built a career as a journalist, you might retire to freelance writing. If you've been a teacher, tutor. If you've been a tax accountant or attorney, offer your services on a consulting basis.

■ **Be careful about startup costs.**

Because every business is different, the amount of up-front capital you'll need can vary tremendously, from next to nothing (computer, phone, website) if you plan to offer your services as a consultant (although keep in mind that, depending on your business, you may also need to apply for state or federal licenses, or obtain professional liability or malpractice insurance) to a potentially considerable investment in inventory, equipment, office or production space and the hiring of employees. Regardless of how much you may need to launch your business, resist the temptation to use your retirement nest egg as seed money. Instead, talk to a financial professional about your options or check out some of the U.S. Small Business Administration's tips for financing a business ([www.sba.gov](http://www.sba.gov)).

■ **Get help with the business of running your business.** As the subject-matter expert, you know the technical aspects of your business's work product or service. But do you know what it takes to run a business? Have you drafted a business plan? Structured and registered your business? Do you know how to develop a profit and loss statement? And if your venture takes you beyond the world of consultancy, do you know how to write a job description and recruit and retain employees? How about managing suppliers, contractors and inventory? And what about your exit strategy? While you may be looking forward to this new chapter in your life, you probably won't want to work forever. Do you have a plan for when and how you'll sell your business? When launching a new business, the considerations can be overwhelming, which is why it's critical to partner with professionals who understand the business of business.

Encore entrepreneurship can be a great way to stay active, follow your passion and supplement your retirement income—as long as you approach this chapter of your life with your eyes wide open.

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## Social Security Q&A

**Question:**

If I go back to work, will I automatically lose my Social Security disability benefits?

**Answer:**

No, Social Security has several work incentive programs to help people who want to work. You may be able to receive monthly benefits and continue your health care coverage during a trial work period. For information about Social Security's work incentives and how they can help you return to work, you should:

- Visit our special work site at [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work);
- See the Red Book on work incentives at [www.socialsecurity.gov/redbook](http://www.socialsecurity.gov/redbook); or
- Check out our publications at [www.socialsecurity.gov/pubs](http://www.socialsecurity.gov/pubs)

and type “work” in the search box.

For more information, visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778).

**Question:**

My wife didn't work enough to earn 40 credits to qualify for Social Security retirement benefits. Can she qualify on my record?

**Answer:**

Even if your spouse has never worked under Social Security, she can, at full retirement age, receive a benefit equal to one-half of your full retirement amount. Your wife is eligible for reduced spouse's benefits as early as age 62, as long as you are already receiving benefits. For more information, visit [www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire).

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Registration is required for all activities. If you are a member of the 55+ Lifestyle Program, certain activities are free of charge. Contact the centers for a complete schedule.  
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Lunches are provided at a nominal fee and are served Monday-Thursday, 11 a.m.-1 p.m.

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## Why The Last Check You Write Before You Die Should Bounce

By Stan Haithcock

I have an outside-the-box goal proposition for all of you retirees, pre-retirees, baby boomers, and investment mavens out there. Plan for the last check you write to bounce.

As you are being lowered into the grave or cremated into a fine dust, you want the bank's computer screen to read “insufficient funds” on that last check you signed. I know that goes against the American grain, and many do-the-right-thing belief systems, but let me explain why I am serious about this bounce-your-last-check concept.

### Inheritance Should Not Be a Beneficiary Business Model

The transfer of wealth from the baby boomer generation to their children that is getting ready to happen in this country is going to be staggering. All of you old geezers out there who have saved, done without, shared plates, and pinched pennies to achieve your wealth are going to predictably hand over tons of hard-earned money to

your wandering ambiguity beneficiaries. Vegas thanks you. Car dealerships thank you. Realtors thank you. Our sputtering economy thanks you.

You might want to rethink the potential financial damage you are going to inflict upon your family. Are you really “helping” them? What is the exact lesson they are learning? Is that lesson just to hang out long enough until you croak, and then collect on all of your sweat equity? Do you have this type of losing legacy plan?

### Driving a Ferrari to Your Funeral

I always tell my clients that your beneficiaries are going to use that inheritance you so generously provided to buy a Ferrari to drive to your funeral. It might actually be a Lamborghini or a Porsche, but those are just details.

If you do plan on leaving a financial legacy to your family, then give it to them in payment form, not a lump sum. In other words, have them make payments on the Ferrari instead of buying it with cash.

### End of life ain't too pretty

So why aren't you enjoying yourself? Why are you putting off that trip or checking off that bucket list? Why are you stressing over constant political and financial minutiae? Why do you keep sharing a plate every time you eat out? Face the facts that you have no good answers to these questions.

At the ugly end stages of life, insurance companies talk about the “six daily functions.” We have an entire long-term care industry built around this time period. The bottom line is if you cannot perform any of these daily functions, life pretty much stinks. In addition, when you can't do two of the six, the stats say you will live an average of three years and a maximum of seven.

### Nothing in Moderation

I admittedly have trouble with moderation. My make-your-last-check-bounce declaration is a reflection of that. I'm not saying to deny your kids and grandkids all the legacy gifts you

have planned. What I am saying is to live your life, and for once, try to focus on yourself. If that means spending more money on yourself, and leaving less to your family, then so be it.

Repeat this phrase the next time your beloved heirs enter the financial picture: “Enough about you, let's talk about me.” Say it out loud or say it to yourself, but say it. Then start practicing the hard task of focusing on yourself.

### Catchphrases to Live by

Live for the day. Throw the dice overhead with a running start. Carpe Diem. Life is too short to be a good parent (I tell my wife this, but it somehow hasn't stuck). Stop obsessing about tomorrow, and try enjoying today. Create that bucket list!

Novel thoughts; now try implementing them. Go enjoy your life while you really can, and remember — there are no U-Hauls behind hearses.

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## Safe At Home

*Due to the growing popularity of aging in place with in-home care, it's important to make sure you and your loved ones are aware of the potential dangers present in the home. Help prevent falls and accidents by making changes to unsafe areas in the home. If you're a caregiver, have a discussion with your loved ones and perhaps post reminders in each room.*

### General Home Safety

- Consider a medical alert or a buddy system.
- Keep a fire extinguisher and smoke detector on every floor.
- Always get up slowly after sitting or lying down. Take your time, and make sure you have your balance.
- Wear properly-fitting shoes with low heels.

- Use a correctly-measured walking aid.
- Remove or tack down all scatter rugs.
- Remove electrical or telephone cords from traffic areas.
- Avoid using slippery wax on floors.
- Avoid standing on ladders or chairs.
- Install sturdy railings for all stairs inside and outside the house. If necessary, purchase a stairlift.
- Use only non-glare 100 watt or greater incandescent bulbs (or the fluorescent equivalents).
- Make sure that all staircases have good lighting with switches at top and bottom.

### Bathroom Safety

- Leave a light on in your bathroom at night.



- Use grab bars, securely installed on the walls of the bath/shower stall and on the sides of the toilet.
- Skid-proof the tub and make sure the bath mat has a non-slip bottom.

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- Use door locks that can be opened from both sides.
- If possible, bathe only when help is available.

### Kitchen Safety

- Keep floors clean and uncluttered.
- Illuminate work areas.
- Mark "on" and "off" positions on appliances clearly and with bright colors.
- Store sharp knives in a rack.
- Use a kettle with an automatic shut off.
- Store heavy objects at waist level.
- Store hazardous items separate from food.

*Brought to you by your friends at Your Own Home In-Home Senior Care. For more information on senior care, call them at 302-478-708 or visit [www.yourownhomecare.com](http://www.yourownhomecare.com).*



## Getting Back to What You Love It's Never Too Late

By Madisyn Taylor

**Nothing can fill the emptiness that remains in a space vacated by a passion that we have tossed aside.**

There are times in life when we are committed to pursuing our passions. Every molecule in our body is focused on doing what we love. At other times, necessity and responsibility dictate that we put our dreams aside and do what needs to be done. It is during these moments that we may choose to forget what it is that we love to do. There are many other reasons for why we may leave our passions behind. A hobby may lose its appeal once we realize it will never turn into our dream job. Someone important to us may keep telling us that our passions are childish and unsuitable – until we finally believe them.

Forgetting about what you love to do can be a form of self-sabotage. If you can forget about your dreams, then you never have to risk failure. But just because we've decided to ignore our passions doesn't mean they no longer exist. Nothing can fill the emptiness that remains in a space

vacated by a passion that we have tossed aside. Besides, life is too short to stop doing what you love, and it is never too late to rediscover your favorite things. If you gave up playing an instrument, painting, drawing, spending time in nature, or any other activity or interest that you once loved to do, now may be the time to take up that passion again. If you don't remember what it is that you used to be passionate about, you may want to think about the activities or interests that you used to love or the dreams that you always wished you could pursue.

You don't have to neglect your responsibilities to pursue your passions, and you don't have to neglect your commitments to do what you love. When you make an effort to incorporate your interests into your life, the fire within you ignites. You feel excited, inspired, and fed by the flames that are sparked by living your life with passion for what you love.

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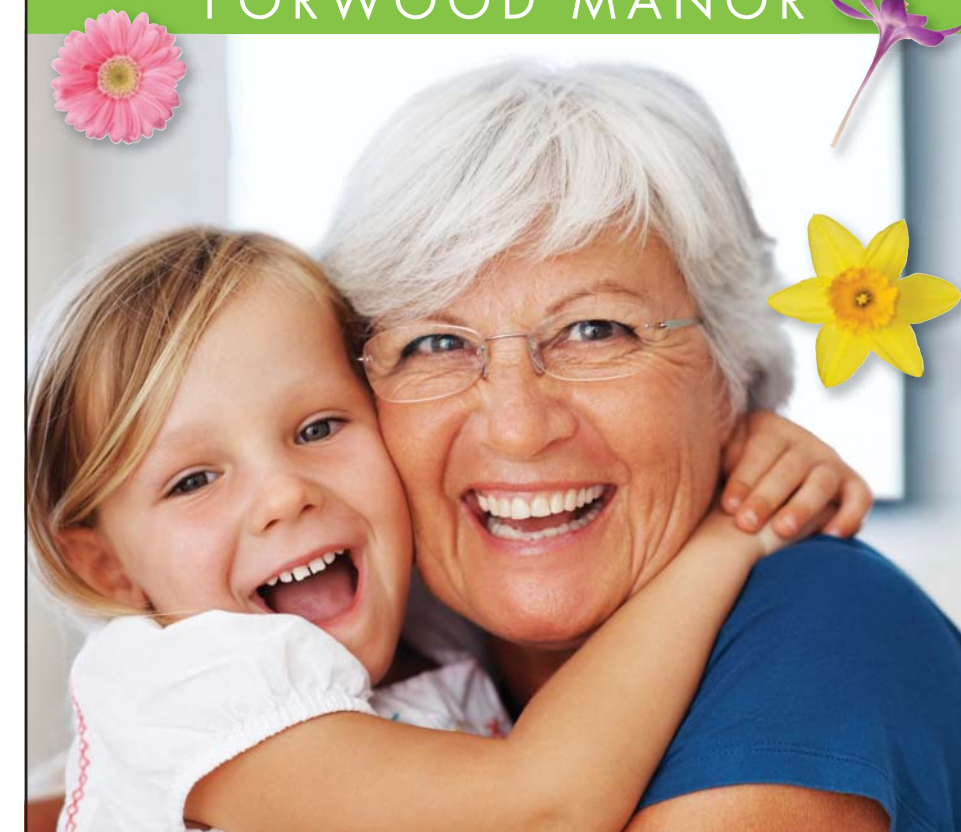
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# Traveling Abroad In Retirement: Medicare May Not Be There For You

Many people look forward to exploring the world once they retire. But who would have guessed that travel can also be a game changer when it comes to healthier aging?

The Global Coalition on Aging (2013) found that the physical and mental activities commonly associated with travel have important physical and mental health benefits in retirement, including lowering the rates of heart disease, high blood pressure, stroke, diabetes and cancer. And because it challenges the brain with new and different experiences, travel can also promote brain health as you age.

Before you embark on your journey abroad, however, there's one crucial fact that you may not realize: Traditional Medicare Part A (hospital insurance) and Part B (medical insurance) provides coverage in a foreign country (typically Mexico or Canada) only under very limited circumstances:

- You're in the U.S. when a medical emergency occurs, and a foreign hospital is closer than the nearest U.S. hospital that can treat your medical condition.
- You're traveling to/from Alaska via Canada as the most direct route when a medical emergency occurs, and a Canadian hospital is closer than the nearest U.S. hospital that can treat the emergency.

You live in the U.S. close to a border, and the foreign hospital is closer to your home than the nearest U.S. hospital that can treat your medical condition, regardless of whether an emergency exists.

Medicare will pay only for the Medicare-covered services you get in a foreign hospital.

### Overseas Health Coverage: Don't Leave Home Without It

Obtaining medical treatment and hospital care overseas can be costly, which is why it makes sense to look into short-term coverage designed for travelers. If you have a Medicare Advantage plan (which wraps Medicare Parts A and B into one plan), check your plan: It may provide emergency care when you travel outside the U.S. Otherwise, you generally have two options:

1 Some Medicare supplement (Medigap) plans provide coverage for foreign travel. Specifically, Standard Medigap Plans C, D, F, G, M, and N (and Plans E, H, I and J if purchased prior to June 1, 2010) provide foreign travel emergency health care coverage. These policies cover foreign travel emergency care if it begins during the first 60 days of your trip, and if Medicare doesn't otherwise cover the care. They pay 80% of the billed charges for certain medically necessary emergency care outside the U.S. after you meet a \$250 de-

ductible for the year, with a \$50,000 lifetime limit. If you already have a Medigap plan, you may be able to add overseas coverage. Otherwise, be sure you plan ahead; Medigap policies are usually available only during open enrollment periods.

2 You can buy travel insurance at the same time you purchase a flight or vacation package. Depending on the plan, travel insurance may cover medical services incurred during your trip and/or include emergency evacuation back to the U.S. Emergency evacuation coverage can be important, especially if you're traveling to a remote location or to a place with poor local health care. You can purchase travel insurance through your travel agent or online.

### Penny Wise, Pound Foolish

If you plan on doing a lot of travel overseas in retirement, you may be tempted to stop paying premiums on your Medicare Parts B and/or D (prescription drug) until you return. Before you do, consider this: If you drop coverage and later re-enroll, you may be subject to a late enrollment penalty.

Also, don't assume you'll be able to automatically resume either plan the minute you return home. There are limited periods when you can re-enroll in Medicare, which means you may have to do without coverage for several months once you're home

again.

### Plan Ahead and Enjoy

As you make your travel plans, schedule a visit with your physician to inquire about any immunization needs and to refill any medications you may need. That way, you'll be up-to-date on any vaccinations needed for overseas destinations. To research health warnings for the areas you may be traveling to, visit the Traveler's Health page on the Centers for Disease Control and Prevention website at <http://wwwnc.cdc.gov/travel>.

The U.S. State Department's Bureau of Consular Affairs is another great resource for planning overseas travel. Their website ([www.travel.state.gov](http://www.travel.state.gov)) offers information about available medical care and accessibility for disabled travelers, as well as safety- and security-related information. The website also provides free access to their Smart Traveler Enrollment Program (STEP) and iPhone app, which allow you to receive travel updates and alerts wherever you are.

Travel can broaden the mind, refresh the spirit and contribute to healthy aging by keeping us active and engaged. Whether you're taking a short trip or an extended journey, make sure your planning includes securing adequate health coverage before you leave home.



# Don't Get Stranded!

There are a hundred different reasons why people of every age use public transportation—to save time, to save money, to save the environment, and for convenience, to name just a few.

As people age and their needs and abilities change, mobility becomes an increasingly critical need. In fact, studies have shown that many believe that the ability to stay mobile ("mobility security") ranks as high as "financial security" and "medical security" when assessing what is essential to successful aging. As the trend toward aging in place gathers momentum, one factor that must not be overlooked, then, is the availability of affordable, reliable transportation options. That's because public transportation, in all its various forms, provides the ability to live independently, access to medical and social services, contact with the

outside world, and the comfort of belonging to the community.

DART First State is Delaware's statewide public transportation provider. The Delaware Transit Corporation (DTC), a division of the Delaware Department of Transportation, operates DART First State. DART services include inter-county bus services, statewide bus services and resort transit services, paratransit service for people with disabilities, and Rideshare Delaware's car and van ride-matching program. We here at DART are interested in hearing from Vital! Magazine readers on how to better plan senior transportation in Delaware. Over the next several months, we'll be sharing much information on transportation for seniors. We welcome the opportunity to hear your thoughts and would be delighted if you would answer our brief survey:

☐ Do you ride public transit?

☐ Do you know how to find transit information?

☐ How do you look for answers to your questions? Online? Via printed material? Other?

☐ To which transportation questions do you have difficulty finding answers?

☐ Are you able to get to the destinations that you seek?

☐ What transportation concerns keep you up at night?


☐ What type of transportation services in the community would you like to see?

☐ What types of articles on transportation would you like to see?

Please respond to [questions@vitalmagonline.com](mailto:questions@vitalmagonline.com) or call 302-576-6003 with your answers. We're looking forward to hearing from you and will address your transportation questions in our next several articles. Thank you!

O	P	U	S	A	E	O	N	C	O	S	Y
V	I	N	O	S	K	U	A	S	O	G	E
A	T	O	M	L	E	T	U	P	U	R	E
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T	H	U	N	D	E	R	A	L	B	I	N
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P	L	E	A	T	D	O	U	B	L	I	N
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K	E	P	T	R	I	P	E	N	B	I	L
A	M	E	N	S	N	A	K	E	L	O	O
T	O	N	E	G	L	E	E	E	N	D	S

3	1	8	6	7	9	5	4	2
9	7	4	5	3	2	6	1	8
6	2	5	1	8	4	3	9	7
5	4	9	7	2	3	1	8	6
2	6	1	9	5	8	4	7	3
7	8	3	4	6	1	2	5	9
8	5	2	3	4	7	9	6	1
4	9	7	2	1	6	8	3	5
1	3	6	8	9	5	7	2	4



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# DEEP DISH ROASTED VEGETABLE PIZZA

Simple deep dish pizza without the butter and topped with tons of roasted veggies. Easy, healthy and 45 minutes from start to finish.



Prep time: 10 mins Cook time: 25 mins

- INGREDIENTS**
- ½ pizza dough recipe (or 1 store-bought crust)
  - ½ cup pizza sauce
  - 1 cup mixed veggies of your choice (such as cherry tomatoes, eggplant, onion, green pepper, mushroom)
  - ½ cup Mozzarella cheese
  - OPTIONAL: Italian seasonings, Parmesan cheese, fresh basil

- INSTRUCTIONS**
1. If roasting veggies, preheat oven to broil, toss veggies in olive oil on a baking sheet, and broil for 4-6 minutes on the top rack (low/medium broil), tossing once for even cooking. Remove from oven and set aside.
  2. Preheat oven to 450 degrees F.
  3. Next, coat a cast iron or round baking dish with extra virgin olive oil and run a garlic clove around for seasoning. Place dough in pan and push it up around the sides about 1 to 1.5 inches. Let rest for a few minutes while preparing the rest of your toppings.
  4. First sprinkle in 1/2 of mozzarella cheese, then add veggies, then sauce. Top with remaining mozzarella cheese, Italian seasonings (dried basil, oregano, thyme, red pepper, etc.) and grated parmesan cheese.
  5. Bake for 25-30 minutes or until the crust is golden brown and the cheese and sauce are bubbly. Let rest for 5-10 minutes before cutting, then serve immediately. Serves 4.

**Nutrition Information:** Serving size: 2 pieces/one quarter of the pizza Calories: 305 Fat: 6g Saturated fat: 2g Carbohydrates: 51g Sugar: 7g Sodium: 800mg Fiber: 2g Protein: 12g

## BASIC PIZZA DOUGH RECIPE

- INGREDIENTS**
- 1 packet active dry yeast
  - 1 tablespoon sugar
  - 2 tablespoons olive oil, plus more for brushing bowl, dough ball and crust
  - 1 teaspoon kosher salt
  - 3 cups all-purpose flour, plus more for dusting your work surface
  - 1 cup slightly warm water

- DIRECTIONS**
1. In the bowl of a mixer fitted with a dough hook, pour the warm water in and sprinkle with yeast. Let stand until foamy, about 5 minutes. \*Do not use hot water or it will kill the yeast and your dough will not rise.
  2. Add the sugar, oil, and salt into yeast mixture.
  3. With the mixer on low, slowly add the flour and mix until a dough ball forms. You may want to transfer to a floured work surface and knead by hand until a smooth ball comes together. Transfer dough to an oiled bowl and brush top with oil. Cover bowl with plastic wrap and set aside in a warm area for about an hour. The dough should double in size.
  4. Cut the dough in half. Place both pieces on a floured work surface and gently knead. You can roll one piece out now into a 12-inch round.
  5. To cook now, top with your favorite toppings. Brush the exposed dough with olive oil and place in a 450 degree oven on a pizza stone (if you have one) for 12 to 15 minutes until the dough is golden brown.
  6. To freeze the second piece, wrap the dough in plastic and place it in a resealable freezer bag for up to 3 months.

# Sudoku

Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

3				7			4	
			5	3			1	8
	2							7
			7	2	3	1		6
	6						7	
7		3	4	6	1			
8							6	
4	9			1	6			
	3			9				4

Answers on page 13 (courtesy of KrazyDad.com)

# THE FUNNY BONE

Two hunters got a pilot to fly them into the far north for elk hunting. They were quite successful in their venture and bagged four big bucks. The pilot came back, as arranged, to pick them up.

They started loading their gear into the plane, including the four elk. But the pilot objected and said, "The plane can only take two of your elk; you'll have to leave two behind."

They argued with him, since the year before they had shot four and the pilot had allowed them to put all aboard. The plane was the same model and capacity. Reluctantly, the pilot finally permitted them to bring all four aboard. But when they attempted to take off and leave the valley, the little plane couldn't make it and they crashed into the wilderness.

Climbing out of the wreckage, one hunter said to the other, "Do you know where we are?"

"I think so," the other hunter replied. "I think this is about the same place we crashed last year."

An English professor wrote the words "Woman without her man is nothing" on the blackboard and directed the student to punctuate it correctly.

The men wrote, "Woman, without her man, is nothing."

The women wrote, "Woman! Without her, man is nothing."

# Crossword

By Dave Fisher

Answers on page 13

1	2	3	4		5	6	7	8		9	10	11	12
13					14			15		16			
17					18					19			
20				21		22				23			
		24			25		26						
27	28				29		30				31	32	
33						34			35				36
37					38			39	40			41	
42			43	44			45			46	47		
	48				49	50		51					
					52			53		54			
55	56	57						58		59		60	61
62					63			64		65			
66					67					68			
69						70				71			

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- ACROSS**
1. Creative work
  5. Many millennia
  9. Snug (British spelling)
  13. Italian for "Wine"
  14. Jaegers
  16. Curved molding
  17. "Smallest" particle
  18. Abatement
  19. Component of urine
  20. Twined
  22. Architects
  24. Jacket
  26. Museum piece
  27. Follows lightning
  30. A person without pigment
  33. Echoed
  35. Run away to wed
  37. Former boxing champ
  38. Enlighten
  41. Central
  42. Skirt fold
  45. Increasing twofold
  48. Loathsome
  51. Hogwash
  52. Woodworking tools
  54. Exploded star
  55. Had strong suppressed feelings
  59. Timepiece
  62. Yachting cap
  63. Mature
  65. Digestive juice
  66. Ends a prayer
  67. Serpent
  68. Weaving machine
  69. Anagram of "Note"
  70. Delight
  71. Terminates
- DOWN**
1. Egg-shaped
  2. Falafel bread
  3. Untenanted
  4. Any unspecified person
  5. American Sign Language
  6. Barely managed
  7. Not inner
  8. Queasiness
  9. Administrative body
  10. Monster
  11. Clairvoyant
  12. Not nays
  15. Overflow
  21. Early 20th-century art movement
  23. Scoff at
  25. French for "Head"
  27. Snare
  28. Greetings
  29. Scarlet
  31. Designation
  32. Express a thought
  34. Accomplished
  36. Jittery
  39. Watch chain
  40. Unit of money in China
  43. A company that flies
  44. Tailless amphibian
  46. Hard punch
  47. Adorable
  49. Utilizers
  50. A season
  53. Flower part
  55. Three-handed card game
  56. Quick note
  57. Not closed
  58. Apollo astronaut Slayton
  60. LummoX
  61. Skirt lines
  64. Born as



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