



VITAL INFORMATION FOR A VITAL LIFE®

## *Rediscovering Joy at* **Foulk Manor South**



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OCTOBER 2015



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Crisp mornings, beautiful fall foliage, apple picking, and Halloween—October's got it all. I've always loved this month, especially because my favorite grandmother was born in October. Mommom would have been 104 this year (yes, there's longevity in my family, but not *that* much!). She passed away in 2007. She had Alzheimer's

disease for the last 10 years of her life. If you've never witnessed it, it's crushing to watch the progression of this disease. This month in Delaware, our chapter of the Alzheimer's Association is holding two events. The Walk to End Alzheimer's, the world's largest event to raise awareness and funds for Alzheimer's care, support and research will be held in Rehoboth on October 3, and in Wilmington on October 17. Think about participating, or simply contributing, if you can. For more information, visit [www.alz.org](http://www.alz.org).

Our friends at Foulk Manor South are here to help too. September 17 saw the ribbon-cutting of their new memory care unit. Get all the details of the new community on pages 8 and 9. The community is beautiful, but more importantly, their commitment to care is second to none. Well done!

October 15 is the start of Medicare Open Enrollment. If you're eligible for Medicare, now is the time to start reviewing your plan, making sure it still fits your needs for next year, and making any necessary changes. For help, and for more information, turn to pages 10 and 11.

Are you a sports fan? I am. One thing I always wanted to know but was afraid to ask was how to play Fantasy Sports. It just seemed too complicated. Turns out, it's not! Learn how to play on page 13. It could turn out to be more fun for you than playing the sports themselves!

Happy October!

Karyn

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## TO YOUR HEALTH

# What Is Peripheral Neuropathy?

The peripheral nervous system sends messages from the brain to the spinal cord to the body. Peripheral neuropathy results from damage to the peripheral nervous system, affecting the sensory, motor, and autonomic nerves.

### Symptoms of Peripheral Neuropathy

Symptoms depend on the portion of the central nervous system affected, and can include:

- Intense sharp pain
- Burning or tingling in the hands and feet
- Muscular weakness
- Abnormal sweating
- Sensitivity to touch
- Digestive problems
- Loss of coordination

Seek medical attention immediately upon the onset of these symptoms. It's important that peripheral neuropathy be diagnosed quickly and the root cause identified in order to develop a comprehensive treatment plan to alleviate the symptoms and prevent further nerve damage. An integrated approach including care from a medical doctor, chiropractor, and a massage therapist may be the most successful treatment plan.

### Underlying Causes of Peripheral Neuropathy

- Alcoholism
- Autoimmune diseases
- Diabetes
- Toxic exposure to chemicals or metals
- Chemotherapy medications
- Infections
- Nerve trauma
- Tumors
- Vitamin deficiencies
- Bone marrow disorders
- Other diseases

### Peripheral Neuropathy Testing

Peripheral neuropathy isn't a single disease, but rather damage to nerves that produces symptoms with many potential causes. Your doctor will need to determine where the nerve damage is and what's causing it. Diagnosis usually requires:

- Full medical history including lifestyle, exposure to toxins, drinking habits and family history.
- Neurological exam (tendon reflexes, muscle strength, posture, coordination, ability to feel certain sensations).
- Testing (may include x-rays, CT scans, MRI, electromyography/nerve function testing and automatic reflex screening).
- Nerve and skin biopsy testing.

### Treatment of Peripheral Neuropathy

Treatment goals are to manage the condition causing your neuropathy and to relieve symptoms. Topical prescription creams infused with anti-inflammatory, anti-seizure, and narcotic medication aimed to target specific areas of the body to eliminate pain without impact on the non-affected areas of the body may be prescribed. Therapies including plasma exchange and intravenous globulin, chiropractic adjustments, massage therapy, exercise, and vitamin supplementation/improved nutrition may be implemented, with instruction to limit alcohol and quit smoking.

*The best results are realized when a team including a doctor, neurologist, massage therapist and a chiropractor work together with the patient to relieve symptoms. Concord Spine & Pain Center is a rare and truly integrated facility owned and operated by Dr. Trent Ryan. Our staff receives continuing education throughout the year allowing us to offer state-of-the-art care to our patients. Concord Medical Spine & Pain Center is located at 6 Sharpley Road, Wilmington, DE 19803 and we can be reached at 302-476-2984.*

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# It's Pumpkin Time – Fun to Carve and Healthy to Eat!

By Dr. Chad Laurence



Fall is here in its red and gold glory. Time to decorate your home with gourds, Halloween decorations, and good-looking pumpkins! But wait - did you know that your jack o'lantern is much more than just a pretty (or scary!) face? Consuming pumpkin and pumpkin seeds offers loads of health benefits as well.

## The First Pumpkins

The term *pumpkin* came from the Greek word *pepon*, meaning "large melon," although pumpkins are

thought to have originated in Central America. Native Americans have used pumpkins in countless ways for centuries, weaving dried pumpkin strips into mats, cooking pumpkin over fire, and incorporating pumpkin in folk medicines. The early American colonists found that they could remove the seeds of a pumpkin and fill the shell with milk, honey, and a variety of spices, and then use hot ashes to bake the tasty concoction.

## Nutritional Superstars

Pumpkins are valuable sources of vitamins and minerals, including carotenoids, lutein, and zeaxanthin. Carotenoids give pumpkins their orange, and occasionally yellowish, color. Some studies have shown these free radical fighters help prevent cataracts, promote eye health, and reduce the risk of macular degeneration, which can cause blindness. The carotene in pumpkin helps reduce inflammation in the body, and several studies suggest pumpkin can even help slow the aging process. Pumpkin contains

such essential minerals as zinc and iron. Zinc deficiency can contribute to osteoporosis, and iron is an essential component of the red blood cells. Pumpkin is also rich in the minerals potassium, calcium, magnesium, and phosphorus. Besides being chock full of fiber, which aids in intestinal and bowel health, pumpkins are rich in vitamins A, C, D, E, and K, as well as B-complex.

For those trying to lose weight in a healthy way, the welcome news is that pumpkin is naturally low in calories and fat. Pumpkin's nutrients also assist in lowering the risk of heart disease and enhancing the immune system, and can be beneficial in managing bladder infections, kidney stones, and some parasitic/intestinal problems.

And there's more good news: pumpkin seeds are also rich in nutrients and make a delicious snack! Dark green in color, they're often sold in jars or bags, either raw or toasted. The seeds are a nice addition to salads and mixed

vegetables, and pumpkin seed oil can be added to an assortment of salad dressings. Some studies suggest that eating pumpkin seeds promotes prostate health and stronger bones, acts as an anti-inflammatory measure for various body joints, and introduces phytosterols, which have been shown to lower cholesterol.

## Enjoy Them and Eat Them

Pumpkins are fun to use as decorations, great fun to carve, and are an excellent dietary addition. So the next time you carve a pumpkin, use the seeds and meat. But a word of advice: organic as they are, if you don't cook with the innards, be careful about tossing them into your backyard. You may discover you have a wildly spreading pumpkin patch the following year!

*Dr. Chad Laurence is a distinguished fellow of Chiropractic Biophysics. His practice, Corrective Chiropractic, is located at 7503-A Lancaster Pike, Hockessin, DE. Contact: 302-234-1115, drchad@correctivechiro.net, or correctivechiro.net.*



# Exercise, Sports and Bursitis

By Kate Maliha

We are living in good times for those who are aged 50 and older. We can expect to live longer and in better health than our counterparts from generations past. Those in their middle years to early retirement years are much more active than their parents were at the same ages. Participation in sports such as golf and tennis, as well as fitness activities such as yoga and weight training, are popular for those in their fifties, sixties, seventies and even beyond. However, there is a down side to all this activity, and that is the development of inflammatory conditions such as bursitis and tendonitis due to joint overuse. The Mayo Clinic has even coined the term "Boomeritis" to describe this phenomenon. While increased sport and exercise participation is an important way to avoid disease and functional decline, it is prudent to follow some guidelines to protect your joints and avoid becoming part of the "boomeritis" statistic.

## What are the definitions of tendonitis and bursitis?

Both tendonitis and bursitis are common overuse injuries associated with exercise, sports, or repetitive movements. Tendonitis is inflammation of the thick fibrous cords attaching muscles to bones.

Bursitis is an inflammation of the bursa (small sac which cushions the joints) Bursae are located where the bones, muscles and tendons move at a joint. Since a discussion of both conditions involving multiple joints would be complicated, this article will primarily discuss bursitis of the elbow joint.

Bursitis of the elbow joint is quite common for those who participate in yoga, weight training, golf and tennis. For yoga, poses such as downward dog, yoga push-up, and side plank can place extreme stress on the elbow joints. In the gym, repetitive movements or too much weight used during exercises such as biceps curls and triceps extension can lead to elbow bursitis. For sports such as golf and tennis, the repetitive flexion and extension at the elbow joint coupled with weakness of the wrists, forearms, and shoulder rotators can lead to elbow injury and bursitis. For all of these sports and activities, it is prudent to do the following in order to minimize your risk of injury:

- Before exercise, adequately warm up with rhythmic activity for 10-15 minutes.
- Make sure your alignment on all exercises is good. Check with an instructor to ensure your form is good and your joints are safe.
- Avoid locking or hyperextending your joints.
- Make sure you strengthen your joints prior to increasing your load, duration, or frequency of

your activity.

- For elbow joint safety, strengthen and stretch the forearms and wrists and strengthen the shoulder rotator cuff muscles.

## Forearm strengthening (pronation and supination) – 3 sets of 5 reps each:

Hold a 1-3 pound dumbbell vertically, as if you're shaking hands, with your elbow stabilized at your side and bent to 90 degrees. With control, slowly turn the forearm upward while keeping the wrist straight and the elbow pushed into the side. Return to the starting position and slowly turn the forearm downward in the opposite direction.

## Rotator Cuff strengthening – 3 sets of 5 reps each

Using resistance tubing in a standing position or a light dumbbell in a side lying position, start with your arm across your abdomen and your elbow tucked in by your side. Slowly move the hand away from the midline of your body (away from you). You should feel this exercise in the shoulder on the side you are working.

*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. As always, consult your physician before beginning any exercise program.*

## Knee Pain? Arthritis?

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## 5 Early Warning Signs of Alzheimer's

Alzheimer's is a debilitating neurodegenerative disease, one scientists have only recently begun to understand. According to the Alzheimer's Association, over 5 million Americans currently live with the disease, and that figure is expected to grow in the coming years as the country's population continues to age. Even more troubling, Alzheimer's Disease International estimates that only one in four people with dementia receive a formal diagnosis for their condition.

The signs of Alzheimer's can be difficult to spot, particularly for people who are more-or-less unfamiliar with the symptoms of the disease. Too often, family members write off these symptoms as common features of old age rather than as indications of a serious condition. With this in mind, we'd like to take a moment to educate our readers on a few of the signs and symptoms of the early

stages of Alzheimer's.

### Repeated Conversations

While everyone is subject to lapses in short term memory from time to time, these incidents will become far more frequent as Alzheimer's begins to take its toll on the brain. If you find your loved one continually repeating themselves, telling you things they told you just a few hours ago, encourage them to see a doctor for a brain scan.

### Changes in Mood

The onset of memory loss associated with Alzheimer's can be a confusing, frustrating experience for seniors. Activities that were once easy become more difficult, and this can lead to sudden, often inexplicable changes in mood. Some people suffer from anxiety, fear, and even paranoia about family members lying or stealing from them. If your formerly sociable family member has sudden-

ly become withdrawn, depressed, or otherwise moody, they may be exhibiting early signs of Alzheimer's.

### Getting Lost in Familiar Places

Does your family member have trouble navigating around their home town? Do they get to the produce section at the grocery store, only to forget why they're there and what they need? These brief short-term memory "hiccups" are tell-tale signs of the early stages of Alzheimer's.

### Difficulty Completing Common Tasks

As Alzheimer's advances, it becomes increasingly difficult for people to read, write, and perform basic mathematical functions. If your loved one has started having trouble doing things like paying bills or balancing a checkbook—tasks they have successfully accomplished for years—they may be in the early stages of Alzheimer's.

### Losing Their Words

We all have trouble finding the right word for a situation sometimes, but these incidences should be few and far between. If you notice your family member is confusing words, or even conflating words into nonsense syllables, they may be displaying the early symptoms of Alzheimer's.

Do you think your family member might be suffering from the early stages of Alzheimer's? It's important that they receive a diagnosis and proper treatment as soon as possible. Modern treatments can significantly slow the advance of the disease.

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- DALE FRANK, daughter of a Shipley Manor rehab patient

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## alzheimer's association®

## Caregivers for People Living with Dementia Should Also Take Care of Themselves

The 2015 Alzheimer's Association Annual Dementia Conference in Dover Offers Networking and Learning Opportunities

Alzheimer's, the most common form of dementia, is the United States' sixth-leading cause of death. It is the only one among the top 10 causes that has no cure, can't be prevented, or even slowed.

Alzheimer's affects more than five million people in the U.S., including an estimated 200,000 younger than age 65, and, although rarely, some as young as age 30. The fatal, degenerative brain disease not only causes severe memory loss, but people living with Alzheimer's can experience visual and spatial perception problems and behavioral, personality, or other changes.

Caring for someone who has Alzheimer's or a related disorder can be a 24/7 ordeal, often taking a heavy financial and emotional toll on an entire family. In Delaware there are approximately 26,000 individuals living with Alzheimer's or a related disorder. According to the *Alzheimer's Association Alzheimer's Disease Facts and Figures* report, in 2014 as many as 54,000 family members and friends provided 60 million hours of unpaid care for them, worth about \$725 million. A majority of caregivers across the country also report higher emotional and physical stress due to caring for someone with dementia. More than one-third expe-

rienced symptoms of depression. Alzheimer's and other dementia caregivers' more expensive health care costs reflect the added stress: in 2013, they had more than \$9.3 million in extra costs of their own.

Too often, caregivers suffer in silence. To help, the Alzheimer's Association Delaware Valley Chapter offers programs and services such as a 24/7 Helpline and support groups for caregivers, those in the early-stage of Alzheimer's, and others who need support.

Caregivers can also take advantage of education programs. Upcoming



is the chapter's **Annual Dementia Conference at Dover Downs and Convention Center on Wednesday, November 18 from 8 a.m. to 4:30 p.m.** Conference attendees will have an opportunity to meet other caregivers while learning caregiver tips and tools from dementia care experts such as featured keynote speaker Tam Cummings, PhD, an author, gerontologist, and internationally recognized educator.

Registration is available online at [act.alz.org/2015DEconference](http://act.alz.org/2015DEconference) or by calling the Chapter's toll-free, 24/7 Helpline at 800-272-3900. Professional continuing education contact hours are also available.

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## Remote control? Or telephone?



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# Rediscovering Joy

## Foulk Manor South Introduces Bridge to Rediscovery

Things have been busy lately at Foulk Manor South. Because simply celebrating their 50th anniversary wasn't enough, they coupled it with a huge ribbon-cutting bash introducing Wilmington's newest memory care neighborhood, The Terrace. Food and drink, music and dancing made for fun had by all, but the overwhelming reason for the evening's success was the care and commitment everyone at Foulk Manor South shows for their own community, and for our community at large. Here, Executive Director Mike Salitsky and Community Relations Director Melissa Casperson share with us just a few reasons why Foulk Manor South continues to make such a huge impact on the lives of the people they serve.



**Vital!: Foulk Manor South, part of the family of Five Star Senior Living communities, has been a fixture in north Wilmington for 50 years. Others might have said why mess with success. Why did you feel the need to expand upon the services you already offer here?**

**FMS:** With the increasing numbers of people being diagnosed with Alzheimer's and other related dementias, we recognized the need to make some changes in our own community as well, and so on September 17th we opened our new memory care neighborhood, The Terrace. Because cognitive changes are progressive, we now offer two levels of dementia care, caring for residents experiencing early stages of the illness on through to mid-late stages. The Terrace is ideal for residents just beginning to experience some memory changes, who still lead active everyday lives. As a person's abilities decline, we're able to meet their need for an increased level of care in The Garden. The Garden is for those who may require more assistance, increased safety awareness, or additional support to maintain independence.

**Vital!: What makes the memory care program here at FMS different than others in the community?**

**FMS:** Our Bridge to Rediscovery Program is more than just a program. It's a lifestyle designed to help residents experience success by focusing on the strengths and abilities they have now. It's inspired by the Montessori teaching tradition, focuses on the individual and personalized activities, and encourages engagement. Techniques are used to help

residents function at their highest possible level. The Bridge to Rediscovery helps our residents (re)discover their strengths and abilities. For example, if a resident loves to garden, we help them plant and maintain a vegetable garden. Later, we'll use those homegrown vegetables for our cooking classes. So residents are able to not only see their accomplishments, but they're able to taste them as well! By taking a simple program and elevating it to the next level, we're able to include more residents, too. A resident who loves to sing may help lead our chorus group; a retired teacher might teach us a new game learned from a friend. We adapt our programming to our residents' individual capabilities, taking care to help them maintain their independence.



In some cases, residents may even be able to relearn a portion of a skill previously lost. Simple activities like scooping beans into a pail may help a resident relearn the use of a spoon. We like to use the "5 minute" approach. We'll ask a resident who may not at first be willing to participate in the program, "Mrs. Jones, can you help me? I only need 5 minutes of your time." This really helps re-engage the person back into the activity. This is just one way

our thoughtful interactive approaches to activities of daily living encourage resident participation.

We also use memory boxes to help remind residents of different periods in their lives, and to help make connecting with family easier. In the memory boxes, you'll find old family photos, maybe a baseball glove and cap, or some small items that bring back memories. These are just a few examples of our Montessori-based approach program, which allows residents to maintain a sense of value and purpose in life.

We understand mealtime can be especially challenging to residents with memory impairments. From the food we serve to the atmosphere we create, we strive to make mealtime a time to rediscover the joys of dining and connecting with friends. Healthy selections of nutritionally balanced meals are served family style to encourage social interactions. We offer support and assistance throughout the meal with finger food options for those with difficulty using utensils. We offer healthy snacks throughout the day and focus on hydration for our residents' best health. Our dining and nutrition program nurtures socialization, independence, and the familiar customs of family meals.

**Vital!: Since The Terrace is designed for those in the early stages of memory change, do you still utilize the Bridge to Rediscovery?**

**FMS:** Absolutely! The Terrace, like The Garden, offers all of the benefits of our Bridge to Rediscovery Program, but in a smaller, more intimate, home-like environment. We offer 11 apartments. Our residents are able to adjust to change with-

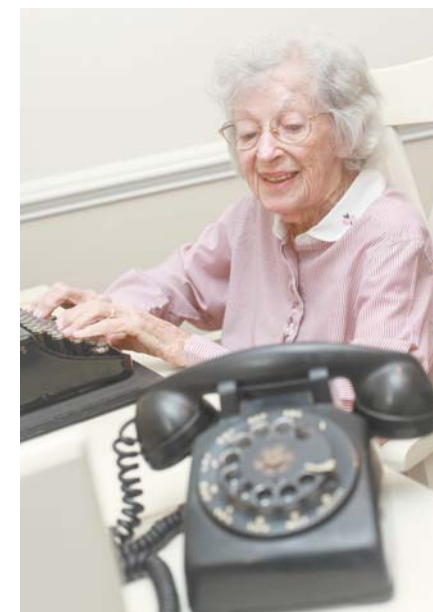
out feeling overwhelmed or feeling the emotional stress of a new environment. Families enjoy peace of mind knowing that mom or dad is making new friends while remaining safe and secure. Residents are free to enjoy the outdoors in a safe environment. Our outdoor terrace overlooks a beautifully landscaped courtyard with a walking path created for meandering and exploration. Residents can also choose to play active games such as lawn bowling, take nature walks, or read a book on a park bench. Our environment is designed to support exploration in a secure setting.

**Vital!: What does this mean for families?**

**FMS:** The beauty of Foulk Manor South is that we're a luxurious senior living community offering spacious and comfortable assisted-living apartments, Five Star's award-winning Bridge to Rediscovery program for people with Alzheimer's and other dementias, and respite/short stays. We're one of the few communities in Delaware that offers intermediate care as a long-term skilled nursing option.

When someone you love has Alzheimer's or other related dementias, it can change your whole world. We understand the difficulties and challenges each of our families go through, and we're here to help every step of the way. We know that individuals with Alzheimer's and other related dementias still want to feel valued and productive in the world. To help them, we learn all about our residents from their family and loved ones. We learn about their careers, hobbies, interests, and the important people in their lives. We look at the person, not the diagnosis. We want our residents to have the best quality of life we can provide.

We're staffed 24/7 with a dedicated, dementia-trained team in order to provide all the care our residents require. All of our caregivers are educated on the disease process, as well as on ways to continue to provide a meaningful life to our residents.



**Vital!: It's obvious you care deeply about the well-being of your residents and their families.**

**FMS:** We do, more than anything! We're always striving for moments of success throughout our whole day. Our goal is to make each day special. We want to take the worry off the caregiver and give our families peace of mind. Our professional team strives every day to help nurture the spirit of each resident with exceptional care and personal attention. We want our families to have more quality time together and rediscover the joy in every day.

**Vital!: How can Vital! readers learn more?**

**FMS:** It's easy! We invite you to experience Bridge to Rediscovery firsthand. To schedule a personalized tour, or for more information, simply call Melissa Casperson, Community Relations Director, at 302-655-6249.

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# Have You Done Your Yearly Medicare Plan Review?

Medicare Open Enrollment is from October 15– December 7

Medicare is stronger than ever with better choices and lower costs to you.

Expanded Medicare benefits under the Affordable Care Act continue to be available—things like free preventive benefits, cancer screenings, and yearly “Wellness” visits.

You can save money if you’re in the “donut hole” with big discounts on brand-name prescription drugs. Each year, there are new health plan and prescription drug coverage choices. You should review your current health and prescription drug coverage each fall, and make sure your plan’s still right for you.

What you need to know about the Marketplace

The Health Insurance Marketplace, a key part of the Affordable Care Act, is a way for individuals, families, and employees of small businesses to get

health coverage. Medicare isn’t part of the Marketplace, so you don’t need to do anything. The Marketplace doesn’t affect your Medicare choices, and your benefits haven’t changed. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you have the same benefits and security you’ve always had. You don’t have to make any changes.

Note: The Marketplace doesn’t offer Medicare Supplement Insurance (Medigap) policies or Part D drug plans.

Is your plan still right for you?

Medicare can show you plans in your area that may:

- Cost less.
- Cover your drugs.
- Let you go to the providers you

want, like your doctor or pharmacy.

You can also get an estimate of your out-of-pocket costs and quality and customer service ratings from current plan members.

Decide which plan will meet your needs for next year. If you want to change plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the phone. If you’re satisfied that your current coverage will meet your needs for next year, you don’t need to do anything. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan.

If you’re already in a Medicare Advantage Plan, you can use Open Enrollment to switch back to Original Medicare.

4 ways to get the help you need

1 Visit Medicare.gov/find-a-plan to use the Medicare Plan Finder.

2 Look at your most recent “Medicare & You” handbook to see a listing of plans in your area. You should also review any information you get from your current plan, including the “Annual Notice of Change” letter.

3 Call 1-800-MEDICARE (1-800-633-4227), and say “Agent.” TTY users should call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language.

4 Get free personalized health insurance counseling by calling your State Health Insurance Assistance Program (SHIP). To get the phone number, visit Medicare.gov/contacts, or call 1-800-MEDICARE.



# Remember, Medicare plans can change each year.

Important Medicare dates

September & October—Review & compare.

Review: Your plan may change. Review any notices from your plan about changes for next year.

Compare: Starting in October, use Medicare’s tools to find a plan that meets your needs.

October 15—Open Enrollment begins.

This is the one time of year when ALL people with Medicare can make changes to their health and prescription drug plans for the next year.

What can I do during Open Enrollment?

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn’t offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn’t offer drug coverage.
- Join a Medicare Prescription Drug Plan.

- Switch from one Medicare drug plan to another Medicare drug plan.
- Drop your Medicare prescription drug coverage completely.

December 7—Open Enrollment ends.

In most cases, December 7 is the last day you can change your Medicare coverage for next year. The plan has to get your enrollment request (application) by December 7.

January 1—Coverage begins.

Your new coverage begins if you switched to a new plan. If you stay with the same plan, any changes to coverage, benefits, or costs for the new year will begin on January 1.


Making changes to your coverage after January 1

Between January 1–February 14, if you’re in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you’ll have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.



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

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# Investing for Retirement? Listen to Jamie Dimon

By Mitch Tuchman

J.P. Morgan CEO James Dimon, a man known for tough-talking swagger and massive Wall Street deals, recently told reporters anxious for news exactly what they didn't expect to hear: Everything is fine, so stop freaking out.

Indebted Greece is on the ropes and might leave the euro, it's true. China's main stock market index recently went into free fall. They didn't mention the latest atrocity by ISIS or wild new predictions of a "mini ice age" by 2030, but Dimon's response would have been the same.

Why worry about these things? They won't really change the investing world much.

"You have to separate the financial markets from the economy," Dimon said when quizzed about China. "You can't expect any economy to have perpetual growth at 10%."

Does Dimon know something we don't know? Yes ... and no. More accurately, he has come to accept a basic fact about stock markets and the news cycle that all long-term investors should recognize—that there is no real link between specific "disastrous" events and the performance of the stock market.

### Hard knocks

Frankly, the world is just too big for even the most appalling news to affect things as much as we might assume. The Greek economy, measured by GDP per capita, is comparable to the smallest U.S. state economy, Mississippi.

Much larger state economies have had terrible problems in recent years, including "big" states such as California and Indiana, and nobody predicted a global cataclysm would result.

China, meanwhile, is very big. But it's stock market is still small relative to the world and even its own undeniably large economy.

They are learning in the school of financial hard knocks. Not pretty to watch, but not a five-alarm fire for retirement investors.

Yes, U.S. interest rates will go up, someday. Yes, we'll enter an election year here at home. Wars rattle on in some parts of the world. Peace will break out elsewhere. Stuff happens. All the time.

Doomsayers like to latch on to a specific, seemingly unthinkable event as "evidence" that the whole world is due to grind to a halt. But then they overstate their case dramatically, often to the benefit of their public image and book sales, but little else.

Hurricanes can be massive, but they don't change the tides. Earthquakes are deadly and frightening, but the planet spins on. There will always be some reason or another to turn tail and abandon investing. And yet serious investors persevere.

### Efficient investing

Remember this: Every transaction has two sides. For every seller, there is by definition a buyer. Companies can go bankrupt, of course, but for the most part the risk of any one stock falling to zero is incredibly low.

Diversification is the simple answer to single-stock risk. Rebalancing gives you the discipline to stay in your investments even when times seem relatively bleak. Low-cost, efficient investing wins.

Dimon is right. People should step back from the screaming headlines and put things into perspective. States and even countries can and do have serious economic issues. Those challenges, however, will in time be met, one way or another.

The mistake isn't in failing to heed the news. Instead, it lies in giving the short-term news cycle far too much weight in your long-term retirement investment planning.

source: marketwatch

# Fantasy Sports - As Easy as 1, 2, 3

By Ron Mintz

If you've watched any kind of sports in the past 5 years, you've probably heard of Daily Fantasy Sports. The concept of Fantasy Sports has been around since the late 1950's: Pick an imaginary team of real players and compete based on the statistical performance of those players in actual games.

With the advent of the internet, and particularly in the past five years, contests evolved from season-long competitions to today's Daily Fantasy Sports (DFS.) In fact, pay-to-play DFS has become the norm, and it's experiencing record growth.

### Is It Legal?

The federal government defines fantasy sports as a game of skill, as opposed to gambling. That means that sites like DraftKings and FanDuel can pay real money to winners as long as they make prizes known in advance and results are based on actual player performances.

### How Do I Start?

Playing DFS is simple. Choose a site where you want to play. Set up an account, create an anonymous user name, and deposit money into your account via a credit or debit card. (DraftKings will even give you a bonus and match your first time deposit!) The amount you deposit is up to you, based on how many games or sports you want to participate in. You now have 24/7 access to check on your team(s), results, winnings and upcoming events.

Next, select your roster of players. Let's talk golf. You're allotted \$50,000 in play money to pay the salaries of six golfers from the PGA Tour. Each player's price is based on his past performance in real tournaments on the PGA Tour. Tiger Woods might cost \$12,000; if you select him you'll have \$38,000 left to spend on your five other players. This is where the skill comes in. It helps to know a little bit about the sport and the players, but you don't have to do the research on

your own. All DFS sites provide stats showing the players' past and recent performances, as well as how many fellow DFS players have selected this player. The goal is to buy the best team you can with your \$50,000.

### How Are Games Played?

There are many different games each day in each sport.

- **Guaranteed Cash:** The DFS site guarantees a certain amount is paid out regardless of how many players enter.
- **Beginner Games:** Some games are limited to just twenty people who have been playing DFS for less than thirty days, giving even the inexperienced player a great chance to win.
- **50/50 Games:** If you finish in the top 50% of players you double your money. Most of these are limited to just 20 entrants; if your entry fee is \$10 and you finish 10th out of 20, you win \$20.
- **Free Games:** No prizes, but you gain experience while having fun.



There are ongoing promotions that offer free tickets into large games, and most sites pay you FPP's (frequent player points) based on each dollar you spend. You can accumulate FPPs and spend them on merchandise, tickets to upcoming contests, or even trips to professional sports events.



Now the next time you see one of those commercials on TV, you'll know a little more about what they're advertising—and may even want to join the fun!

Ron Mintz is an internationally-recognized radio personality and speaker, and writes for The Sporting News, ESPN and The Golf Channel. He shares his in-depth knowledge of all things golf on his website, [www.MintzGolf.com](http://www.MintzGolf.com). Get the inside scoop on what's happening on all the Tours by following him on Twitter @PGATourNews and on Facebook at MintzGolf.

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**Why won't Mom listen to me? I only want what's best.**

**My children are trying to tell me what to do!**

**My sister is Mom's power of attorney, and I don't like what she is doing.**

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Or call us at:  
**(302) 287-9149**

**My children compete and argue. If I choose one to act for me if I become incapacitated, the other will complain now and second-guess later.**

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## STOP AND SMELL *The roses!*



As the flowers bloom and everything springs back to life, it's the perfect time to find a whole new life for your mother or father. Maybe it's been a tough winter for them. Or perhaps they need something to look forward to each day, and they have a hard time doing the things they used to do.

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PUMPKIN CHEESECAKE

This cheesecake is wonderful just as it is. It is also good with caramel sauce drizzled over it or a dollop of bourbon whipped cream. Don't forget the freshly ground nutmeg!

Serves 10 to 12

**CRUST**  
1 bag gingersnap cookies  
1/2 cup dark brown sugar  
1/2 cup unsalted butter, melted

**FILLING**  
3 (8-ounce) packages cream cheese  
1 (15-ounce) can 100% pure pumpkin  
1 cup granulated sugar  
1/4 cup dark brown sugar  
1/4 cup unbleached all-purpose flour  
pinch of salt  
4 eggs  
1/2 cup heavy whipping cream  
1 tablespoon pure vanilla extract

- PREPARATION**
- Put the crust ingredients into a food processor. Pulse until the cookies begin to break into pieces. Continue processing until the mixture is coarse, like cornmeal. Press the cookie mixture into the bottom of a greased 10-inch springform pan.
  - Preheat the oven to 350°F.
  - In the mixing bowl of an electric stand mixer fitted with a paddle, beat the cream cheese until smooth. Add the pumpkin, and continue beating until combined. Add the sugars, flour, and salt. Mix well. Add the eggs. Blend. Scrape down the sides and around the bottom of the bowl. Continue beating about 2 minutes, until smooth.
  - Add the whipping cream and vanilla. Blend on low speed. Scrape down the sides and around the bottom of the bowl. Continue beating about 1 minute, until smooth.
  - Pour the filling onto the crust in a prepared 10-inch springform pan. Shake the pan back and forth to spread the filling evenly. Bake 1 1/2 hours. Cool completely. For best results, refrigerate overnight before removing the springform side of the pan.



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.

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

Answers on page 11

(courtesy of KrazyDad.com)

THE FUNNY BONE

The Million-Dollar Question for God

A poor man walking in the forest feels close enough to God to ask, "God, what is a million years to you?"

God replies, "My son, a million years to you is like a second to me."

The man asks, "God, what is a million dollars to you?"

God replies, "My son, a million dollars to you is less than a penny to me. It means almost nothing to me."

The man asks, "So God, can I have a million dollars?"

And God replies, "In a second."

Very Punny!

The dead batteries were given out free of charge.

A dentist and a manicurist fought tooth and nail.

What's the definition of a will? (It's a dead giveaway.)

A bicycle can't stand alone; it's two-tired.

Time flies like an arrow; fruit flies like a banana.

A chicken crossing the road: poultry in motion.

If you don't pay your exorcist, you can get repossessed.

With her marriage, she got a new name and a dress.

WORDS OF WISDOM

"People forget years and remember moments."

— Ann Beattie

Crossword

By Dave Fisher

Answers on page 11

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			

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ACROSS

- Stop for a horse
- Exploded stars
- Flutter
- Not his
- Small African antelope
- Hindu princess
- Disgraceful
- At the peak of
- Ribonucleic acid
- Graven images
- Display
- Ointment ingredient
- Of a pelvic bone
- Record (abbrev.)
- A daily evening church service
- Wanderer
- Make improvements
- Japanese apricot
- Bucolic
- Skating jumps
- Permits
- "\_\_\_ the season to be jolly"
- Female internal reproductive organ
- Not last
- Completely
- Spy agency
- Unreactive
- Military quarters
- Manacles
- Habituate
- Alkaline liquid
- Murres
- Teen
- Adolescent
- Blockages
- Relating to urine
- Where the sun rises
- Children
- Carve in stone

DOWN

- Vortex
- Reddish brown
- Keyboard instrument
- American Sign Language
- Scandinavian
- Heavenly hunter
- Six-stringed instrument
- In an opprobrious manner
- Female sib
- Donnybrook
- Recent arrival
- Shortly
- A hollow cylindrical shape
- Lubricated
- A region of SE Pakistan
- By mouth
- Focusing glass
- Manicurist's board
- Catches
- Essence
- Anagram of "Tine"
- Norse god
- Baffles
- In an uplifted manner
- Affirm
- Teller of untruths
- Mining finds
- Infernos
- Child
- Gentle stroke
- Protrusion
- Alarm
- Faultfinder
- A two-masted sailing vessel
- Adorable
- Component of urine
- Cozy corner
- Play a role
- Prompt

Releasing Your Expectations

Finding Joy In Life's Surprises

By Madisyn Taylor

The further you distance yourself from your expectations, the more exhilarating your life will become.

As we endeavor to find personal fulfillment and realize our individual ideals, we naturally form emotional attachments to those outcomes we hope will come to pass. These expectations can serve as a source of stability, allowing us to draft plans based on our visions of the future, but they can also limit our potential for happiness by blinding us to equally satisfying yet unexpected outcomes. Instead of taking pleasure in the surprising circumstances unfolding around us, we mourn for the anticipation left unfulfilled. When we think of letting go of our expectations, we may find ourselves at the mercy of a small inner voice that admonishes us to strive for specific goals, even if they continually elude us. However, the opposite of expectation is not pessimism. We can retain our optimism and free ourselves from the need to focus on specific probabilities by opening our hearts and minds to a wide variety of possible outcomes.

When we expect a situation, event, or confrontation to unfold in a certain way, it becomes more

difficult to enjoy the surprises that have the potential to become profound blessings. Likewise, we may feel that we failed to meet our inner objectives because we were unable to bring about the desired results through our choices and actions. Consider, though, that we are all at the mercy of the universal flow, and our best intentions are often thwarted by fate. As you grow increasingly open to unforeseen outcomes, you will be more apt to look for and recognize the positive elements of your new circumstances. This receptivity to the unexpected can serve you well when you are called upon to compromise with others, your life plans seem to go awry, or the world moves forward in an unanticipated manner by granting you the flexibility to see the positive aspects of almost any outcome.

The further you distance yourself from your expectations, the more exhilarating your life will become. Though a situation in which you find yourself may not correspond to your initial wants, needs, or goals, ask yourself how you can make the most of it and then do your best to adapt. Your life's journey will likely take many unpredicted and astonishing twists because you are willing to release your expectations.

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WORDS OF WISDOM

"The tragedy of life is not death but what we let die inside of us while we live."

— Norman Cousins

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