



VITAL INFORMATION FOR A VITAL LIFE®

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KARYN CORTEZ AND LINDA PRITCHETT

Without a doubt, November and December rank as one of the busiest times of the year. We want to wish you and your family a Happy Thanksgiving and we wish you much health and happiness throughout the holiday season.

But more importantly, there's something else we'd like to say that's above all else to us. We would like to say **Thank You!** Thank you because it's official—Vital! Magazine is six years old!

Thank you to you, our readers, for enthusiastically embracing this publication. It's been your participation in the creation of the magazine, your ideas, your feedback, your comments and constructive criticisms that have helped Vital! get better with every issue. And a huge Thank You to all our advertisers for so generously sharing your time, knowledge and expertise. You truly are the experts in your fields, and your passion for your

professions comes through in every article you've contributed. We truly do appreciate you and couldn't do this without you.

So here is our 2014 Holiday Issue. This month we're proud to introduce you to David McLean, one of the Triad's finest Elder Law Attorneys. If you've ever wondered what an Elder Law Attorney does, this article is for you and David does it all. On page 6 you'll see that it's that time of year again—Medicare Open Enrollment. See what's changed and what you can expect for 2015. Turn to page 10 to find out how you can help your grandchildren with college for just \$29! And as usual, we have lots more information to help you hear better, prevent yourself from falling and find the perfect gift for that special someone in your life.

Wishing you the warmest of holiday seasons and we'll see you next year!

Linda and Karyn

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Six Signs It's Time for Better Hearing

By Dr. Shannon Frymark

The Holiday Season is fast approaching. For many this is the time of year when they celebrate with large gatherings of friends and family. While that can be a festive time for many, if you are struggling to hear, the holiday season can be one of endless frustration and in some case it can lead to depression.

If you have hearing loss, understanding a conversation with your spouse in a relatively quiet room is difficult enough. Understanding a conversation with someone you see a handful of times a year surrounded by 20 other people all talking at once is something else all together. Holiday parties and gatherings can be very problematic for people with untreated hearing loss, as many loud voices, background music and other noise can make it difficult to participate in and feel a part of conversations and celebration. Even shopping at the Mall can be a challenge for people with hearing problems.

Did you or someone you know and love spend the holiday season frustrated because they couldn't hear well enough to join in the fun? Is it time to

end the frustration? The first step towards better hearing is to have your hearing tested.

6 ways to tell if it's time to do something about your hearing loss

- 1 You are asking others to repeat what they say, frequently.
- 2 You find yourself avoiding conversations in different environments (restaurants group settings, in the car) because you know you'll struggle to hear.
- 3 Everyone complains that the TV is too loud for anyone else to listen to it comfortably.
- 4 You avoid talking on the phone because you know you'll struggle to hear.
- 5 Based on how little you enjoyed this Holiday Season, you're already dreading the next get together with friends and family.
- 6 You have a harder time understanding high pitched voices like women and young children.



If even one of these sounds like you or someone you know, it's time to get a hearing test. Avoid the frustration and make an appointment with an audiologist for a hearing test today. Wouldn't it be nice to look forward to spending the next holiday season enjoying your time with your friends and family? Better yet, you still have time before the holidays get here to do it this year!

Drs. Shannon and Emil Frymark, Au.D., Audiologists, can answer all your questions about hearing and hearing loss. For more information, contact Dr. Frymark at AIM Hearing, 336-294-9617 or see their ad for upcoming "Hearing Events" to learn more about hearing loss and your options.

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You Never Outgrow Vaccines

DID YOU KNOW?

- Vaccine-preventable diseases cause long-term illness, hospitalization, and even death.
- Each year, an average of 226,000 people in the U.S. are hospitalized due to influenza. Of these, between 3,000 and 49,000 people die, the majority of whom are adults.
- There were approximately 32,000 cases of invasive pneumonia in 2012. Of those cases, there were about 3,300 deaths.
- 800,000 to 1.4 million people suffer from chronic hepatitis B, with complications such as liver cancer.
- In the U.S., HPV causes about 17,000 cancers in women, and about 9,000 cancers in men each year. About 4,000 women die each year from cervical cancer.

FIVE REASONS ALL ADULTS SHOULD BE VACCINATED

1 Vaccine-preventable diseases haven't gone away. The viruses and bacteria that cause illness and death still exist and can be passed on to those who are not protected by vaccines. In a time when people can travel across the globe in just one day, it's not hard to see just how easily diseases can travel too.

2 Vaccines will help keep you healthy. The Centers for Disease Control and Prevention (CDC) recommends vaccinations throughout your life to protect against many infections. When you skip vaccines, you leave yourself vulnerable to illnesses such as shingles, pneumococcal disease, influenza, and HPV and hepatitis B, both leading causes of cancer.

3 Vaccines are as important to your overall health as diet and exercise. Like eating healthy foods, exercising, and getting regular check-ups, vaccines play a vital role in keeping you healthy. Vaccines are one of the most convenient and safest preventive care measures available.

4 Vaccination can mean the difference between life and death. Vaccine-preventable infections are dangerous. Every year, approximately 50,000 adults die from vaccine-preventable diseases in the U.S.


5 Vaccines are safe. The U.S. has the best post-licensure surveillance system in the world, mak-

ing vaccines extremely safe. There is extraordinarily strong data from many different medical investigators all pointing to the safety of vaccines. In fact, vaccines are among the safest products in all of medicine.

All adults need:

- **Influenza (flu)** vaccine every year. Over 60 percent of seasonal flu-related hospitalizations occur in people 65 years and older.
- **Td or Tdap** vaccine: Every adult should get the Tdap vaccine once if they did not receive it as an adolescent to protect against pertussis (whooping cough), and then a Td (tetanus, diphtheria) booster shot every 10 years.
- **Pneumococcal** vaccine, which protects against pneumococcal diseases that cause infections in the lungs, blood, brain and ear (for all adults over 65 years old, and for adults younger than 65 years who have certain chronic health conditions like heart disease, diabetes, lung disease, or who smoke).
- **Zoster** vaccine, which protects against shingles (for adults 60 years or older). An estimated 1 million Americans get shingles every year, and about half of them are 60 years old or older.

Talk with your doctor or other health-care professional to find out which vaccines are recommended for you at your next medical appointment.


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*Vaccine subject to availability. State-, age- and health-related restrictions may apply.



Take Heart: Endurance Training Helps at Every Age



By Rachel Feltman

You don't have to start exercising young to give yourself a longer life. In a recent study, David Matelot, a PhD candidate in cardiological health at ENS Rennes, examined the heart health of 40 healthy men between the ages of 55 and 70 who had no particular risk factors for cardiovascular disease.

They divided the men into groups based on whether and when they had taken over two hours a week of "endurance training," or intense exercise. Men who had started running or cycling regimens of at least five hours per week before the age of 30 (at age 22, on average) didn't have significantly healthier hearts than those who had started the same exercise program at the age of 40 (at age 48, on average). Resting heart rate and maximal oxygen intake

were virtually the same. And both groups had healthier hearts than the rest of the participants, none of whom had exercised regularly for more than two hours a week.

Echocardiography also showed the non-exercisers to have thicker blood vessel walls than those who had trained. Thicker arteries are often caused by high blood pressure—and the thicker an artery grows, the higher blood pressure can get. "Despite biological changes with age," Matelot said in a press release, "the heart still seems amenable to modification by endurance training. Starting later does not seem to impair the cardiac benefits."

Matelot also pointed out that physical activity needn't be all or nothing: If five hours of moderate exercise weekly seems out of the question, you can start by taking a short stroll every morning.

WORDS OF WISDOM

To be seventy years young is sometimes far more cheerful and hopeful than to be forty years old.

—Oliver Wendell Holmes

ASK DR.KAPLAN

Leonard M. Kaplan, DDS

Dear Dr. Kaplan,

I take several medications and have noticed that my mouth is unusually dry these days. Is there something I can do to prevent this from happening? Betty R.

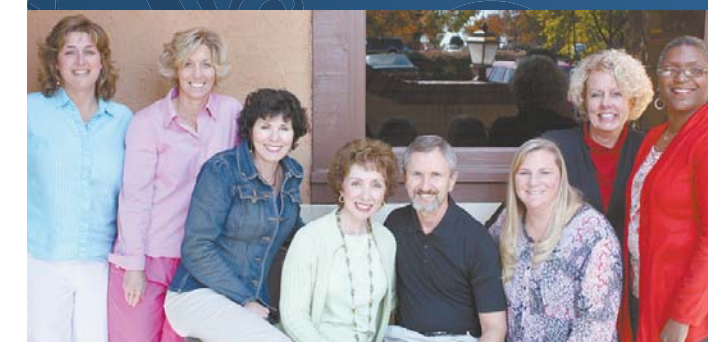
Dear Betty: As we age, medications can lengthen our lifespan and improve our quality of life. Unfortunately, a common side effect of many drugs is dry mouth. Saliva is a natural tooth protector, so having less of it increases the risk of cavities. Many people use candies or gum to combat dry mouth, but such a habit can actually add fuel to the fire, as sugar feeds bacteria in your mouth. To stimulate saliva, dentists prefer gum with the natural sugar substitute xylitol, because it mimics the action of fluoride. Sugarless candies and gum are also recommended.

If a condition such as arthritis or declining vision is making it difficult for you to brush, try an electric toothbrush. Work on keeping your gums healthy and as always, continue to see a dentist twice a year.



Leonard M. Kaplan, DDS practices General Dentistry in Greensboro, NC. For more information email questions@vitalmagonline.com.

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It's That Time of Year Again - Fall Open Enrollment

Fall Open Enrollment is the time of year when you can change your Medicare coverage. You can join a new Medicare Advantage plan, or join a new stand-alone prescription drug plan (PDP). You can also return to Original Medicare with or without a stand-alone Part D plan from a Medicare Advantage plan during Open Enrollment. Listed below are six things to keep in mind while you are deciding on your Medicare coverage.

1 Fall Open Enrollment occurs from October 15 to December 7 of every year.

■ If you enroll in a plan during Fall Open Enrollment, your coverage starts January 1.

■ In most cases, Fall Open Enrollment is the only time you can pick a new Medicare Advantage or Medicare Part D plan.

■ If you have Medicare Advantage, you can also switch to Original Medicare. To get Medicare drug coverage, you must join a stand-alone Part D plan at this time. A Medigap policy, also known as a Medicare Supplement, helps pay Original Medicare costs, but you may be limited in your ability to qualify for a Medigap during the Fall Open Enrollment period, depending on where you live and your health history.

2 Review your Current Medicare Health and Drug Coverage.

■ If you have Original Medicare, take a look at next year's Medicare & You handbook to know your Medicare costs and benefits for the upcoming year. If you are unsatisfied with your Original Medicare coverage, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.

■ If you have a Medicare Advantage plan or a stand-alone Part D

plan, you should receive an Annual Notice of Change (ANOC) and/or Evidence of Coverage (EOC) from your plan. Review these notices for any changes in the plan's costs, benefits and rules for the upcoming year. If you are dissatisfied with any changes, you can make changes to your coverage during Fall Open Enrollment. Changes made to your coverage will take effect January 1 of the next year.

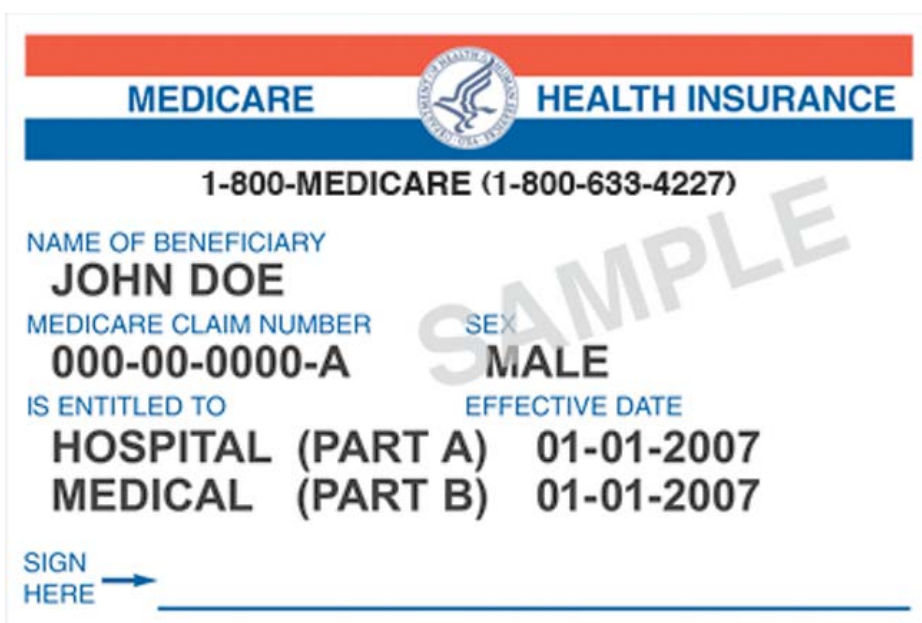
■ Even if you are satisfied with your current Medicare coverage, take action and look at other Medicare options in your area that may better suit your individual needs in the upcoming year. For example, even if you are satisfied with your current Medicare Advantage or Part D plan, you should check to see if there is another plan in your area that will offer you better health and/or drug coverage at a more affordable price. Research shows that people with Medicare prescription drug coverage (Part D) could lower their costs by shopping among plans each year. For example, another Part D plan in your area may cover the drugs you take with fewer restrictions and a lower out of pocket.

3 Help is out there.

■ If you want to join a stand-alone prescription drug plan (PDP), use the Plan Finder tool on Medicare.gov. The Plan Finder tool compares plans based on the drugs you need, the pharmacy you go to and your drug costs.

■ If you want to join a Medicare Advantage plan, call 800-Medicare to find out what plans are in your area. When you receive the list of plans, check the plan websites to see which best fits your needs.

■ After you've researched a plan online, call the plan itself to confirm what you learned. Make sure the plan includes your doctors and hospitals in its network. Con-



firm that the plan covers all your drugs, and that your pharmacies are in the preferred network. Write down everything about that conversation. In your notes, record the date of the conversation, whom you spoke with, and the outcome of the call. This information may help protect you in case a plan representative gives you misinformation.

■ Call or visit the website of your State Health Insurance Information Program or SHIIP. Your state SHIIP office can help you to understand all of your Medicare coverage options.

4 The best ways to enroll in a new plan is to contact a local insurance agent who specializes in Medicare or call 1-800-MEDICARE.

■ Enrolling in a new plan through Medicare is the one way to help protect you if there are problems with enrollment. Write down everything about the conversation when you enroll through Medicare. In your notes, record the date of the conversation, with whom you spoke, and any information you were given during the call. Before you enroll with Medicare, confirm all of the details about your new plan with the plan itself.

■ Working with an insurance agent

who specializes in Medicare products is another way to help protect you with enrollment problems. In addition, if you use a local agent, you will have an advocate to rely on when and if you have claims issues.

5 If you are dissatisfied with your Medicare Advantage plan, you can disenroll from that plan and join Original Medicare during the Medicare Advantage Disenrollment Period (MADP).

■ The MADP is every year from January 1 to February 14.

6 Understand the difference between the Fall Open Enrollment Period and Open Enrollment for the Health Insurance Marketplaces.

■ The Health Insurance Marketplaces (also known as Exchanges) will hold open enrollment for uninsured or underinsured Americans. The Marketplaces are not meant for people with Medicare. People with Medicare should not use this open enrollment period to purchase or change their health care.

■ People with Medicare should continue to use the Fall Open Enrollment Period to review and make changes to their health coverage.



Helping Grandchildren with College



Fidelity's 2014 Grandparents and College Savings Study finds that a majority of grandparents are taking part in planning for their grandchildren's college career. In fact, 72 percent of grandparents think it's important to help grandchildren pay for their college education. Among those who talk to their adult children about a grandchild's college education, 59 percent give advice about saving for college at least once a year.

Why this feeling of responsibility? The study indicates that many grandparents value a college edu-

cation and consider it an important component to providing young people with the best opportunity to succeed. They also recognize that as the cost of college continues to rise, parents and grandchildren face a big challenge in saving enough to cover costs, and that without help, their grandchildren could face a significant financial burden after they graduate. In fact, more than a third (37 percent) say they worry about their grandchild's ability to attend college without incurring significant student loan debt.

Surveys show that many grandparents want to help fund the college education of their grandchildren, particularly if they already have enough money to ensure a comfortable retirement income. Grandparents in this position should investigate college savings options just as parents do, but often with different objectives in mind.

Typical Grandparent Goals

Concern about the estate planning implications of college savings choices. Many grandparents see a dual benefit in advancing their grandchildren's education and reducing estate tax exposure.

Control and accessibility. You may want to retain control of your funds and keep them easily accessible to you in case of unexpected expenses.

Ease of management. You probably want an investment vehicle that doesn't complicate your overall financial management.

Flexibility. You may have several future college students to think about. They may be spread around the country and their financial situations may vary greatly depending on the financial security of their parents and their other grandparents.

Your Place in the Overall Education Planning Process

Any assistance you can give your grandchildren will be helpful. And if you do decide to assist your grandchildren, it's important to involve their parents in the decision-making process. Your desire to pay college bills directly or to set up educational trusts can impact the financial aid application filed for the student, so it's important to know the rules.

Excerpted from Savingforcollege.com's-Family Guide to College Savings



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7 out of 10 grandparents think it's important to help grandchildren with their college education.

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College Rocks!



What Is Elder Law?

This month we talk with David McLean, an Elder Law Attorney practicing in Greensboro. Elder Law is a specialized practice of law that deals with many of the legal issues that arise from aging and sickness, and the impact they have on families.

What is Elder Law?

In the past, the key estate planning question was: “What happens when I die?” Now, with Americans living longer than ever, the question is: “What happens if I don’t die? If I need at-home health care, assisted living or skilled nursing care, how will I afford it without losing my life savings?” Elder law helps you come up with a plan so that you do not have to exhaust your life savings to pay for long-term care. AND it helps you put a plan in place to make sure that your wishes are carried out the way you would like them to be.

How Important is a Durable Power of Attorney and Health Care Power of Attorney (a/k/a “Health Care Proxy”)?

VERY! How many times have seniors or their loved ones come to our office for help, and we’ve had to tell them that their Power of Attorney is no good? Worse yet, sometimes we have to tell a senior’s loved one that it’s too late to sign a power of attorney or advance healthcare directive—the senior is no longer able to understand what they’d be signing. By appointing someone as your Agent in a Power of Attorney you direct how you would like your finances to be handled—or your medical needs in a Health Care Power of Attorney. If you

become unable to manage your own affairs and do not have these documents in place, your loved ones may be forced to go to court to request permission to take over (guardianship), which can be time-consuming and expensive. In order to allow your loved ones to do your asset protection planning, it is very important that you speak with an Elder Law attorney to make sure that your power of attorney permits them to do so. And many powers of attorney do not contain provisions regarding asset protection planning, and could be updated.

What is Guardianship, and when is it done?

If a person is mentally impaired or incapacitated, and either doesn’t have a Power of Attorney, or for some reason the Power of Attorney is defective, guardianship is often necessary. Some people call guardianship a “taking away of someone’s rights.” I prefer to think of it this way: guardianship is imposed when a Court, after looking at medical evidence and hearing testimony, recognizes that a person doesn’t have enough mental capacity to exercise their own rights safely. So, the Court keeps those rights safe by handing them to someone who can exercise them. When someone has dementia or Alzheimer’s, has Down Syndrome, or is mentally

ill, guardianship may be necessary in order to keep them safe both physically and financially. Many Elder Law attorneys also work in this area as well as with medical benefits.

Why is it Important to Make a Will?

Individuals work a lifetime to accumulate assets, personal property and mementos. It only takes a little time to make sure those valued items pass on to your loved ones. If executed correctly, a Last Will and Testament can clearly state your wishes and ensure they are carried out.

You do not want the State to determine how your assets and property are divided and distributed. The State will divide your property between your spouse and children or other relatives. I imagine you would rather make that decision yourself, rather than having the State decide who inherits your property by certain inflexible and impersonal state laws, some of which may violate your personal wishes.

Of course, a Last Will and Testament may not be appropriate in your situation. A Revocable Living Trust, for example, may be necessary for tax planning purposes, to provide for grandchildren or for relatives with Special Needs. You may also wish to explore long-term care asset protection planning options. Whatever your situation, seeking the advice of an Elder Law attorney who can assist you in pre-planning will ensure your wishes will be followed upon your death.

What is the difference between Medicare and Medicaid

Many people use these words interchangeably. Although the names are similar, these are two very different programs.

Medicare covers certain healthcare costs for all Americans over the age of 65. It is not means-tested (anyone qualifies, regardless of their wealth). Medicare only covers custodial care (nursing home care) fully for 20 days and partially up to 100 days. Medicare **does not** cover long-term care nursing home stays.

Medicaid covers long-term care costs (including skilled nursing, assisted living and home healthcare costs) but is means-tested, meaning that you have to meet certain income and asset tests to qualify.

What is Medicaid Planning?

“Medicaid planning” is a process where a senior/couple/family follow Medicaid’s eligibility rules to gain benefits for the person who applies. The rules are intricate, and touch on all types of financial assets: bank accounts, investments, insurance, primary residence and other real estate, trusts, etc. There are a lot of myths and half-truths out there about Medicaid and what it takes to qualify, and it is important to seek competent advice. An Elder Law attorney should be well-versed in the Medicaid rules, and can guide a family through the maze of choices and pitfalls.

Is it OK to give away \$13,000.00 Per Year?

Many clients we see have heard that they can give away \$13,000 per year to whomever they want with no penalty. This is an IRS gift tax rule. However, what works for tax purposes may not work under Medicaid rules. If you have to apply for Medicaid benefits and you have made any of these kinds of gifts in the past five years, Medicaid **will penalize you** for making most such gifts. In North Carolina, giving away \$13,000 can

cause roughly a two-month waiting period before Medicaid starts.

Is it Ever Too Late to Plan?

Many seniors who are living in assisted living or skilled nursing facilities or who are at home with mobility or health issues do not seek help to protect assets, believing it’s either too late or there is nothing they can do, perhaps attributing it to the five-year “Medicaid look back period.” **This is not true.** In most cases, regardless of the amount of assets and your current health or living situation, we can plan to protect at least some assets, obtain VA or Medicaid benefits, or set up trusts. But that’s in general. Make sure that the person you seek advice from, whether an attorney, financial advisor or accountant, is experienced in this area, and clearly understands your particular situation.

What can you tell us about Veteran’s Aid and Assistance?

One of the Veterans’ Administration’s “best-kept secrets” is a potential source of funds for long-term care (either at home or in an assisted living facility). It is veteran’s benefits for a non-service connected disability. Most VA benefits and pensions are based on a disability which was incurred during a veteran’s wartime service. There is another benefit, however—a pension program—available for veterans of wartime who are disabled due to the issues of old age, such as Alzheimer’s, Parkinson’, multiple sclerosis, and other physical disabilities. For those eligible veterans and their widows/widowers, these benefits can be a blessing for the disabled person who is not yet ready for a nursing home.

There is a specific portion of the pension program called “Aid and Attendance” (“A and A”) available to a veteran who is not only disabled but has the additional requirement of needing the aid and attendance of another person in order to avoid the hazards of his or her daily environment. In other words, you need

someone to help you to prepare meals, to bathe, to dress and otherwise take care of yourself.)

Under this program a veteran can receive a maximum of just over \$2000 per month in benefits and a widow or widower can receive just over \$1000 as a maximum benefit for A and A. The applicant must be determined to be “permanently and totally disabled.”

Who Needs to Consult an Elder Law Attorney?

We highly recommend that you consult an experienced Elder Law attorney if you are ever in any of the following situations:

- Your spouse or loved one is about to enter an assisted living or nursing facility or has already been there for some time and is con-

cerned about preserving assets.

- You or a loved one are concerned about protecting assets from the possibility of future long-term care costs.

- You or a loved one have been diagnosed with a chronic illness, such as Alzheimer’s, Parkinson’s or MS.

- You or a loved one can’t afford long-term care insurance premiums or can’t get long-term care insurance.

- You have a child, grandchild, or other relative with some sort of Special Need—maybe you want to leave them a legacy, but aren’t sure if they can handle the money properly, or worry that the money might cause them to lose benefits.

Do Not Face Your Estate Plans and Your Life’s Most Difficult Decisions Alone

From government regulations and taxes, to financial planning and health care decisions, as well as Medicaid planning and end-of-life choices, our seniors have more issues to tackle than ever.

TODAY’S LAWS ARE NOT ON YOUR SIDE

Let David McLean, Elder Law Attorney and Counselor at Law help you achieve your wishes, providing for you, your loved ones, and planning for your Medicaid needs.



David B. McLean, Attorney and Counselor at Law
1100 Revolution Mill Dr., Studio 2, Greensboro, NC 27405
Tel 336.455.9500 | www.mclean-elderlaw.com





Top 10 Gifts For Seniors



1 Holiday Food Basket Include items that are quick and easy as well as nutritious, such as crackers, cheeses, single serve soups, single serve cereals, tuna, figs, dates, jellies, peanut butter, canned fruits, coffee, tea, sweeteners, and of course some favorite cookies.

2 Health and Beauty Basket Frequently used items including an assortment of the vitamins they take regularly, Tylenol, soaps, hand creams, shampoo, toothbrush, toothpaste and/or denture cleaner, shower cap, tissues. This can be a significant savings for anyone on a fixed income.

3 Prepay the telephone and/or cable bill for a few months. The payment will go as a credit on their bill. Again, a great savings for people with a fixed income.

4 Large-face clocks or a telephone with oversized keypads and adjustable volume (pre-programmed, of course, by a family member with all the most frequently called numbers).

5 Gift certificates for the barber or hairdresser, or neighborhood grocery store; assortment of greeting cards, note paper and a roll of postage stamps; large print playing cards; subscriptions for large print magazines and publications; large print calendar with generous spaces for noting appointments and special occasions; decorative cozy throw for sofa or bed.

6 Memory Box Filled with pictures and mementos of significant events in the senior's life, i.e., their wedding pictures and military pictures, kids' baby pictures, school pictures, and letters from children and grandchildren, a copy of their favorite book, or invitations from major events.

7 Home Safety Box Filled with batteries for smoke and carbon monoxide detectors, night lights with built in sensors, replacement bulbs, "The Clapper," new non-slip strips for bathtub, non-skid throw rugs, rubber bottle top grips, flashlight with extra batteries or rechargeable flashlight that automatically comes on when power goes out, magnifying glass with or without a light attached, tote bag to attach to a walker or wheelchair for ease of carrying items, oven mitts and hot pads.

8 Video tapes of old TV shows such as I Love Lucy, Carol Burnett, Golden Girls, Milton Berle or old movies. Lawrence Welk is always a big hit! Many of these are available as gift sets or available through the local library. Plan to spend an afternoon complete with a picnic lunch and enjoy the shows.

9 Dinners for One (or Two) Club Prepare several dinners complete with dessert, freeze, and place in their freezer for their future use. Be sure to label each container with its contents.

10 Make a "Family Memory" video You might start with photos of Mom & Dad when they were young, school pictures, wedding pictures. If possible, take shots of the neighborhoods where they grew up, the place where they were married, etc. Have each member of their immediate family (children, grandchildren and greats) record a message such as what the elder means to them. This is a wonderful gift that reminds the receiver how much they mean to the family and a chance to thank them for all they have contributed over the years.

Of course, the greatest gift we can give to our loved ones (and ourselves) is meaningful time spent together. It only takes a moment to create a lasting memory.

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Are You Fall Proof?

By Fatima Jordan

Falls can happen to anyone, however, as we age, the risk of serious and long-term injury resulting from a fall increases dramatically. One in three adults aged 65 and over will fall every year. Alarming, accidental falls are the leading cause of both fatal and non-fatal injuries among the elderly; and lead to a large percentage of elderly cases of traumatic brain injuries, and fractures to the hip, spine, pelvis, forearm, leg, and ankle.

According to the American Academy of Orthopedic Surgeons, elderly falls have a distinct pattern: "The fear of falling, then the injury, followed by hospitalization, decreased independence and mobility, and often relocation to a nursing or residential institution." This is a scary reality! Thankfully, we have outlined four proactive measures you can take to reduce the risk of falling for you or your loved one.

Fall-Proof Your Home

If you happen to use the services of a home health agency, a home safety assessment is typically conducted before the start of services. But, you can always conduct your own assessment as well. We often don't realize how our home environment can increase the risk of fall and serious injury. Something as simple as placing a non-skid mat in the shower or bathtub can decrease your fall risk dramatically. Is there clutter around that can be easily tripped over? Is your bed mattress lower than "back of the knee" height? How about lighting, is their adequate coverage in all areas of the home? Don't forget to ensure that all railings are secure and stable.

Stay Active

Limited activities lead to a reduction in mobility and physical fitness, which greatly increase the risk of falls. Check your communities and local gyms for exercise programs tailored specifically for older adults. Water aerobics, dancing, or simply playing a game of catch can help with balance and coordination. Consider gathering a group of neighbors or friends and starting your very own walking club. It would be a great way to combine socialization and health living!

Wear Proper Fitting Garments

Ill-fitting shoes and clothing can largely increase the risk of falls. Clothing that is too loose can easily get snagged on something. Shoes should be the correct size and have sturdy non-skid soles. Non-slip socks are also good for individuals who prefer the comfort of walking around their home barefoot. If you have trouble putting on your shoes, try using an assistive device such as a long-handled shoehorn.

Communicate With Your Healthcare Professional

Falls are often indicative of a more serious underlying issue. However, less than half of the individuals who experience a fall will talk to their healthcare provider about it. Do you seem to be off balance a little more than usual? Ask your doctor to review your list of prescriptions to see if it may be a side-effect of your medications. Be sure to keep up with all annual physicals and checkups, including eye exams, and update your glasses or contacts as to needed.

Fatima Jordan is the owner and operator of Reliance Health Source. You can reach Fatima at 336-844-4684.



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Maximize This Holiday Season With Your Senior Loved One

It used to be over the river and through the woods. Now it's free-ways and planes to get to Grandma's house. Transportation during the holidays is not the only thing which has changed.

Many of us visit our parents during the holidays and wonder how much longer they can remain safely at home with no assistance. Change is inevitable but easier to accept if we plan for it.

It is estimated that nearly 10,000 people turn 65 every day. Many of them having aging parents to consider. Spending time with your family over the holidays can provide great opportunity to assess the overall health of the family and develop some planning strategies. Use the POP guidelines to maximize your time and enjoy your family:

Plan – Plan to ask those questions you have been thinking about. Ask aging family members about your family history. Armed with a cellphone you can create a library of how your fam-

ily came to be. More importantly use this time to listen and truly hear what your family members are saying. Note: What most older adults want is someone to simply listen to them.

Observe – Observe how your aging family member is moving in and out-side of their environment. Aging adults want to remain independent as long as possible and your role may be to encourage them on how to remain safely in their home and community. Is their home fall-proof?

Loose cords, poor lighting, and most importantly medication side effects or drug interactions can be a dangerous combination. The single biggest reason many older adults lose their independence is from a fall. Fall-proofing their home is a simple preventive strategy which can lead to continued independence.

Are they driving safely? Take a drive. Yes buckle up and find out how well your family member is driving. Does

it need improvement? AARP offers refresher courses for adults age 50 and over. This classroom course covers safety tips for safer driving. The cost ranges from \$15.95 for members to \$19.95 for non members.

How much time are they spending alone? Senior Centers have changed and many now have a community focus. This multi-generational approach offers a variety of programming. Zumba lessons and life-long classes can get your loved one moving and socializing. Recent studies say, both activities show signs of staving off dementia.

Prepare – Whether your family member lives with you or remains in their home, find out about community resources that can help your family member "age in place." Check out resources for healthy aging, in-home services, and transportation resources. Remember, aging is dynamic and for caregivers, change is constant. Make sure you're connected to the resources that can help you in each part of your

journey.

Also, if you are traveling with a senior:

Keep set schedules – If your senior parent or friend is used to waking up at a certain time, eating at a certain time and going to bed at a certain time, make sure to respect those schedules. Staying up later to accommodate family visits or having to eat later in the evening because of a difference in meal times can be difficult and stressful for a senior to acclimate to, so make sure you know beforehand what their schedule is like.

And...

Set realistic goals – We know visiting family and friends is always on the to-do list during the holiday season, but traveling and meeting with people all day can be physically and mentally exhausting. Make sure to schedule ample rest time throughout and allow for plenty of transportation time in between visits so that there's no rushing around to see last-minute guests.

Give The Gift Of You



By Floyd D. Jury, MSME

How often to you hear someone sadly say they wish they knew more about their parents' or family's background? They'll lament, "I wish they'd written it down. They just never got around to it." Well we all know it's better to give than receive, and with the holidays coming up, what better gift than to give of yourself?

For many people, writing is an excruciating experience. Fortunately, there's a way to take the pain out of the process. All you need is an inexpensive video camera or a smartphone to record yourself telling the story of your life. The downside, though, is that it's so easy it often leads to meaningless rambling. If you want a professional product, take a tip from the professionals. Get organized!

Get a pencil and paper and relax in your favorite chair. List the chronological stages of your life e.g., preschool farm life, country school, moving to town, high school, dating, first job, college, meeting spouse, and so on.

Once the list is complete, flesh out each of these individual chapters by making new lists. At the top, write the name of the chapter. Below, make a list of everything you'd like to say about that stage of your life. It's helpful to list your topics in the order to be discussed, but don't spend too much time worrying about that now. The main thing is to get all the points down that you'd like to include. You can reorganize later.

You don't need to go into a lot of detail at this point either. Just write enough so that later you'll be able to remember what you were thinking about.

Once you're satisfied you have all the events you can reasonably recall for that chapter, you can put your events or topics in order. Review your list and decide what should logically be discussed first. Put a 1 in the margin beside it. Find the next one to be discussed and put a 2 beside it. Continue in this manner through the list. You don't have to rewrite the list. Use this same procedure to complete the rest of the chapters.

When you're ready to start recording, get someone to operate the camera and microphone. Find a pleasant setting appropriate for each chapter or topic you plan to discuss (duck pond? cemetery?) Record each segment in the setting that you've chosen for that topic. Segments can be edited together later. Stay relaxed as you talk. Remember, this is just a chat with your family, not a lecture.

When you're done recording, you can edit the movie yourself on your computer, you might find a computer club at the local senior center to help, or you can enlist the services of a professional digital services company who, for a reasonable fee, will edit your movie, add titles, and create the perfect holiday gift—your very own DVD. You—and your family—will love the result!

Social Security Q&A

Question:
I'm retired and the only income I have is from an Individual Retirement Account (IRA). Are my IRA withdrawals considered "earnings?" Could they reduce my monthly Social Security benefits?

Answer:
No. We count only the wages you earn from a job or your net profit if you're self-employed. Non-work income such as annuities, investment income, interest, capital gains, and other government benefits are not counted and will not affect your Social Security benefits. Most pensions will not affect your benefits. However, your benefit may be affected by a government pension from work on which you did not pay Social Security tax. For more information, visit our website at www.socialsecurity.gov or call us toll free at 1-800-772-1213 (TTY 1-800-325-0778).

Question:
How can I protect myself against identity theft?

Answer:
First, don't carry your Social Security card with you. Keep it secure at home with your other important papers. Second, don't readily give out your Social Security number. While many banks, schools, doctors, landlords, and others will request your number, it is your decision whether to provide it. Ask if there is some other way to identify you in their records. If you are the victim of identity theft, you should report it right away. To report identity theft, fraud, or misuse of your Social Security number, the Federal Trade Commission (the nation's consumer protection agency) recommends you:

- 1 Place a fraud alert on your credit file by contacting one of the following companies (the company you contact is required to contact the other two, which will then place alerts on your reports):
 - Equifax, 1-800-525-6285;
 - Trans Union, 1-800-680-7289; or
 - Experian, 1-888-397-3742.
- 2 Review your credit report for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts you cannot explain;
- 3 Close any accounts you know, or believe, have been tampered with or opened fraudulently;
- 4 File a report with your local police or the police in the community where the identity theft took place; and
- 5 File a complaint with the Federal Trade Commission at 1-877-438-4338 (TTY 1-866-653-4261).

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HOMEMADE PEANUT BUTTER CUPS

These treats make a fantastic hostess gift and are great to have on hand for holiday festivities!



You can customize your peanut butter cups in a number of ways. Use dark chocolate instead of milk chocolate. Sprinkle the tops with a little sea salt or cayenne. Make them vegan by choosing dairy free chocolate and vegan sugar, and swapping out the butter for coconut oil. Another option? Opt for a combination of dark and milk chocolate, use an unsalted peanut butter and flavor them with Sichuan sea salt.

INGREDIENTS (Makes around 4 dozen)

- 1 cup creamy unsalted peanut butter
- 4 tablespoons unsalted butter
- 1/3 cup light brown sugar
- 3/4 cup powdered sugar
- 1 teaspoon coarse sea salt (or more, to taste; I used Sichuan salt)
- 32 ounces high-quality chocolate (use milk chocolate if you'd like to truly mimic the classic flavor)

DIRECTIONS

1. Mix together peanut butter, butter, sugars and salt in a bowl. Add more salt to taste.
2. Roughly chop chocolate, then melt it in a heavy-bottomed saucepan over low heat on the stove top (or in 30-second increments in the microwave, stirring in between) until smooth. Transfer half to a heatproof measuring cup.
3. Arrange mini cupcake wrappers on a baking sheet. Pour just enough chocolate in to fill the bottom of the wrapper about 1/8 of an inch. Gently lift and drop the tray once or twice to flatten out the chocolate, then place in the fridge for 10 minutes.
4. While the chocolate is chilling, begin shaping heaping teaspoons of peanut butter filling into discs about the diameter of a quarter and setting them aside on parchment paper. Remove the chilled chocolate from the fridge, then place each peanut butter disc into a cupcake wrapper.
5. Transfer the remaining chocolate to your heatproof measuring cup. (If it isn't as warm/pourable as you'd like, reheat it for a moment or two on the stove top, or for 10–15 seconds in the microwave.) Pour into cupcake wrappers until peanut butter discs are just covered. Once you've covered all of them, gently lift and drop the tray again to even out the chocolate, then add more to the wrappers as needed.
6. Sprinkle the tops with a little extra coarse sea salt if you like, then place the tray in the fridge for 30 minutes. Eat them straight from the fridge, or let them soften up for about 5 minutes at room temperature.

food52.com

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.

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Answers on page 13

(courtesy of KrazyDad.com)

Poinsettia Fun Facts

During the holiday season, poinsettias have long been the most popular, best-selling flowering plant. Other than the fact that there are over 100 different varieties available, are these fun facts:

December 12th is National Poinsettia Day, designated by an Act of Congress to honor the contribution of Dr. Joel Poinsett, an amateur botanist and the first Ambassador to Mexico. He first introduced the plant into the U.S. in 1828. Dr. Poinsett died on December 12, 1851.

At one time this plant was believed to be poisonous if ingested, but that idea has been tested repeatedly and cleared of this charge by the National Poison Center and the American Medical Association. If ingested, this plant can cause stomach irritation and discomfort. It's been found that 40% of those people allergic to latex are also allergic to the sticky, milky sap of the poinsettia plant, so any individuals sensitive to rubber plant latex should take care when handling this plant.

From the 14th to the 16th centuries, the Aztecs used the poinsettia's leaves to dye fabric for clothing and the sap to help control fevers. They considered the red color a symbol of purity and so poinsettias were traditionally a part of their religious ceremonies.

Although every state in the U.S. grows poinsettias commercially, California is the top producer, followed by Texas, North Carolina, Ohio and Michigan. Approximately 80% of all the flowering poinsettias in the U.S. and 50% of the poinsettias worldwide got their start at the Paul Ecke Ranch, located in Encinitas, CA. The Ranch has been producing poinsettias since 1923.

In the wild, poinsettias can reach heights of 12 feet, with leaves measuring six to eight inches across. It is actually considered to be a small tropical tree belonging to the Euphorbia plant family. The Poinsettia (Euphorbia pulcherrima), meaning "very beautiful," is actually a native of southern Mexico.

Crossword

By Dave Fisher

Answers on page 13

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ACROSS

1. Volumes
6. Use a beeper
10. Dull pain
14. Watchful
15. Emanation
16. Not "To"
17. Rental agreement
18. Blend
19. Carry
20. Competitor
22. Pitcher
23. Impoverished
24. Barely
26. Biblical garden
30. Biblical boat
31. A type of evergreen tree
32. Roman emperor
33. Remits
35. Audio communications
39. Tooth doctor
41. Berthing
43. Velocity
44. Always
46. A romantic meeting
47. Married
49. A late time of life
50. Blackthorn
51. Commotion
54. Sleigh
56. Jetty
57. A cherished desire
63. Way out
64. Delight
65. Make a counterfeit
66. Near
67. Not yours
68. Coquetry
69. Declare untrue
70. Where a bird lives

71. Affirmatives

DOWN

1. After-bath powder
2. Margarine
3. Average
4. At one time (archaic)
5. Precipitous
6. Pastorship
7. Economic independence
8. Smile
9. Ribald
10. Subsequently
11. Throng
12. Inn
13. Manicurist's board
21. Cleansing agents
25. Relating to aircraft
26. Terminates
27. Very intense
28. Sea eagle
29. Remarkable
34. Stinkiest
36. Found on rotary phones
37. Within
38. Curved molding
40. Notion
42. Law and _____
45. Evening worship service
48. A tropical lizard
51. Flip over
52. Sprite
53. Rule
55. Silly
58. Swing around
59. Lacquered metalware
60. Colored part of an eye
61. Monster
62. Catches

THE FUNNY BONE

I saw a man at the beach yelling, "Help, shark! Help!"
I just laughed, I knew that shark wasn't going to help him.

A termite walks into a bar and asks, "Is the bar tender here?"
2 fish are in a tank. One asks, "How do you drive this thing?"
Two parrots were sitting on a perch. One says to the other, "Do you smell fish?"

A blonde and her husband are watching the evening news together. The newsreader says, "In international news, a disaster near Rio de Janeiro today. Five Brazilian men died in a skydiving accident."

The blonde bursts into tears, and her husband can't comfort her. "They were participating on a risky sport, and they knew the dangers," he says.

Through her tears, the blonde woman says, "But that's just so terrible! How many is a Brazilian?"

I never wanted to believe that my Dad was stealing from his job as a road worker.

But when I got home, all the signs were there.

There are two types of people in the world. Those who can extrapolate from incomplete data.

I got tired of looking at all those leaves in my yard, so I got up off the couch and went into action. I closed the curtains.



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