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2017

***The Year to Build a
Better YOU!***

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Ahhh, it never gets old: The excitement and expectations of a new year, a new beginning, new opportunities for growth, learning and change. Maybe you'd like to embark on a new career, or maybe you're planning on finally rewarding yourself with that exotic vacation; maybe you're planning on embarking on a new eating or exercise regime, or maybe you're planning on something completely different. Whatever it might be, I don't think there's one person among us who doesn't recognize the new year as the time to really take stock of where you are, *who* you are, and imagine—no, better: PLAN—how you'd like your life to unfold over the coming year. I call that “living with intention.” All that means is taking time to think—really think—about what you want your life to look like, then taking the steps necessary to make it happen. There's nothing worse than wondering “what could have been” or “if only I'd...”

One thing that hasn't changed is our focus on helping you to stay healthy, wealthy and wise. This month we're keeping it simple. Health? Check. Easy ways to keep your major muscle groups strong (which leads to better balance and stability in addition to helping you look great!), with a focus on winter sports (skis that are kind to your knees!). Wealth? Check. Medicare and Social Security are always the focus at the beginning of the year. Wise? Check. Thoughts on aging gracefully, plus why everything you thought about aging might be wrong! And last but not least, a simple way to incorporate new habits into your lifestyle that will stay with you “for life.”

And with that we at Vital! wish for you the happiest, healthiest, most prosperous year ever! 2017...it's going to be a great year!

Happy New Year, and Happy January!
Karyn

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Get Out of That Chair! Retraining Faulty Movement Patterns

By Kate Maliha, MA (HKin)

Here's a somewhat common scenario that can accompany getting older: we suddenly find that certain activities, such as climbing stairs or getting up and down from a chair, become more difficult. At first thought it may seem that strength deficits are to blame, and that a strength training program will make these activities easier. Is this the single best approach? Well, the short answer is no. In fact, it's better to first address faulty movement patterns and regain both mobility and stability in both squatting and stepping activities if one wants to improve functional ability.

What kinds of faulty movement patterns can cause difficulty in stepping up and in squatting? Lack of stability in the core paired with an inability to properly contract the gluteal muscles

can make these movements challenging. In addition, knee and back pain can be caused by or exacerbated by faulty movement. This pattern is referred to as gluteal inhibition or gluteal amnesia, and usually means that the hamstrings are being used instead of the glutes for hip extension. It's common in anyone who sits for long periods of time, and this pattern cannot be fixed simply with squatting/strengthening exercises. Rather, a combination of learning how to tighten the core musculature (core bracing) and engaging the gluteal muscles will help to reduce back and knee pain and make squatting and stepping easier.

To create healthy movement patterns, first learn how to brace your core in daily movements, and integrate core bracing with gluteal engagement (contraction). You can learn this from a physiotherapist, kinesiologist, exercise physiologist, or functional aging

specialist. Both mobility and flexibility exercises should accompany stabilization exercises, so be sure to perform appropriate stretches. With gluteal inhibition, it is usually a good idea to stretch the psoas, calves and quadriceps in addition to motor pattern training. Train frequently, as learning new motor patterns (“groove motor patterns”) requires consistent, daily practice a few times a day. As you get better, you can reduce the frequency to once a day. If you have back/spinal pain, you should obtain clearance from your physician, as not all exercises will be appropriate for certain spinal or musculoskeletal conditions.

Here are two beginner exercises to help re-train gluteal and hip muscle recruitment:

Clamshell Exercise: Lie on your side with your hips at 45 degrees and your knees bent to 90 degrees. Your

heels should be in line with your buttocks. Tilt your hips forward towards the ground slightly. Then, lift your knees apart (like a clam opening), performing 10-12 repetitions per side.

Standing Hip Press: Stand beside a wall, balanced on one leg (that should be the leg furthest from the wall). Bend the knee of the leg closest to the wall, and press the knee in to the wall and hold 5 seconds, breathing throughout. You should be contracting the muscles of the hip and gluteals. Repeat 5 times and then switch sides.

¹ References available upon request.

 **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.

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Eat Well for Good Gut Health

As we age, our digestive health can change due to a variety of age-related factors. Maintaining good gut health is particularly important since the risk for developing gastrointestinal infections including Helicobacter pylori, gastritis, ulcers and Clostridium difficile (C. diff) increases as we get older.

Knowing which foods to incorporate to maintain optimal digestion can help you feel your best. Here, some food recommendations to promote good gut health.

High Fiber Food Choices

It is recommended that the dietary fiber intake for men ages fifty years and older should be about 30 grams per day; women ages fifty years and older should have about 21 grams per day. Everyone needs both soluble and insoluble dietary fiber for optimal digestion.

Soluble fiber dissolves in water, sticking to toxins and bile in the body, so that the intestinal walls can adequately absorb essential vitamins and minerals. Some examples of foods with a high level of soluble fiber include nuts, legumes, apples, blueberries, oatmeal, barley, oat bran, sweet potatoes and turnips.

Other benefits of eating a diet high in soluble fiber:

- Reduces cholesterol levels and protects against the risk of heart disease
- Maintains blood sugar levels to protect against diabetes
- Helps maintain healthy weight by helping you feel full longer
- Helps regulate healthy bowel movements

Insoluble fiber cleans your intestines, helping to promote regular bowel movements and increasing intestinal motility. Some examples of foods with a high level of insoluble fiber include whole grain breads, brown rice, skins and seeds of fruit, dried fruits, popcorn, cabbage, lettuce, onions and bell peppers.

Other benefits of eating a diet high in insoluble fiber:

- Reduces constipation, hemorrhoids and incontinence
- Helps maintain healthy weight by helping you feel full longer

Probiotics

Probiotics are organisms that help your body create healthy bacteria for optimal digestion. Probiotics can help treat irritable bowel syndrome, antibiotic and infectious-related diarrhea, and inflammatory bowel disease.

Probiotics often occur naturally in fermented foods like sauerkraut, kefir, ginger beer, kimchi, kombucha, miso soup, fermented vegetables and yogurt. Probiotics have also been found to help with eczema, allergies, vaginal and urinary health, oral health and more.

In addition to eating foods containing probiotics, you can also choose to take probiotic supplements. To identify a good probiotic supplement:

1. Make sure the supplement contains between 50 billion and 200 billion bacteria.
2. Be aware that the more diverse species the supplement contains, the better.
3. Make sure the supplement contains Lactobacillus, which includes L. plantarum, L. rhamnosus, and L. acidophilus.
4. Make sure there are different types of bifidobacterium in the supplement.

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The Best Skis For Older Skiers

by Jon Weisberg, www.seniorsskiing.com

Soft Flex. Minimal Exertion. Skis for Six Different Scenarios.

Choosing a new pair of skis, regardless of age and ability, has never been easy, and the abundance of brands and models is always confusing. You would think, with about one million skiers over age 50 on the slopes, there's enough of us to justify the investment in designing a ski specifically for older skiers. But alas, as least as of today, it's not meant to be.

But that's where the collaboration between SeniorsSkiing.com and realskiers.com, the go-to site for in-depth ski equipment evaluations, comes in. They tested a wide range of 2017 skis, and identified 38 as suitable for senior skiers. Most have relatively soft flex, allowing the sidecut to engage with minimal exertion. The result is ease of turning and

forgiveness, which, regardless of physical condition, reduces stamina loss. In other words, using these skis, it's easier to ski more runs and have more fun!

The recommended skis are grouped into six categories, each based on skiing preference, location, and snow conditions. While many consider skis to be unisex, some women prefer skis with weight and flex more suitable to their size and physique. The "+" symbol indicates skis designed for women.

When selecting skis...

1. Identify the most suitable category.
2. Work with a quality ski shop.
3. If possible, demo selections to compare before purchasing.

Frontside (aka "Carving" skis)

These skis encompass the broadest range of skier abilities from entry-level to experienced and are for general use on groomed terrain. Wider models are usable off-trail.

- Kästle MX Limited
- Kästle CPM82
- K2 iKonic 80 Ti
- Salomon X-Drive 8.3
- Blizzard Latigo
- Head Super Joy +
- Salomon Cira +
- Atomic Cloud Nine +
- Völkl Flair 78 +

All-Mountain East

Skis that are extremely versatile, good for general use on groomed terrain or off-trail. They're excellent "re-entry" skis for those who have not skied in a few years.

- Stöckli Stormrider 88
- Nordica Enforcer 93
- Rossignol Experience 88 HD
- Atomic Vantage 90 CTi +
- Black Crows Orb
- Line Supernatural 92
- K2 iKonic 85Ti
- Blizzard Black Pearl +
- Head Total Joy +
- K2 OoolaLuv 85Ti +

All-Mountain West

The do-it-all ski for western skiing. Suitable for high performance skiers. Good for groomed terrain similar to those in the Frontside category; provide adequate rotation in powder.

- K2 Pinnacle 95
- Atomic Vantage 95 C
- Line Supernatural 100
- Salomon QST 99
- K2 FullUVit 95 +
- Atomic Vantage 95 C W +

Big Mountain

Skis for use on big mountains with selections for strong and for less strong skiers.

- Salomon QST 106
- Black Crows Atris
- Atomic Backland FR 102 +
- Rossignol Soul 7 HD
- K2 Pinnacle 105
- Völkl V-Werks Katana
- Kästle BMX105 HP
- Head Big Joy +
- K2 Luv Boat 105 +
- Salomon QST Stella 106 +

Powder

Specialty skis for use in deep powder, best used as a second pair for Western skiers.

- Salomon QST 118
- Head Cyclic 115

Technical

These have high performance race ski characteristics and are suitable for carving turns on hard-snow.

- Blizzard RC Ti

**Detailed reviews are available at realskiers.com.*



Plank – The Perfect Full-Body Exercise

This static exercise—meaning the body stays in one position for the entirety of the move—requires no equipment and can be performed just about anywhere.



Standard Plank

1. Plant hands directly under shoulders, slightly wider than shoulder-width apart, as if you're doing a push-up.

2. Ground toes into the floor and squeeze glutes. You'll feel your legs working too.

3. With head in line with your back, look 6-12 inches ahead of your hands to neutralize the neck and spine.

4. Hold for 20 seconds. Add time as you gain strength, holding as long as possible without compromising form or breath.

Variations:

Forearm Plank – This is slightly easier than above. Place forearms on the ground with elbows aligned below the shoulders, arms parallel to the body about shoulder-width distance.

Knee Plank – This plank is easiest for beginners since it allows them to concentrate on form. By resting the knees on the ground, there's less stress on the lower back.

Advanced versions of the exercise include a side plank, single-leg plank and medicine ball plank.

Fix the 5 Most Common Planking Mistakes

1. **Collapsing the lower back:** Don't dip your bum. Instead, engage your core by pulling your navel in toward the spine, helping to keep the torso flat, and in turn, the spine safe.

2. **Reaching the butt to the sky:**

Planks aren't supposed to look like a downward dog. Keep your back flat enough so your abs feel engaged from top (right below the sternum) to bottom (directly below the belt), but don't dip the tush too far down.

3. **Letting the Head Drop:** Think of the head and neck as an extension of your back. Keep your eyes on the floor, looking 6-12 inches in front of hands, to help keep the neck in a neutral position.

4. **Forgetting to breathe:** Breathe!

5. **Focusing too much on the stopwatch:** Quality trumps quantity. If your back begins to bow or the shoulders start to sink in, take a break.

Medicare and You

Between January 1 and February 14 each year, if you are enrolled in a Medicare Advantage plan, you can leave your plan and return to original Medicare. You cannot switch to another Advantage plan unless you have a circumstance that affords you a Special Enrollment Period.

After you leave your plan, you will have until February 14 to enroll in a Part D prescription plan that will begin the first day of the month following the month that you enroll.

What can I do?

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.

What can't I do?

Switch from Original Medicare to a Medicare Advantage Plan.

Switch from one Medicare Advantage Plan to another.

Switch from one Medicare Prescription Drug Plan to another.

Join, switch, or drop a Medicare Medical Savings Account (MSA) Plan.

Enrolling in Original Medicare

If you didn't sign up for Medicare A and B when you were first eligible, you have a chance to do so each year from January 1 to March 31, with coverage effective July 1. You may be subject to a late enrollment penalty however. For Medicare Part B, the penalty is an additional 10 percent of the premium for each 12 month period that you were eligible but not enrolled.

2017 Medicare coverage changes Changes to be aware of for 2017 include:

Medicare recipients reaching the donut hole will benefit from better prescription drug discounts. The gap in prescription drug coverage (the donut hole) starts when someone reaches the initial coverage limit (\$3,700 in 2017), and ends when they have spent \$4,950. Prior to 2011, Medicare Part D enrollees paid the full cost of their medications while in the donut hole. But the ACA has been steadily closing the donut hole, and it will be fully closed by 2020. At that point, enrollees will pay just 25 percent of the cost of their drugs all the way up to the catastrophic coverage threshold. For 2017, while in the donut hole, enrollees will pay 40 percent of the cost of brand name drugs (down from 45 percent in 2016) and 51 percent of the cost of generic drugs (down from 58 percent in 2016). The Medicare Part D deductible will be \$400 in 2017.

Medicare Part B premiums will increase for those who didn't see an increase in 2016. In 2015, most Medicare Part B enrollees paid \$104.90/month for their Part B premium, although enrollees with income above \$85,000 had higher premiums. For 70 percent of Part B enrollees, their premiums are deducted from their Social Security checks, and net Social Security checks cannot decrease from one year to the next. Since there was no cost of living adjustment (COLA) for Social Security in 2016, Part B premiums couldn't increase for those enrollees (otherwise it would have resulted in a smaller net Social Security check, which is prohibited by law). But Part B costs increased, which meant premiums needed to increase for the rest of the enrollees. Ultimately, Part B premiums

ended up at \$121.80/month for enrollees whose premiums are not deducted from their Social Security checks, and for people who are new to Medicare in 2016. But 70 percent of enrollees are still paying \$104.90/month (high-income enrollees pay additional premiums). For 2017, there's expected to be a COLA for Social Security, so the \$121.80/month Medicare Part B is expected to apply to all enrollees, with higher premiums for high income enrollees.

Medicare Advantage plans continue to see changes. While healthcare reform is slowly reducing rebates paid to Medicare Advantage plans, these plans continue to be popular. Thirty percent of Medicare recipients were enrolled in a Medicare Advantage plan in 2015—a significant increase from the enrollment

total in 2009 when the ACA was signed into law. Most people will continue to have dozens of Medicare Advantage plans as well as Part D plans available to them. However, these providers can change the coverage options they offer from year to year so it's important to stay up-to-date.

Most Medicare beneficiaries should have received their Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) from their existing Medicare Advantage and Medicare Part D plan providers by Sept. 30. It's important to carefully review the information sent to you by your plan provider, since this will cover any possible changes, for example, increasing co-pays, changes to drug formularies or changes to treatment coverage. Your go-to website for anything related to Medicare is Medicare.gov.



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Benefits Planner: Income Taxes And Your Social Security Benefits

Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your benefits.

No one pays federal income tax on more than 85 percent of his or her Social Security benefits based on Internal Revenue Service (IRS) rules. If you:

- file a federal tax return as an "individual"** and your *combined income** is
 - between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$34,000, up to 85 percent of your benefits may be taxable.
- file a joint return**, and you and your spouse have a *combined income** that is
 - between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits.
 - more than \$44,000, up to 85 percent of your benefits may be taxable.

are married and file a separate tax return, you probably will pay taxes on your benefits.

*Note:

Your adjusted gross income

+ Nontaxable interest

+ $\frac{1}{2}$ of your Social Security benefits

= Your **"combined income"**

Each January you will receive a *Social Security Benefit Statement* (Form SSA-1099) showing the amount of benefits you received in the previous year. You can use this *Benefit Statement* when you complete your federal income tax return to find out if your benefits are subject to tax.

If you do have to pay taxes on your Social Security benefits, you can make quarterly estimated tax payments to the IRS or choose to have federal taxes withheld from your benefits.

For more information about taxation of benefits, read page 14 of our *Retirement Benefits* booklet or IRS Publication 915, *Social Security and Equivalent Railroad Retirement Benefits*.

Social Security Q&A

Question:

My spouse died recently and my neighbor said my children and I might be eligible for survivors benefits. Don't I have to be retirement age to receive benefits?

Answer:

No. As a survivor, you can receive benefits at any age if you are caring for a child who is receiving Social Security benefits and who is under age 16. Your children are eligible for survivors benefits through Social Security up to age 19 if they are unmarried and attending elementary or secondary school full time. Keep in mind that you are still subject to the annual earnings limit if you are working. If you are not caring for minor children, you would need to wait until age 60 (age 50 if disabled) to collect survivors benefits. For more information about survivors benefits, read our publication *Survivors Benefits* at www.socialsecurity.gov/pubs.



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Why Everything You Think About Aging May Be Wrong

By Anne Tergesen

Why the saying age “ain’t nothing but a number” rings true for many older Americans.

Everyone knows that as we age, our minds and bodies decline—and life inevitably becomes less satisfying and enjoyable.

Everyone knows that cognitive decline is inevitable.

Everyone knows that as we get older, we become less productive at work.

Everyone, it seems, is wrong.

Contrary to the stereotype of later life as a time of loneliness, depression and decline, a growing body of scientific research shows that, in many ways, life gets better as we get older.

“The story used to be that satisfaction with life went downhill, but the remarkable thing that researchers are finding is that doesn’t seem to be the case,” says Timothy Salthouse, a professor of psychology at the University of Virginia.

In fact, a growing body of evidence indicates that our moods and overall sense of well-being improve with age. Friendships tend to grow more intimate, too, as older adults prioritize what matters most to them. Knowledge and certain types of intelligence continue to develop in ways that can even offset age-related declines in the brain’s ability to process new information and reason abstractly. Expertise deepens, which can enhance productivity and creativity. Some go so far as to say that wisdom—defined, in part, as the ability to resolve conflicts by seeing problems from multiple perspectives—flourishes.

To be sure, growing older has its share of challenges. Some people don’t age as well as others. And especially at advanced ages, chronic conditions including diabetes, hypertension and dementia become increasingly common and can take a toll on mental, as well as physical, health.

Still, those who fall into the “stereotype of being depressed, cranky, irritable and obsessed with their alimentary canal” constitute “no more than 10% of the older population,” says Paul Costa, a scientist emeritus at the National Institutes of Health. “The other 90% of the population isn’t like that at all.”

Here are six prevalent myths about aging—along with recent research that dispels common misconceptions.

Myth No. 1: Depression Is More Prevalent in Old Age

Research indicates that emotional well-being improves until the 70s, when it levels off. Even centenarians “report overall high levels of well-being,” according to a 2014 study. The study’s conclusion: As participants aged, their moods—measured by the ratio of positive to negative emotions—steadily improved. “Contrary to the popular view that youth is the best time of life, the peak of emotional life may not occur until well into the seventh decade,” Laura Carstensen, director of Stanford University’s Center on Longevity, says.

Myth No. 2: Cognitive Decline Is Inevitable

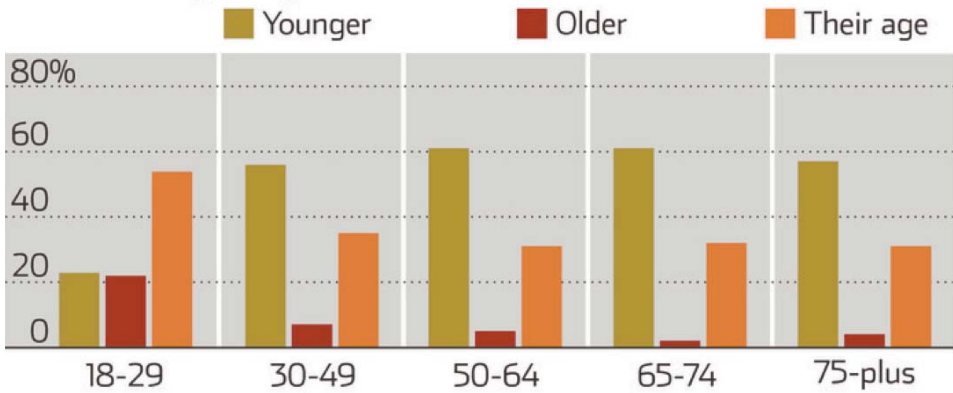
As we age, our brains undergo structural changes. Certain regions, including the prefrontal cortex, shrink. And the neurons that carry messages become less efficient. As a result, concentration and memory slip and,

around age 30, scores on tests of abstract reasoning and novel problem-solving begin to decline.

Like an older computer, an older brain typically takes longer to process and retrieve information from its crowded memory, says Denise Park, a professor of behavioral and brain sciences at the University of Texas at Dallas. But recent discoveries also indicate that—barring dementia—older adults perform better in the real world than they do on cognitive tests. “Typical laboratory tasks may systematically underestimate the true abilities of older adults,” says Lynn Hasher, a professor of psychology at the University of Toronto and a senior scientist at the Rotman Research Institute.

Young at Heart

The percentage of respondents by age who said that relative to their current age, they feel:



Note: “Don’t know” or “refused” responses not shown.

Source: Pew Research Center telephone survey fo 2,969 adults, 2009; margin of error: +/-2.6 percentage points

The Wall Street Journal

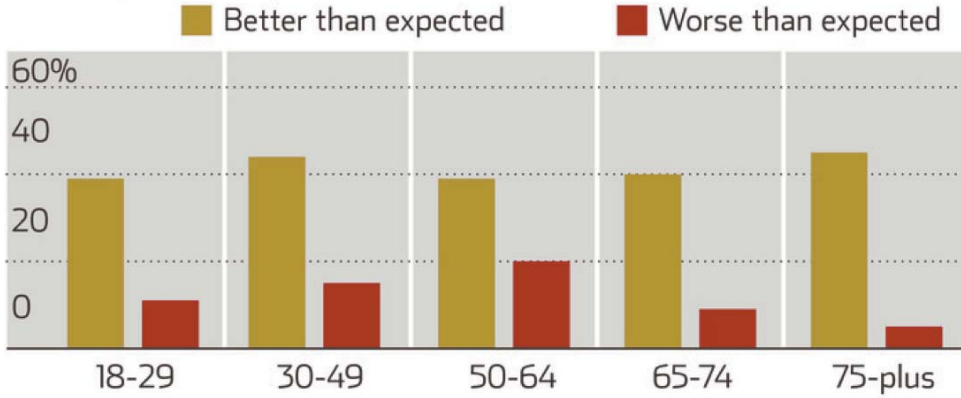
To test raw intellectual prowess, scientists design experiments that “minimize the influence of past experience” on performance, says Prof. Salthouse in Virginia. The experiments “tell us what people can do in artificial situations,” he says. But in the real world, “most of what we do is based on the knowledge we have acquired.” Because knowledge and experience increase with age, older adults who are tested in familiar situations show few of the deficits that crop up in laboratory tests, he says.

More good news: Recent experiments show that certain activities appear to enhance cognitive function and perhaps slow age-related cognitive declines. Compared with peers who performed word puzzles or engaged



Taking Stock

When asked to look back, the percentage of people by age who said their lives have turned out:



Note: “About as expected” or “don’t know/refused” responses not shown.

Source: Pew Research Center telephone survey fo 2,969 adults, 2009; margin of error: +/-2.6 percentage points

The Wall Street Journal

in social activities and other tasks that required no new skills, those learning new skills “showed greater improvements in memory, with some also showing improvement in processing speed,” says Prof. Park, who believes that older adults who learn challenging new skills tap more diffuse brain circuits and pathways to compensate for age-related deficits.

“Novelty combined with mental challenge is very important,” she says. “Get out of your comfort zone.”

Myth No. 3: Older Workers Are Less Productive

Workers 55 or older make up 22% of the U.S. labor force, up from 12% in 1992. But thanks in part to stereotypes that portray older workers as less adaptable than their younger colleagues, they are widely assumed to be less productive. In fact, the vast majority of academic studies shows “virtually no relationship between age and job performance,” says Harvey Sterns, director of the Institute for Life-Span Development and Gerontology at the University of Akron. And in jobs that require experience, some studies show that older adults have a performance edge. Older workers know better how to avoid severe errors.

Myth No. 4: Loneliness Is More Likely

As people age, their social circles contract. But that doesn’t mean older adults are lonely. In fact, several academic studies indicate that friendships tend to improve with age.

“Older adults typically report better marriages, more supportive friendships, less conflict with children and siblings and closer ties with members of their social networks than younger adults,” says Prof. Fingerman, co-author of a 2004 study that found older adults have “a higher rate of close ties than younger people” and fewer “problematic relationships that cause them distress.”

Recent studies have found that, until about age 50, most people add to their social networks. After that, they eliminate people they feel less close to and maximize interactions with “close partners who are more emotionally satisfying.” While this doesn’t mean loneliness isn’t a problem for some older people, research indicates that, on average, older adults are less lonely than young people.

Myth No. 5: Creativity Declines With Age

Creativity has long been seen as the province of the young. (Think: Lennon and McCartney, Jobs and Wozniak.)

But academic studies that date as far back as the 19th century pinpoint midlife as the time when artists and scholars are most prolific. Dean Keith Simonton, a professor of psychology at the University of California, Davis, says creativity tends to peak earlier in fields such as pure mathematics and theoretical physics, where breakthroughs typically hinge on problem-solving skills that are sharpest in one’s 20s. In fields that require

accumulated knowledge, creative peaks typically occur later. Historians and philosophers, for example, “may reach their peak output when they are in their 60s,” he says.

In recent years, an economist has put forth a theory of creative late bloomers. His conclusion: Creative genius clusters into two categories: conceptual artists, who tend to do their best work in their 20s and 30s, and experimental artists, who often need a few more decades to reach full potential. Conceptual artists work from imagination, an area where the young have an advantage because they tend to be more open to radical new ideas. Experimental artists improve with experience. They take years to perfect their style and knowledge of their subjects.

Myth No. 6: More Exercise Is Better

When it comes to improving health and longevity, exercise is key. But a growing number of studies show that more exercise may not always be better. “You get to a point of diminishing returns,” says James O’Keefe, a professor of medicine at the University of Missouri-Kansas City.

In a study to be published this month,

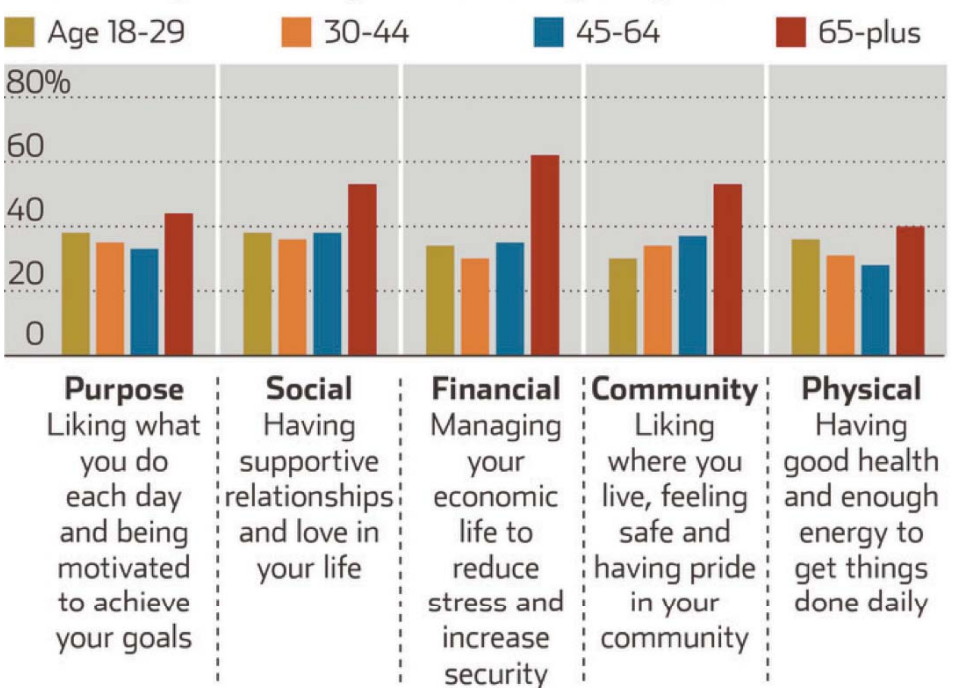
researchers found that runners lived longer than non-runners: 6.2 years longer for the men, and 5.6 years longer for the women. But surprisingly, those who ran more than four hours a week at a fast pace—of 7 miles per hour or more—lost much, if not all, of the longevity benefits. The group that saw the biggest improvements? Those who jogged from one to 2.4 hours weekly at 5 to 7 mph and took at least two days off from vigorous exercise per week.

Other studies have come to similar conclusions. In research published this year, scientists at institutions including Iowa State University found that the death rate for runners is 30% to 45% below that for non-runners. But the mortality benefits were similar for all runners, even those who ran five to 10 minutes a day at speeds of 6 mph or less. One doctor’s recommendation: Stick to a moderate cardiovascular workout of no more than 30 miles a week or 50 to 60 minutes of vigorous exercise a day, and take at least one day off each week. You don’t need to run a marathon.

Ms. Tergesen is a Wall Street Journal staff reporter in New York. She can be reached at encore@wsj.com.

Older...and Thriving

Research that tracks Americans’ well-being in five categories found that, in each case, surveyed individuals age 65 and older report a better quality of life than younger adults. The percentage of people who said they are “thriving” in the following categories:



Source: Gallup-Healthways Well-Being index telephone survey of 85,145 adults age 18 and older, Jan. 1-June 23, 2014; margin of error: +/- 1 percentage point

The Wall Street Journal

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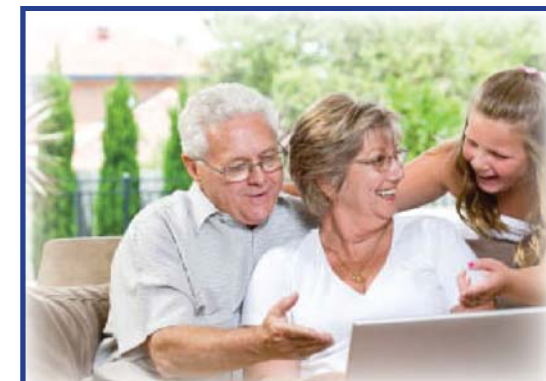
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A Lifetime of Clear Vision

Today, more than 24 million Americans over the age of 40 are affected by cataracts, and more than half the population can expect to either have a cataract or have had corrective surgery by age 80.

A cataract is the clouding of the eye's lens, which is located behind the iris and pupil. The job of the lens is to focus light, and therefore images, on the retina, where that light is translated into nerve signals that are routed to the brain. The lens is made mostly of water and protein, arranged in a way that keeps the lens crystal clear and allows light to easily pass through.

As time goes by, and for reasons which doctors still don't fully understand, clumps of protein form and start to cloud a small area on the lens. This is the beginning of a cataract which, if left untreated, will likely grow larger over time. Although there are several different types of cataracts, most are related to aging and normal wear and tear on the lens, exacerbated by ultraviolet exposure from the sun. Other risk factors include diabetes, smoking, alcohol consumption, obesity, and hypertension.

Someone suffering from a cataract might notice blurred images, dull colors, poor night vision, and excessive glare from car headlights or the sun. They might find frequent changes to their eye-glass prescription necessary. It's best to talk about all symptoms and concerns with an ophthalmologist, though, since some symptoms may also indicate more serious eye conditions. A full eye exam, including pupil dilation, is the first step to determine the type of cataract, as well as its progression and treatment options.

In the early stages of a cataract, simple solutions such as new glasses or stronger bifocals will help, as will increasing the amount of light when performing delicate tasks or reading. If symptoms worsen and/or impact daily activities or safety, it may be time to consider corrective surgery. Currently the most-performed surgery in the U.S., each year over 3 million Americans benefit from lens replacement; it's relatively painless, has a fast recovery time, and 9 out of 10 patients can look forward to 20/20 or 20/40 vision.

Cataract prevention is still controversial, but several studies suggest certain nutritional supple-



ments and nutrients may have a positive impact. Vitamin E, antioxidants including vitamin C, and foods containing omega-3 fatty acids may contribute to overall vision health, as will protection offered by sunglasses rated to block 100% of the sun's harmful UVB rays. At your next ophthalmology appointment, be sure to ask what else you can be doing to protect your eyes and ensure a lifetime of clear vision.

With the help of the services offered by Your Own Home you can enjoy the independence and comfort of living at home, but not have to worry about all of the responsibilities. For more information on senior care, call them at 302-478-708 or visit www.yourownhomecare.com.

CAREGIVER'S CORNER BROUGHT TO YOU BY



WORDS OF WISDOM

"Many people look forward to the new year for a new start on old habits."

—Author unknown

"A New Year's resolution is something that goes in one year and out the other."

—T. Harry Thompson

"Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties."

—Helen Keller

"Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us."

—Hal Borland

Aging Gracefully

By Madisyn Taylor

As we cultivate our life, our beauty becomes as much about what we are creating and doing as it is about our appearance.

We tend to associate youth with beauty, but the truth is that beauty transcends every age. Just as a deciduous tree is stunning in all its stages—from its full leafy green in the summer to its naked skeleton during winter and everything in between—human beings are beautiful throughout their life spans.

The early years of our lives tend to be about learning and experiencing as much as we possibly can. We move through the world like sponges, absorbing the ideas of other people and the world. Like a tree in spring, we are waking up to the world. In this youthful phase of life, our physical strength, youth, and beauty help open doors and attract attention. Gradually, we begin to use the information we have gathered to form ideas and opinions of our own. As we cultivate our philosophy about life, our beauty becomes as much about what we are saying, doing, and creating as it is about our appearance. Like a tree

in summer, we become full, expressive, beautiful, and productive.

When the time comes for us to let go of the creations of our middle lives, we are like a tree in autumn dropping leaves, as we release our past attachments and preparing for a new phase of growth. The children move on, and careers shift or end. The lines on our faces, the stretch marks, and the grey hairs are beautiful testaments to the fullness of our experience. In the winter of our lives, we become stripped down to our essence like a tree. We may become more radiant than ever at this stage, because our inner light shines brighter through our eyes as time passes. Beauty at this age comes from the very core of our being—our essence. This essence is a reminder that there is nothing to fear in growing older and that there is a kind of beauty that comes only after one has spent many years on earth.

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Registration is required for all activities. If you are a member of the 55+ Lifestyle Program, certain activities are free of charge. Contact the centers for full program schedule.



New Castle County
Department of Community Services
Division of Community Resources

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New Castle County Happenings

ROASTED BRANZINO WITH FENNEL-CELERY SLAW TOPPING

This mouthwatering recipe gets your year started right. Heart-healthy and figure-friendly, without sacrificing taste. Happy New Year!



Serves 4

INGREDIENTS

- 2 whole cleaned branzino, about 1 to 1 1/2 pounds each
- Salt and pepper
- 1 teaspoon fennel seed
- 1 bulb garlic, cloves crushed away from skins, divided
- A few sprigs each thyme, rosemary, parsley, plus extra thyme for the tomatoes
- 2 fresh bay leaves
- 2 lemons, 1 thinly sliced and 1 halved
- About 1/3 cup olive oil, plus additional for drizzling
- 2 pints cherry tomatoes
- 4 to 5 shallots, peeled and sliced into thin wedges root attached
- About 1/2 cup dry vermouth

For the Fennel-Celery Slaw:

- 1 cup packed leafy flat-leaf parsley tops
- 4 to 5 ribs of celery with lots of leafy tops, very thinly sliced on a bias
- 1 large bulb fennel, quartered, cored and very thinly sliced
- Juice of 1 lemon
- EVOO – Extra Virgin Olive Oil
- Flaky sea salt

PREPARATION

1. Preheat oven as high as it goes, 500°F.
2. Season the fish inside and out with salt and pepper, and drizzle with olive oil.
3. Fill each fish cavity with fennel seed, 2 cloves crushed garlic, a few sprigs each of the herbs plus a bay leaf and lemon slices.
4. Add olive oil to a roasting pan and add the tomatoes, a few sprigs of thyme, remaining garlic cloves, shallots, salt, pepper and vermouth. Toss and arrange fish on top of the tomatoes. Place lemon halves in pan cut-side down and roast fish until flaky and opaque, and the skin is crispy, 15-18 minutes. When you remove the pan from the oven, douse the fish with the juice of the halved, roasted lemons.
5. For the slaw, toss parsley, fennel and celery with lemon juice and EVOO, and season with flaky sea salt.
6. To serve, lift the fish filets away from bones carefully with a serving fork and serving spoon. Serve a full filet of crispy-skin branzino on a bed of roasted tomatoes and sprinkle fennel-celery slaw down the length of the filet.

www.rachaelrayshow.com

Crossword

By Dave Fisher

Answers on page 11

1	2	3	4		5	6	7	8	9		10	11	12	13	
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57								58					59		
60						61							62		
63						64							65		

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ACROSS

1. After-bath powder
5. Napped
10. U-boats
14. Chocolate cookie
15. Cowboy movie
16. Leg joint
17. Bearing
18. Beyond belief
20. Illegitimate child
22. Half woman and half fish
23. Citrus drink
24. French for "After"
25. The state of being a citizen
32. Pee
33. French school
34. Glass container
37. Foot digits
38. Ritzy
39. Country bumpkin
40. Terminate
41. Name of a book
42. Slander
43. Compulsively
45. Vamoose
49. Mineral rock
50. Low leather step-in shoes
53. Twisted into deformity
57. Encumbrance
59. Wild hog
60. Backwards "Reed"
61. Carried
62. Beige
63. Being
64. Sugary
65. Little dent

DOWN

1. Grave

2. Operatic solo
3. Dregs
4. Has within
5. Evening event
6. Territory
7. And so forth
8. Hair salon process
9. Tall woody plant
10. Cut corners
11. Anagram of "Urban"
12. Negate
13. Sows
19. Curtain
21. Axlike tool
25. Adorable
26. Press
27. Fastened
28. Salamanders
29. Climb
30. Sharpens
31. Type
34. A certain confection
35. Cain's brother
36. Depend
38. Bro or sis
39. River bottom
41. Volumes
42. Former Italian currency
44. Shakespearean verse
45. Skid
46. Arrives
47. Sexually assaults
48. Ere
51. Bones on your sides
52. Put away
53. Departed
54. Hubs
55. Acquire deservedly
56. Medication
58. Fury

THE FUNNY BONE

The Evolution of Math

Teaching Math In 1970: A logger sells a truckload of timber for \$100. His cost of production is 4/5 of the price. What is his profit?

Teaching Math In 1985: A logger sells a truckload of timber for \$100. His cost of production is 4/5 of the price, or \$80. What is his profit?

Teaching Math In 1995: A logger sells a truckload of timber for \$100. His cost of production is \$80. Did he make a profit?

Teaching Math In 2005: A logger sells a truckload of timber for \$100. His cost of production is \$80 and his profit is \$20. Your assignment: Underline the number 20.

Teaching Math In 2016: A logger cuts down a beautiful forest because he is selfish and inconsiderate and cares nothing for the habitat of animals or the preservation of our woodlands. He does this just so he can make a profit of \$20. What do you think of this way of making a living?

Topic for class participation after answering the question: How did the birds and squirrels feel as the logger cut down their homes? (There are no wrong answers.)

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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8			9			4		
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Answers on page 11

(courtesy of KrazyDad.com)

New You for the New Year

Too many New Year's resolutions end in failure. Make yours a success this year by tackling one new habit a month for an entire year. By the end of the year, you'll have twelve new habits that will benefit you for a lifetime.

Let's get started! Not January anymore? No problem. Just jump in whenever you are and loop back at the end of the year!

January: Save more money.

- Cancel subscriptions you are not using.
- Call your cable company and ask them to lower your bill.
- Pack your lunch instead of buying it.
- Make your coffee at home.

February: Practice mindfulness.

- Unplug more. Take one day off from social media per week.
- Smile more.
- Savor your food more. Don't eat on the go; make it the main attraction.

March: Get organized.

- Digitize your documents so you can let go of the paper copies.
- Purge your home of expired items. Food, medicine, makeup...if it's expired or past its prime, throw it out.
- Turn every hanger in your closet around the opposite way. When you wear it and put it back, turn the hanger the right way. After a year, donate everything you haven't flipped around.

April: Take up an anti-stress activity.

- Practice meditation. There are many apps and YouTube videos that can teach you how to get started for free.
- Try coloring. Adult coloring books have taken off as a low-cost form of creative therapy.
- Start gardening. It is slow-paced, relaxing, and you can sometimes eat what you grow!

May: Eat more fruits & vegetables.

- Drink your veggies. Invest in a juicer or blender to make it easier to get enough servings of vegetables.
- Keep healthy snacks on hand.
- Get rid of salty and sugary snacks.
- Institute "Meatless Mondays" in your home.

June: Value experiences over things.

- Get involved in local groups. Find them through meetup.com or your local library.
- Experience more live music.
- Plan a vacation, even if it's just a weekend getaway.

July: Drink more water.

- Buy a 32 oz. water bottle. Finish a full bottle once before noon, and once after noon.
- Drink flavored water or herbal tea

instead of soda.

- Eat your water; cucumbers are 96% water.
- Other water-rich options: celery, peppers, and watermelon.

August: Switch up your workouts.

- Is your workout routine nonexistent? Get into shape with a beginner program, like "Couch to 5K" or the "30 Day Shred."
- What are those machines you never use at the gym? Look up tutorials on YouTube, and try a new one each time you go.
- Enroll in a fun fitness class, like kickboxing, spinning or Zumba.

September: Learn a new skill.

- The free app Duolingo can help you learn Spanish, French, German, Portuguese, Italian and other languages.
- The free website Codecademy can teach you HTML, CSS, JavaScript, JQuery, PHP, Python, or Ruby.
- Coursera has free college courses from leading universities around the world.
- You can find free tutorials for just about any instrument on YouTube.

October: Protect yourself.

- Learn how to create a strong password. Don't worry about remembering your passwords; instead, use a tool like LastPass.
- Got a new big-screen TV? Don't leave the box on the curb, or anyone who drives by will know about it too!
- Resist broadcasting your vacations on social media; burglars look for signs a house is unoccupied before breaking in.

November: Control portion sizes.

- Buy smaller dinner plates. Your eyes are bigger than your stomach. Less food will fill up a smaller plate.
- Divide your plate up the healthy way: half vegetables, one quarter protein, and one quarter starch.
- Fill up on a healthy meal before going to treat-laden holiday parties to avoid overeating caloric foods.

December: Practice generosity.

- Use a site like Charity Navigator to identify a great charity for a cause that interests you.
- Make a commitment to volunteering, now and throughout the year. Contact local organizations to learn more about their volunteering opportunities.

For more guides and inspiration, visit cleverpedia.com.

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