

Living 50 Plus

April 2016

A Special Supplement to

**Greene County
Community Newspapers**

Overcoming Aches & Pains

Exercise and arthritis →

Better Late Than Never

Retirement saving for late bloomers

Parts Unknown

*Interesting travel ideas
for men and women over 50*



Exercise and arthritis

Across the country, more than 50 million people are living with doctor-diagnosed arthritis. So says the Arthritis Foundation, which projects that figure will rise to 67 million by the year 2030.

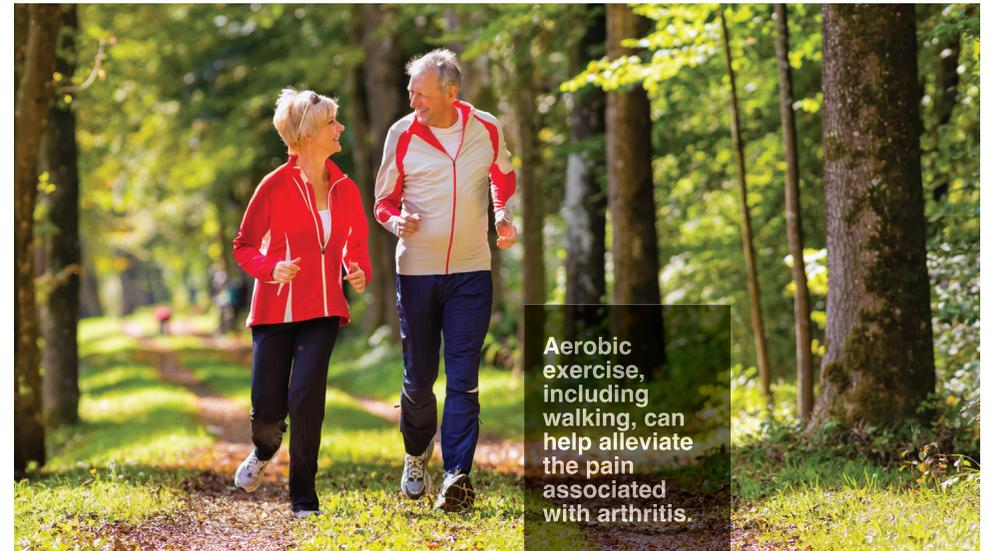
Simply put, arthritis is a significant problem, one that can not only affect a person's quality of life, but also his or her pocketbook, as the Arthritis Foundation notes that working-age men and women (those between the ages of 18 and 64) who contend with arthritis are less likely to be employed than people of the same age who do not have arthritis. Arthritis is not only bad for employees, but also for employers, as it accounts for \$156 billion annually in lost wages and medical expenses.

Exercise may be the last thing on many arthritis sufferers' minds, but exercise can play a vital role in reducing the often painful symptoms associated with arthritis. Among its other benefits, exercise can strengthen the muscles around arthritic joints and help men and women maintain bone strength. In addition, the Mayo Clinic notes that lack of exercise can make joints feel more painful and stiff, as a sedentary lifestyle will ultimately contribute to putting more stress on joints.

Upon being diagnosed with arthritis, patients should speak with their physicians about the best way to use exercise to combat and relieve their symptoms. Some patients may require physical therapy, while others might be able to work with their physicians to develop an exercise regimen that can help reduce the severity of their symptoms and any pain that accompanies those symptoms. The following are some types of exercises that figure to play a strong role in managing arthritis and improving quality of life.

Aerobic exercises: Low-impact aerobic exercises, such as walking and swimming, can help arthritis sufferers alleviate their symptoms and improve their overall health. Arthritis sufferers who have not exercised in awhile because of their pain may have gained weight as a result, and aerobic exercise is a great way to shed extra pounds. Losing excess weight is a great way to make physical activity less taxing on your joints as well.

Range-of-motion: Range-of-motion exercises are typically simple and don't take much time, but when done correctly, such exercises can be very effective at relieving the stiffness associated with arthritis. A physician or physical therapist might advise



Aerobic exercise, including walking, can help alleviate the pain associated with arthritis.

you to do range-of-motion exercises each day, and you may even need to do them a few times each day. Adhere to this advice, continuing to perform the exercises as long as your doctor or physical therapists deems them necessary.

Strength training: As previously noted, arthritis sufferers may feel as though lifting weights will only exacerbate their existing symptoms. But strength training will strengthen the muscles around the

joints, providing more support for those joints and ultimately reducing symptoms of pain. Speak with your physician or physical therapist about appropriate strength-training activities and the importance of rest. If you experience any pain during strength-training sessions, stop immediately and report the pain to your physician.

More information about managing arthritis can be found at www.arthritis.org.

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The best (and worst) foods for heart health

No one wants to hear from their doctors that they have joined the millions of people across the globe to be diagnosed with heart disease. The Heart Foundation reports that heart disease, which includes diseases of the heart and cardiovascular system and stroke, is the No. 1 cause of death in the United States, affecting both men and women and most racial/ethnic groups. Heart disease also is one of the leading causes of death in Canada, claiming more than 33,000 lives per year.

Many factors contribute to the development of heart disease, including smoking, lack of exercise and stress. Diet and whether a person is overweight or obese also can have a direct link to heart health. Diet, particularly for those with diabetes and poorly controlled blood sugar levels, is a major concern.

A variety of foods are considered helpful for maintaining a strong and healthy heart and cardiovascular system, while others can contribute to conditions that may eventually lead to cardiovascular disease or cardiac arrest. Moderation enables a person to sample a little of everything, but not to make any one food a habit. The following are some foods to promote heart health and some foods you might want to avoid.

Good

- **Tree nuts:** Tree nuts contain unsaturated fats that can help lower LDL cholesterol (the bad stuff) and improve HDL (the good stuff). Nuts also are a filling source of protein and other healthy nutrients.

- **Whole grains:** Whole grains contain complex carbohydrates for energy, as well as protein and fiber. Fiber can help scrub cholesterol from the blood, lowering bad cholesterol levels.

- **Fatty fish:** Many cold-water, fatty fish, such as halibut, herring and salmon, contain omega-3 fatty acids, which are heart-healthy. Omega-3s also can be found in walnuts, flaxseed and some soy products.

- **Beans:** Beans and other legumes are an excellent source of protein and can be a stand-in for meats that are high in saturated fat. Beans also contain cholesterol-lowering

soluble fiber and folate, which can reduce blood homocystein levels. The Bean Institute reports that consuming beans may reduce cholesterol levels by roughly six to 10 percent.

- **Yogurt:** Researchers in Japan found yogurt may protect against gum disease. Left untreated, gum disease may elevate a person's risk for heart disease. Yogurt contains good bacteria that can counteract bad bacteria and boost immunity.

- **Raisins:** Raisins contain antioxidants that may help reduce inflammation. Inflammation is often linked to heart disease and other debilitating conditions. Fresh produce also is a good source of antioxidants.

Poor

- **Fried foods:** Many fried foods have little nutritional value, as they tend to be high in saturated and trans fats. French fries are particularly bad because they are carbohydrates fried and then doused in salt.

- **Sausage:** Processed meats have frequently earned a bad reputation among cardiologists, but sausage can be a big offender, due in large part to its high saturated fat content.

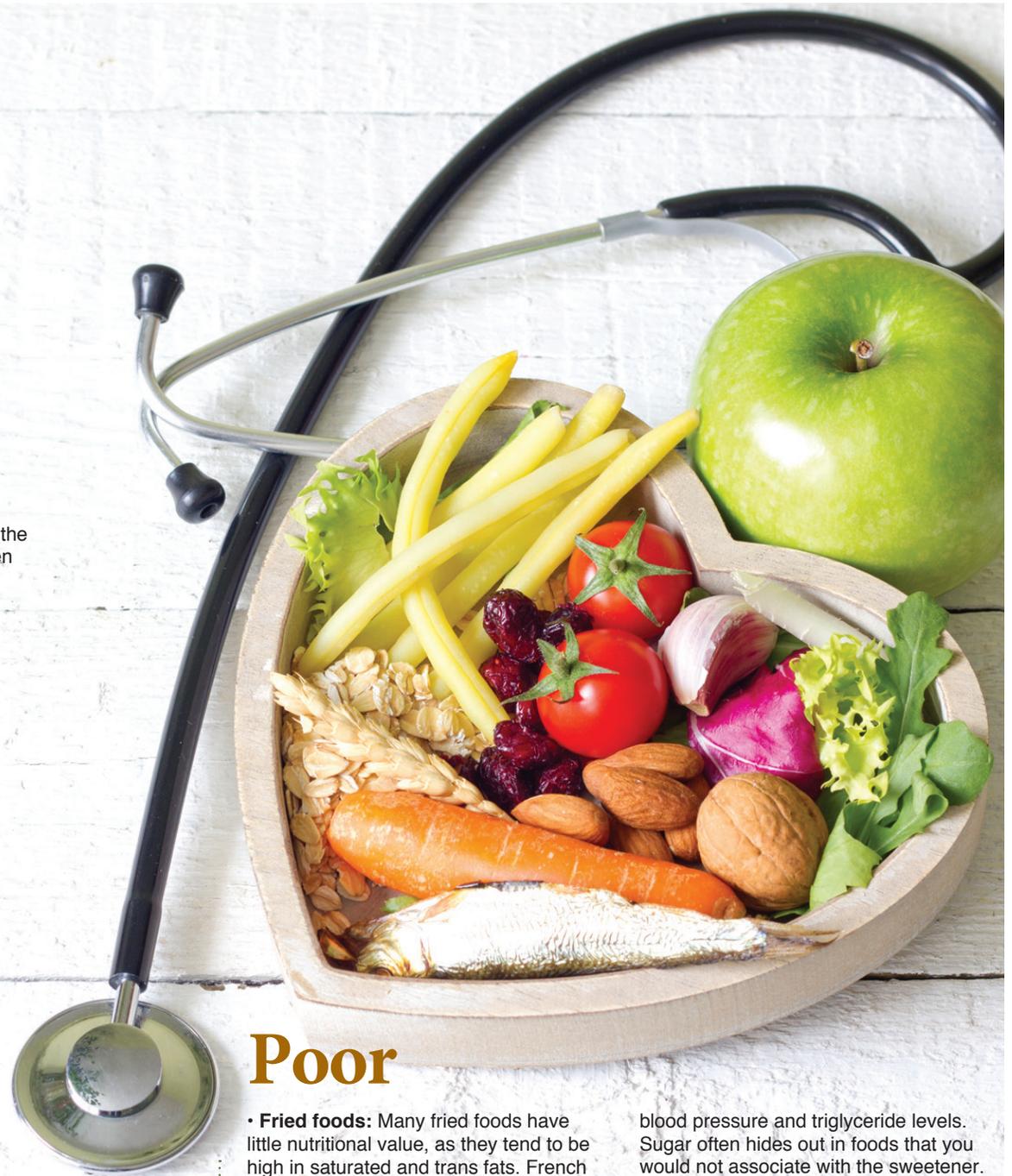
- **Red meats:** Enjoying a steak is probably not as bad as eating a deep-fried brownie, but it's best to limit red meat consumption to about 10 percent or less of your diet. Red meats can have a considerable amount of cholesterol, saturated fat and calories.

- **Added sugars:** Sugar can increase

blood pressure and triglyceride levels. Sugar often hides out in foods that you would not associate with the sweetener. Plus, many people unwittingly consume too much sugar simply through sugar-sweetened beverages and ready-to-eat cereals.

- **Salty foods:** Leave the salt shaker in the spice cabinet and opt for herbs for flavoring, advises the American Heart Association. High-sodium diets often are to blame for hypertension, a major risk factor for heart disease.

- **Dairy:** Artery-clogging saturated fat also can be found in dairy products, particularly the full-fat versions. Butter, sour cream and milk can be problematic when people overindulge. Opt for low-fat dairy when possible.



Renovations for senior safety

As adults approach their golden years, the homes they once thought of as sanctuaries can become unsafe.

Families wrestle with the decision to keep parents and grandparents in their homes or move them into assisted living facilities or other senior residences.

Modifying seniors' homes to make them safer is another option. The National Institute on Aging says that families may be able to have a senior stay at home by helping older relatives remain independent but safe. The following are a few ways to do just that.

Remove fall hazards. The NIA reports that six out of 10 falls happen at home, where people spend the most time and fail to think about their safety. Seniors who want to be independent may overestimate their physical abilities. Because falls can be so dangerous, leading to cuts, abrasions, broken bones, and more, seniors and their families must take steps to prevent falls in homes. Improve lighting, especially at night when sight may become diminished. Install hand rails and grab bars where possible. Pick up clutter and remove tripping hazards, such as slippery rugs or electric cords. Install an electric stair

climbing seat to make traversing stairs less risky.

Improve visibility and ability to communicate. Vision loss may accompany aging, but technology can help mitigate such losses. Use big-button phones, remote controls and even keyboards so seniors can keep in touch. Voice-activated thermostats or smart home technology also can make it easier for seniors to voice their needs.

Modify fixtures and other features. Dexterity may wane with age, and arthritis can make grasping or turning doorknobs and faucets more challenging. Take inventory of areas of the home that present the biggest obstacles to seniors. Replace knobs in the shower or on faucets with lever handles, which are easier to maneuver. Install new cabinets and doors that freely glide open and self-close. Replace toggle light switches with easier paddle-type switches that can be pushed with a hand or even arm. Motion-sensor lights also can be handy. Push-button oven controls may make cooking easier.

Prepare for medical emergencies. Invest in medical alert systems, such as necklaces or bracelets, that can be used to contact police or



emergency medical personnel directly. Make phones available in commonly used rooms in the home, such as bedrooms, the living room, bathrooms, and the kitchen.

Install ramps and nonslip flooring. Ramps can make it easier to reach the front door or cross over elevated doorway thresholds. Nonslip flooring also can prevent falls around the house, offering more traction for feet, walkers or canes.

Repair cracks in walkways and driveways. Safety should also extend to the outdoors. Be sure to repair cracks or uneven pavement. Replace loose patio blocks or bricks with a more stable design or with concrete or asphalt. While outdoors, trim back bushes and make sure there are no tripping hazards outside as well.

A few modifications can make it possible for seniors to live comfortably in their homes for many years.



Today's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-planning advertisements on television, the radio and the Internet.

Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it's important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

Pay down debts. Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been wiped clean, you can then increase your retirement contributions.

Eliminate unnecessary expenses. If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60 percent of their pre-retirement income each year they are retired), start cutting back on unnecessary expenses and reallocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

Downsize your home. Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less

expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly utility bills, property taxes and a host of additional expenses. Downsizing also means less maintenance, which gives you more time to pursue your hobbies upon retiring.

Take on some additional work. While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling.

Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable.

Common causes of poor vision

Vision loss is a common condition, as the World Health Organization notes that more than 285 million people across the globe suffer some type of visual impairment. Many people can effectively counter their vision problems with prescription lenses, but others may have a more significant issue, such as low vision.

The Kellogg Eye Center defines low vision as a reduced level of vision that cannot be fully corrected with conventional glasses. Those with low vision have some useful sight and are not considered completely blind. However, low vision can interfere with performance of daily activities, and some people with this condition are classified as "legally blind."

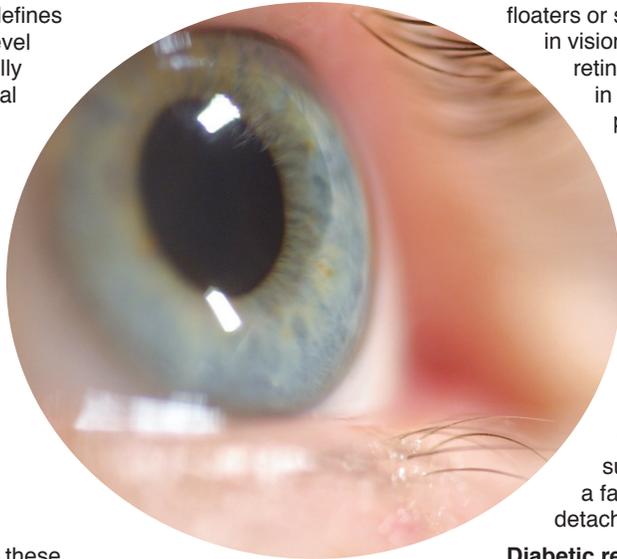
Symptoms of low vision include difficulty recognizing objects at a distance or problems with differentiating colors. Yet, not everyone dealing with these symptoms has low vision. Specialized testing can determine if a person has low vision or another condition.

Many conditions can impact sight and contribute to vision loss. Here's a look at some of the more common ones.

Glaucoma: A person with glaucoma may gradually lose peripheral vision. Early symptoms, such as a subtle loss of contrast, may be unnoticeable. Eventually, glaucoma may cause tunnel vision, which occurs when a person can only see through a small window.

Macular degeneration: Macular degeneration is the leading cause of vision loss, affecting more than 10 million people in the United States alone, according to the American Macular Degeneration Foundation. The

AMDF offers that macular degeneration is caused by the deterioration of the retina's central portion, known as the macula. The macula is responsible for focusing central vision in the eye, and it contributes to one's ability to read, drive a car, recognize faces or colors and see objects in fine detail.

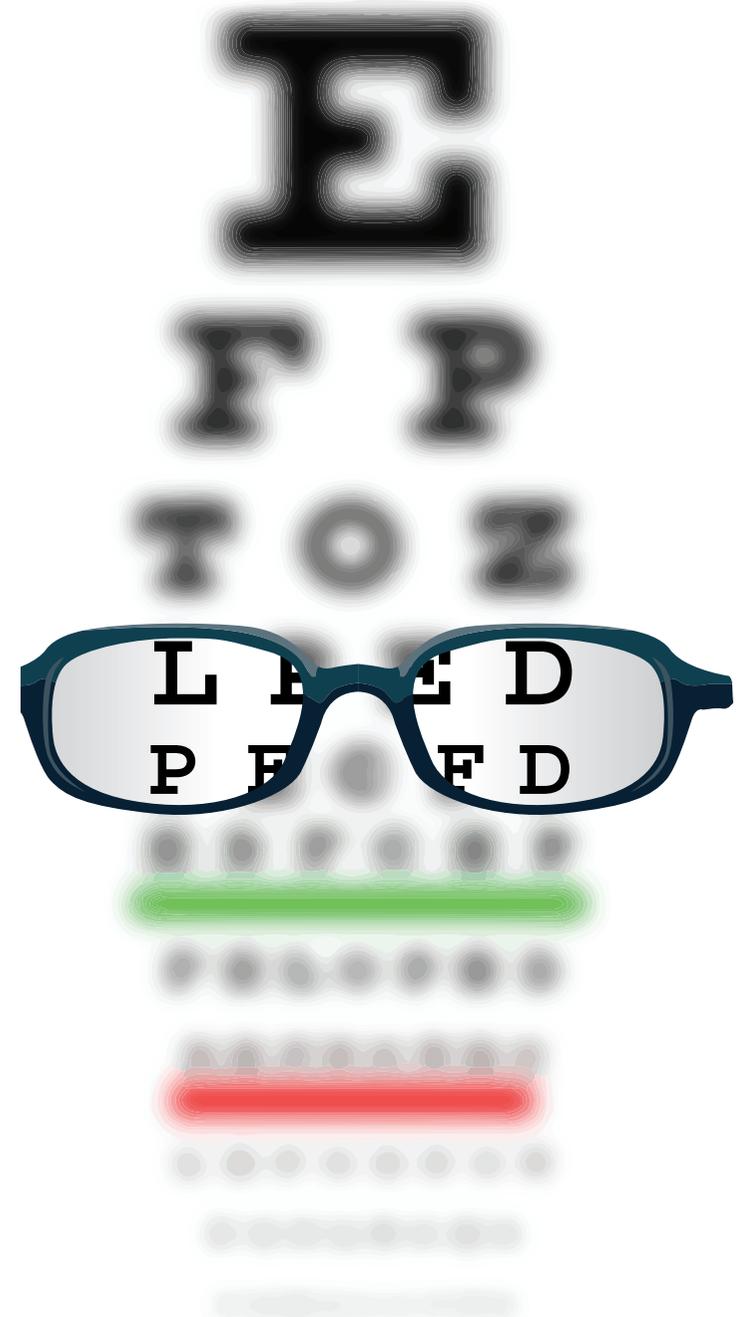


Retinal detachment: An increase of floaters or sudden flashes of light in vision may be indicative of retinal detachment or a tear in the retina. When caught promptly, a detached retina may be repaired. However, if left untreated and the detachment reaches the macula in the center of the retina, vision loss may be irreparable. The National Eye Institute says those with extreme nearsightedness, those who have had cataract surgery or those with a family history of retinal detachment are at a high risk.

Diabetic retinopathy: Blurring or patchy vision loss can be a side effect of high blood glucose levels. Not all people with diabetes will develop vision problems, but it is common enough to warrant attention.

Cataracts: According to The Mayo Clinic, a cataract is a clouding of the normally clear lens of the eye. Cataracts develop when aging or injury changes the tissue that makes up the eyes' lenses. Clouded vision can make it more difficult to read or drive. Over time, cataracts may obscure vision so much that they require surgical repair.

Routine eye examinations can bring potential vision disturbances to light and facilitate faster treatment. Eye doctors also can make suggestions about lifestyle changes, including the use of optical devices to improve sight.



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Shopping for an assisted living facility



The decision to move yourself or a family member to an assisted living facility can be difficult. When men and women begin to experience difficulty with everyday activities, such as bathing, dressing or getting around, families may need to explore assisted living facilities.

Millions of people in North America reside in assisted living facilities. The majority of residents in senior living are those who may need assistance with one or two daily activities, but who are otherwise mobile and self-sufficient. Families faced with moving relatives into assisted living facilities can consider the following pointers to find facilities their loved ones will enjoy.

Consider the arrangements and services offered. Some facilities offer single rooms, while others provide apartment-style living. Most assisted living facilities provide a variety of services, such as housekeeping, laundry, exercise and wellness classes, and social activities, for their residents. Investigate the offerings at each home you visit, looking for a facility that best suits your loved one's needs.

Inquire about staff and their schedules. It is important to know how many staff members a facility has and how many people are working at any given time. Do staffing schedules differ at night? If a resident has a particular rapport with one staff member, can he or she be requested? Look for a facility that is well-staffed and adept at dealing with elderly men and women.

Learn about individual service plans. Many assisted living facilities create individual service plans, or ISPs, for their residents to

ensure individualized care is given. These plans are important for the safety and comfort of residents and also can help maximize a person's independence. Some communities offer memory care programs for those with Alzheimer's disease or other cognitive disorders.

Consider the security in place. A good assisted living facility has a 24-hour support system in place and immediate access to care. Rooms may be equipped with emergency phones that can be accessed day or night. Many homes have check-in desks so that residents are accounted for when going on outings and for announcing guests.

Check on licensing. In the United States, each state has its own licensing requirements for assisted living facilities. Confirm a facility is licensed and that it meets the expectations of the local regulatory agency. In addition, check with the Better Business Bureau to see if any complaints have been filed against the home.

Assisted living facilities can meet the needs of people who cannot live independently but do not require the around-the-clock care of a nursing home.

Making new friends after a move or other life event



Downsizing and other life changes often find seniors leaving their comfort zones to move to new neighborhoods or regions of the country. It can be difficult to leave those comfort zones behind, especially when it means saying goodbye to close friends or family members. Establishing new social circles as a senior can be challenging. But with a little effort and the right attitude, seniors can meet new people and enjoy the excitement that comes with new friendships.

Join a club. If you have a particular hobby or interest, rekindle it in your new location. Find a local gardening club, church-sponsored organization or fitness center where you can meet like-minded men and women. Ask the real estate agent who helped you relocate to make suggestions on where to find community information and read community notices in the local newspaper.

Get a dog. Dogs make great companions inside of the house and also serve as an ice breaker when you are outdoors. Take plenty of walks and take advantage of opportunities for conversation when people come up to you to inquire about your dog. Explain your situation and you may make some new friends along the way.

Volunteer your time. Many people make new friends through volunteering. Volunteer and you're likely to meet people who share the same interests as you. Sign up with a favorite charity or volunteer at nonprofit events and look for familiar faces. Start talking to those people you meet again and again.

Participate in church events. Places of

religious worship are often cornerstones of a community, and they frequently host different events to get parishioners or members together. Read the bulletin and get involved in pot lucks, retreats, movie nights, and other church-sponsored events.

Work at a school. Schools also serve as hubs of community activity. Volunteer or work for a local school and you will soon find yourself immersed in your community's weekday hustle and bustle. This is a great way to meet people and learn more about your new neighborhood in the process.

Host your own party. Go out on a limb and plan a "new to the neighborhood" party. Put invitations in neighbors' mailboxes and invite everyone over for snacks and cocktails. Remember, neighbors may be just as nervous about new faces as you are, and a party is a great way to break the ice.

Change can be hard for people seniors starting out in new communities. With some gumption and a few strategies to get started, anyone can expand their circle of friends.





Cut the costs of your prescriptions

The costs of filling prescriptions is simply too big to bear for many people, even now that the Affordable Care Act has greatly reduced the amount of people who are uninsured. A survey from the Commonwealth Fund found that 35 million people in America failed to fill a prescription in 2014 because of the cost of the medication. That figure represents an

improvement from 2010, when 48 million people did not fill their prescriptions due to the costs of those medications, but it still serves to highlight a need many people have to cut the costs of their medicine.

Though people who cannot afford to fill their prescriptions often feel helpless, there are a handful of ways they can cut the costs of their medications and start feeling better.

Discuss changes with your physician. Perhaps the simplest way to cut prescription costs is to discuss medication options with your physician. Brand-name drugs are typically more expensive than generic alternatives, so speak with your physician about generic drugs or less costly brand-name drugs that may treat your condition as well as expensive brand-name drugs do.

Consider Patient Assistance Programs. Sometimes referred to as "Pharmaceutical Assistance Programs," Patient Assistance Programs, or PAPs, can greatly reduce the burden of prescription drug costs. Sponsored by pharmaceutical companies, PAPs distribute billions of dollars to patients who otherwise could not afford their medications. Eligibility criteria

varies depending on the program, but men and women struggling to pay for their prescriptions can speak with their physicians about PAPs.

Consult your member organizations. If you are a member of the AAA automotive group or the American Association of Retired Persons, you might be eligible for medication discount cards free of charge. These cards provide discounts on your medications, but some come with expensive fees upfront. Look for no-fee cards, such as those offered to AAA and AARP members or others offered by nonprofit organizations, before considering options offered by pharmaceutical companies or other for-profit businesses.

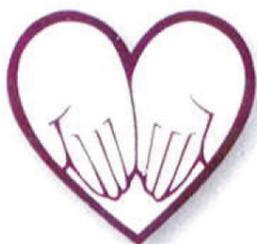
Contact charitable organizations. Some charitable organizations, such as the National Organization for Rare Disorders and maybe even some local nonprofits, offer prescription assistance to people in need. Visit NORD online at www.rarediseases.org.

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