

Living**50**Plus

May 2018

A Special Supplement to

**Piqua Daily Call, Sidney Daily News
and Miami Valley Sunday News**

Bolstering Your Brain

Brain-healthy
habits to embrace

Caring for Caregivers

How to offer
helpful support to
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How to save
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How to save more for retirement after age 50



Whether it's advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today's young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, **in 2017, almost 40 million households in the United States had no retirement savings at all.** In addition, the Employee Benefit Research Institute found that **Americans have a retirement savings deficit of \$4.3 trillion,** meaning they have \$4.3 trillion

less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

Redirect nonessential expenses into savings. Some retirement accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) retirement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on nonessential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or retirement accounts.

Reconsider your retirement date. Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now continue working past the age of 65 for a variety of reasons. Some may suspect they'll grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.

Reconsider your current and future living situation. Housing costs are many people's most considerable expense, and that won't necessarily change in

retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retirement the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.



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Facing one's mortality and the prospect of leaving family members behind is not always easy. Death, financial security and planning for the future are all difficult subjects, but planning ahead can make matters much easier in the long run.

Life insurance needs frequently come up when making plans, and many people find that purchasing a life insurance policy is a worthwhile investment.

Life insurance holds an important place in overall financial planning. One of the most apparent benefits of life insurance is that it will provide a considerable sum of cash upon the insured's death, which can be put toward the cost of funeral arrangements, housing and dependent care.

Beyond end-of-life bills and care, life insurance can offer other advantages, say the experts at Allstate Insurance Company. Life insurance can provide a family with a financial safety net. When a beneficiary is named, life insurance can serve as an inheritance for that person or people. Heirs may face estate taxes after a loved one dies, and life insurance benefits may help offset all or a portion of the costs.

There may be benefits to life insurance while a person is living as well. The life insurance information site Term Life 2 Go says that, depending on the policy, life insurance can

be borrowed against to pay off debt, buy a house or live off of dividends from the life insurance investment. This can provide a source of supplemental retirement income.

Gateway Financial advisors say that many life insurance plans are extremely flexible and can be modified as needs change. Death benefits may be decreased if desired, and premiums can be skipped, reduced or increased.

Business owners also can use life insurance policies to their advantage. Including life insurance with the list of other benefits offered to prospective employees can entice top-notch candidates. Sole proprietors may use life insurance as a business continuation plan so that insurance proceeds can keep the business in the black until it is sold or a replacement owner is found.

Shopping for life insurance requires careful research and an understanding of the products available. Consumers should have a thorough understanding of term and whole life policies, what premiums will cost, what the death benefit will pay, and if there are any living benefits. For example, living benefits may cover some costs for chronically or terminally ill people.

Working with an experienced life insurance advisor can help people navigate the types of policies available to them.

Sleep loss can affect memory in seniors



Poor sleep can leave people feeling groggy, disoriented, depressed, and not up for facing the day. And now there's new evidence that insomnia can contribute to memory loss and forgetfulness among the elderly.

A study — the first of its kind — unveiled a new link between lack of sleep and memory loss. Researchers at the University of California, Berkley found that during sleep important brain waves are produced that play key roles in storing memories. These waves transfer the memories from the hippocampus to the prefrontal cortex, a portion of the brain where long-term information is stored. Sleep loss can cause the memories to remain in the hippocampus and not reach the long-term storage area, found researchers. This can contribute to forgetfulness and difficulty remembering simple details, such as names.

Seniors are frequently plagued with deteriorated sleeping patterns that lead to shallow sleep and more awakenings, says those at the University of California. This can contribute to the prevention of memories being saved by the brain each evening.

This is not the first time sleep and brain health have been measured. A 2008 University of California, Los Angeles study discovered that people with sleep apnea showed tissue loss in brain regions that help

store memories.

WebMD says imaging and behavioral studies show the role sleep plays in learning and memory and that lack of sleep can impair a person's ability to focus and learn efficiently. Combine this with the necessity of sleep to make those brain wave connections for memories to be stored, and the importance of deep sleep is apparent.

Another study, published in the journal *Brain*, conducted by doctors at Washington University in St. Louis, linked poor sleep with early onset of dementia, especially Alzheimer's disease. Although poor sleep does not cause Alzheimer's, it may increase brain amyloid proteins believed to be intrinsic to the disease. When slow-wave deep sleep is disrupted, levels of amyloid can grow and clog the brain. This is corroborated by data published in the journal *Neurology*. Getting deep sleep is important for reducing these proteins.

The American Academy of Sleep Medicine recognizes the difficulties elderly people may have in regard to sleep. The quality of deep sleep among older adults is often 75 percent lower than it is in younger people. Doctors can be cognizant of how sleep impacts memory and the onset of dementias and discuss insomnia treatment options with their patients.

Prepare for visiting elder guests

Homeowners may find themselves hosting senior guests several times throughout a typical year. These occasions can be wonderful opportunities for making memories, but homeowners may need to take certain precautions to ensure that guests are safe and comfortable. This may involve making some minor modifications around the home.

Mobility and comfort needs for seniors may differ those necessary to accommodate other guests. Meeting the needs of senior guests may involve any of the following.

- Make sure pathways leading to and from the home are level, cleared and easy to see.
- If possible, add a ramp over stairs that lead to the front door. Ensure handrails are sturdy.
- Remove clutter and excess furniture if a guest visiting will be using a walker or a manual/motorized wheelchair.
- Remove accent rugs from a home, and be sure that any mats are secured with nonslip material.
- Increase lighting in entryways, staircases and hallways, especially areas leading to



kitchens or bathrooms.

- If guests will be staying overnight, arrange sleeping accommodations on the first floor and/or in a room closest to the bathroom.
- Well-placed grab bars in the bathroom can be an asset. See if you can borrow a portable shower seat to make bathing or showering easier for overnight senior guests.

- For long-term guests, consider replacing round doorknobs and other pulls with lever-action ones that are easy to grab.

- Concessions may need to be made concerning interior temperature, noise levels and television viewing.

Several easy modifications can be made to make senior guests feel comfortable when visiting others.



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Life expectancy ranks highest in these countries

Living a long, healthy life has been made possible thanks in part to modern medicine. But the factors behind longevity are more complex than just access to quality healthcare. Genetics, lifestyle and even where a person lives can all impact the length of a person's life.

Longevity is often studied so scientists can uncover the secrets to those who seem to have unlocked the fountain of youth. Certain areas of the world boast the longest life spans, and scientists study these areas for clues.

In 2016, the World Economic Forum's Global Competitiveness Survey studied the health of populations around the world. In the criteria, WEF ranked countries in terms of the average life expectancy — indicating where people live the longest. While developed countries certainly made the list, there was some offset in the numbers based on high rates of mental health issues that may lead to suicide.

Overall, the following countries ranked high in average life expectancy. People interested in

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Did you know?

Over the last decade, seniors have become increasingly more savvy in regard to social media usage. The Pew Research Center found that, **in 2015, around 35 percent of people age 65 and older reported using social media.** That's a large jump from just 2 percent in 2005. As of 2016, 65 percent of people between the ages 50 and 64 reported using social media, according to Pew. Social media usage among seniors continues to climb, although young adults still comprise the demographic most likely to use it. Among seniors ages 50 and older, Facebook is by far the most popular social media platform used, followed by Pinterest and LinkedIn.

living longer may want to adopt some of their citizens' lifestyle habits to live long lives.

Monaco: The second smallest country in the world boasts quite a high life expectancy, with people living an average of **89.7 years**. Nearby France has the lowest obesity rates in the world, possibly helping people to live long, healthy lives.

Hong Kong: This country off the coast of China has a high longevity rate with people living an average of **84 years**. Steamed food, engaging in Tai Chi and drinking tea may contribute to long life.

Japan: In this Asian nation, people live **83.6 years** on average. Again, a healthy diet rich in seafood and active lifestyles may be the secret.

Spain: The Spanish dine on the famed

Mediterranean Diet, which is rich in fresh vegetables, fish and healthy fats. Spaniards live on average **83.1 years**.

Switzerland and Italy: Low poverty levels make a good diet more readily available to much of the Swiss and Italian populations. Diverse topography that can push physical exertion also may help those in Switzerland and Italy live to **82.8 and 82.7 years**, respectively.

The U.S. Central Intelligence Agency also tracks life expectancy rates for nations around the world. **The United States does not crack the top 20.** The CIA puts America at number 50 on its list, with people living an average of **78.4 years**. The World Bank shows that **Canadians fare better than Americans**, with an average life span of **82.1 years**.

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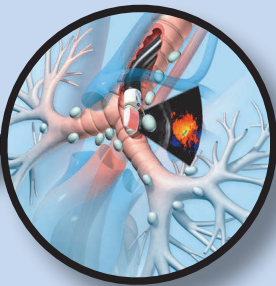
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Brain-healthy habits to embrace

Cognitive decline is a condition that is often associated with aging, but even middle-aged people can experience memory loss or cognition issues.

The Alzheimer's Association says that more than five million Americans are living with Alzheimer's disease and other dementias. By 2050, that number could rise to as high as 16 million people. More than 747,000 Canadians are living with Alzheimer's or another dementia, says the Canadian Alzheimer's Association.

Although there is no definitive way to prevent dementia, living a long, vibrant life may be possible by encouraging some healthy habits for the brain. It is never too late or too early to begin health and lifestyle changes.

Exercise

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal *Neurology* found that older people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.

The Harvard Medical School says aerobic exercise may help improve brain tissue by improving blood flow and reducing the chances of injury to the brain from cholesterol buildup in blood vessels.

Quit smoking

The Alzheimer's Association indicates that evidence shows smoking increases the risk of cognitive decline. Smoking can impair blood flow to the brain and cause small strokes that may damage blood vessels.

Eat healthy foods

Foods that are good for the

heart and blood vessels also are good for the brain. These include fresh fruits and vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3 fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.

Consume caffeine

Caffeine may help boost memory performance and brain health. A *Journal of Nutrition* study found people ages 70 and older who consumed more caffeine scored better on tests of mental function than those who consumed less caffeine. Caffeine may help improve attention span, cognitive function and feelings of well-being. Information from Psychology Today also indicates caffeine may help in the storage of dopamine, which can reduce feelings of depression and anxiety. In addition, compounds in cocoa and coffee beans may improve vascular health and help repair cellular damage due to

Seniors can include healthy lifestyle habits, such as exercise and balanced diets, to reduce the risk of dementia and other neurological issues.



high antioxidant levels.

Work the brain

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in social situations can stimulate the release of

brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

A good way to combine these lifestyle factors is to take an exercise class with friends, mixing the social, stimulation and exercise recommendations together.

Cognitive decline can come with aging, but through healthy habits, people can reduce their risk of memory loss and dementia.

Cruising tips and tricks

A cruise can be an ideal vacation for seniors who have the time to get away.



Cruising can be an ideal vacation for people of any age, but particularly for seniors. Cruises combine all-inclusive meal packages with accommodations, breathtaking ports of call and pre-arranged activities, so vacationers do not have to lift a finger for days on end. Cruising also can be a social activity, meaning singletons can meet up with other like-minded people and enjoy the cruising experience together.

Cruise Lines International Association, a global organization advocating for the cruising community, found that 25.8 million passengers expected to take a cruise in 2017, and various cruise companies invested more than \$6.8 billion in new ocean vessels.

Whether a person is new to cruising or is a seasoned ocean or river traveler, there are always techniques to try to score great deals or enjoy the experience even further. Consider these tips and tricks, courtesy of Royal Caribbean, The Cruise Critic, the Travel Channel, and other vacationing experts.

Research the ships, and not just the cruise lines. Cruise lines each offer their own

amenities and are known for certain features. One cruise line may be a better match for young singles, while others may cater to families. In addition, certain ships may have their own special features such as water slides, athletic events, casinos, and more. Choose a ship that meets your needs.

Arrive the night before.

There's no need to rush to the port to board the ship. Extend the vacation a little further by arriving a night or two before and checking into a nearby hotel. Some hotels may offer free parking or shuttle service to the ship.

Choose a close port. Select a port within driving distance to avoid airline costs and the extra hassles of coordinating luggage and travel to the port.

Book dining ahead of time.

Cruise ships often have a main dining room and then specialty restaurants. If you want a particular meal, make reservations before leaving port. Certain restaurants may offer discounts or perks, such as a free bottle of wine or premiere seating.

Understand what's included. Cruise ships have many foods and drinks that are included

in the packaged price. Certain branded items, such as specialty coffees or ice creams, may be available at an additional charge, as are premium drinks. But chances are you can find a free, similar version elsewhere on the ship.

Explore special discounts.

When shopping for a cruise, see if there are discounts available for seniors, teachers, people in the military, or those who belong to certain clubs. Cruises often love to incentivize, so it pays to ask about discount pricing.

Make a list of activities. It can be easy to get overwhelmed by

all of the offerings on a cruise ship, so much so that there's some stress over trying to fit it all in. Recognize that you can't see or hear it all, and prioritize what's important to you. Make sure you have plenty of time to relax.

Book at the right time. Cruises may be more available after Labor Day when kids go back to school and the weeks between Thanksgiving and Christmas when others are too busy to travel.

Cruising can be an ideal vacation for travelers who are savvy enough to do their research.



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Discounts available to the over-50 crowd



Many people may not look forward to the day they turn 50, but cracking the half century mark can have its perks. Many retailers and businesses offer discounts to men and women over 50, and the following are just a few ways that people who have turned the big 5-0 might be able to save some money.

Movie tickets: The cost of going to the movies has skyrocketed in recent years, as today's theaters now offer an array of amenities and, thanks to bigger screens and better technology, a better viewing experience than the theaters the over-50 crowd grew up visiting. While film lovers may need to wait until they turn 60 to cash in on discount movie tickets, many chain movie theaters offer discounted tickets to older patrons.

Travel: Men and women over 50 may be able to save substantial amounts of money on travel simply by typing in their birthdays when purchasing tickets or planning trips. For

example, men and women over the age of 62 are eligible to receive a 15 percent discount on the lowest available rail fare on most Amtrak trains.

Ancestry: As men and women age, many begin to develop a greater interest in their heritage. Those who join AARP (membership is available to men and women who are 50 or older) can receive a 30 percent discount on an Ancestry World Explorer membership in the first year they're members.

Auto rentals: AARP members also are eligible to save up to 30 percent on base rates for vehicle rentals at Avis. The discounts are applicable at participating locations in both the United States and Canada.

Hotels: Men and women over 50 may have extra time on their hands once their kids go off to college and then begin careers and families of their own. Many such adults use that extra free time to travel, which

requires staying in hotels. Many hotels offer discounted rates to travelers over the age of 50, and such discounts may make it more affordable to book directly through hotel websites instead of using popular travel sites where rates tend to fluctuate by the minute.

Dining: Of course, many restaurants offer early bird specials for patrons who want to eat a little bit earlier than guests typically arrive for dinner. However, many chain restaurants also offer discounts to senior diners regardless of when they arrive. Such discounts are sometimes even applicable to both food and beverages.

Mobile phone services: Men and women over 50 may not have grown up with smartphones in their hands, but chances are they now cannot imagine life without them. Some mobile providers offer discounts to AARP members, while others may offer senior discounts to customers whether they're AARP members or not.

Addicted seniors a serious problem

Opioid use among the older population

The public is quickly learning that drug abuse goes beyond the illegal substances that are purchased on the street. Abuse of drugs extends to the prescription medications sitting in many medicine cabinets.

While teenagers and young adults may be the first to be stereotyped as prescription drug abusers, seniors may have unwittingly become mixed up in one of the most misused prescription classes: opioid pain relievers.

The problem of opioid abuse has been a growing issue for years. The National Institute on Drug Abuse estimates 2.1 million people in the United States suffer from substance abuse of opioid pain relievers. Older patients are increasingly and repeatedly prescribed opioids to address



chronic pain from arthritis, cancer and other problems that become more apparent as people age.

Data from U.S. Medicare recipients found that, in 2011, roughly 15 percent of seniors

were prescribed an opioid after being discharged from the hospital. When followed up on three months later, 42 percent were still taking the medication. Fast forward to 2015, and almost

one-third of all Medicare patients were prescribed opioid painkillers by their physicians, says AARP. The Canadian Institute for Health Information says adults between the ages of 45 and 64 and seniors age 65 and older had the highest rates of hospitalizations due to opioid poisoning over the past 10 years.

AARP also indicates nearly three million Americans age 50 or older have started to take painkillers for reasons beyond what their doctors prescribed. Experts from the Physicians for Responsible Opioid Prescribing warn that dependence on opioids can set in after just a few days. Discomfort and side effects can occur when the pills are stopped. Opioids can decrease pain at first, but many people find they

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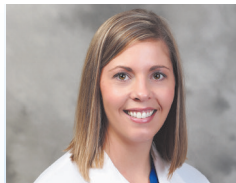
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Fainting spells for elderly linked to blood clots



Falls are one of the greatest risk factors for injury among the aging population. When falls are attributed to fainting spells, people may be very eager to get to the source of the fall. Doctors have found that blood clots may attribute to fainting in the elderly.

Information published in the journal *Clinical Geriatric Medicine* found that the elderly are at a higher risk of blood clots because of their reduced mobility. Blood clots may result in deep vein thrombosis, or DVT, and could lead to a pulmonary embolism if left untreated.

DVT is a common problem involving the veins of the legs. Blood pooling in the legs may cause a blood clot to form in

Certain risk factors put people at a higher chance for DVT and PE. These include:

- **prior surgery**
- **certain cancers**
- **cardiovascular disease**
- **bed rest that causes blood to pool**
- **sitting for long periods of time**
- **smoking**
- **being overweight**

the deep veins of the lower leg, impairing blood flow back to the

heart. A pulmonary embolism, or PE, occurs when a clot dislodges from the leg veins and travels through the bloodstream to reach the heart and lungs. According to the health site Aging Care, as many as one million Americans suffer from blood clots every year, often resulting in hospitalization.

While swelling in the legs, cramping in the lower legs, skin color changes, and warmth of the skin where the clot is located can signal a problem, symptoms of a PE may vary greatly. Shortness of breath, chest pain, cough, and rapid or irregular heartbeat can all occur, says The Mayo Clinic. Researchers are finding that, in some cases, fainting episodes also may be indicative of a PE. Italian researchers revealed that,

among 560 patients hospitalized for a first-time fainting spell, one in six had a PE.

People who are experiencing fainting spells should be on the radar for other symptoms of PE, advises the American College of Chest Physicians. However, it's important to note that fainting can be attributed to dehydration, a drop in blood pressure and heart-rhythm disturbances.

Use of compression stockings to move blood more efficiently, physical activity, leg elevation, anticoagulants, and pneumatic compression can help prevent the formation of clots. Because PE can be life-threatening, people experiencing fainting or other symptoms are urged to speak with their doctors.

can be less effective over time. As a result, patients need to take greater amounts. Although many people can take opioids in small doses for short periods of time without problems, many find themselves overcome by a troubling addiction. Some doctors prefer not to use opioids as a first line of treatment for chronic pain.

Another possible risk of opioids among seniors is that the medication can cause disorientation that may lead to falls and fractures. The senior care resource A Place for Mom also says that prescription narcotics may increase risk of respiratory arrest. What's more, an older body may not absorb and filter medicines as effectively as younger bodies can. This means that older adults might become addicted to or have side effects from a prescription drug at a lower dose.

Seniors concerned about opioids can discuss other options with their doctors, such as nonopioid medications and alternative therapies for pain management, like massage or acupuncture. If opioids are prescribed, ask for the lowest dose and don't exceed the time frame for taking the medicine. Only take the pills when absolutely necessary, and never mix opioids with alcohol or other substances.



Did you know?

According to a study from the U.S. Bureau of Labor Statistics, housing is the greatest expense in dollar amount and as a share of total expenditures for households in which a person 55 and older is considered the primary owner or renter of the home. Total annual household expenditures, which were culled from the BLS' 2014 Consumer Expenditure Survey, totaled just over \$49,000. These expenditures included food, housing, clothing, transportation, health care, and entertainment, among other expenses.

The BLS study found that housing accounted for nearly one-third of annual household expenditures in households headed by people age 55 and older. In households headed by people between the ages of 65 and 74, housing expenses accounted for a slightly smaller percentage of overall annual expenditures, while housing accounted for 36.5 percent of overall expenditures in households headed by men and women age 75 and older. Such figures illustrate the need for men and women to account for housing expenses in their retirement planning.



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Support for caregivers is helpful

Using a network of community support can help caregivers manage stress.

At some point in a son or daughter's life, the role of caregiver may shift. Where parents once took care of their children, aging parents very frequently rely on their children to care for them.

Adult caregivers typically want to do right by their aging loved ones but sometimes find that the demands of medical and emotional support can dominate their lives — so much so that their own children and other household responsibilities are neglected. The Mayo Clinic says it is natural to feel sad, alone, frustrated, and even angry when serving as a caregiver to an elderly parent. However, it's also important to recognize the signs that the burden has become too much and to look for ways to lighten the workload.

Anyone can get caregiver stress, but the National Alliance for Caregiving says women are more susceptible than men. Those who are responsible for helping someone with Alzheimer's disease, dementia or a debilitating illness are also at a high risk of developing their own medical issues. These responsibilities can affect the quality of caregivers' sleep and impede their ability to relax and unwind.

Finding relief from caregiver stress can involve a few different strategies.

Ask for more help. Don't hesitate to ask for help. If other family members or siblings are unable to pitch in, look into the possibility of hired aides. These professionals can be excellent and trained sources of support who assist with activities of daily living, remind patients to take their medications and assist in coordinating medical checkups.

Consider watchdog technology. Smart homes have enabled remote control of many



household systems, making it possible to monitor thermostat temperature, water leaks or floods, appliance and light usage, and much more. Video and sound surveillance can offer peace of mind to those who cannot be with their loved ones constantly. Another option is a product called Care Coach. This is a digital tool that provides medicine reminders, health coaching, automated alerts, and an interactive avatar that can offer psychological and comforting support.

Explore respite care. Many rehabilitation and nursing facilities offer short-term respite care for loved ones so that caregivers can take the time to go on vacation or enjoy a day or two without having to check in on an elderly parent. Facilities generally have 24-hour staff to monitor residents, provide meals and provide entertainment. The change of pace can also be stimulating to the senior, and respite care can be a gradual introduction to long-term care.

Embrace community resources. Seniors may be eligible for low- or no-cost services like visiting nurses, meal delivery and adult day programs. This network of support can further alleviate caregiver stress.

Talk it out. Work with a licensed therapist to find other coping strategies for dealing with the mounting pressure of being a caregiver. Talk therapy and relaxation techniques can help curb stress.

Being a caregiver is a rewarding but demanding responsibility. Utilizing all possible resources can make the job easier.

Wireless technology takes hearing aids to new levels

Hearing loss may not be something people want to contemplate, but it is more common than many people may think. Hearing deficits may occur from birth or be acquired due to injury or prolonged exposure to loud noises. The National Institute on Deafness and Other Communication Disorders says approximately 15 percent of American adults (37.5 million people) aged 18 and older report some trouble hearing. Age is the strongest contributor to hearing loss, with people age 60 and older with the highest levels of impairment.

People with hearing deficits can access a growing number of assistance devices to make their lives easier. From telephones and doorbells that trigger a blinking light rather than a bell to closed captioning and voice-to-text conversion to a greater understanding and widespread usage of sign language, the deaf and hearing impaired have many options to help them overcome hearing loss.

As technology advances, so, too, do the options for the hearing impaired. One innovative piece of gadgetry is sophisticated wireless hearing aids that are compatible with personal electronic devices.

Thanks to Bluetooth technology, hearing aid manufacturers are harnessing this science to expand on the abilities of hearing aids and to develop new products. In the past, in order to use an MP3 player or mobile phone, a person would need to remove traditional hearing aids to accommodate a pair of earbuds. Furthermore, hearing aids may have had their limitations in filtering ambient noise. Although Bluetooth-powered hearing devices are still in their infancy, Oticon, a global hearing technology company, has developed



their own communication and entertainment solution called ConnectLine that enables people to connect hearing aids with different devices. This transforms hearing aids into a personal wireless headset for listening to music, watching television or video chatting.

Many other companies, such as ReSound and Starkey, also offer Bluetooth-enabled devices. Their devices may be compatible with Android and iPhone models, some of which may only require an app or direct connectivity to the device. In fact, Apple has patented a specific Bluetooth connectivity with certain hearing aid manufacturers. Others may require an accessory of some sort to make connections possible, especially when pairing with a TV or other audio device.

Thanks to cutting edge technology, assistive listening devices have improved considerably. Individuals should speak with their hearing care professionals about their daily needs concerning hearing aids and explore the options in wireless hearing aid technology that can work seamlessly with their devices.

Seniors becoming more tech-savvy

Technology is the future, and digital communication has opened many doors for people around the world. Although younger generations have grown up with technology at their fingers, Baby Boomers and older adults did not. But in spite of that, studies show that growing numbers of seniors are open to the idea of technology and even seeking ways to further their use and knowledge.

According to a 2014 study by Pew Research Center, **59 percent of seniors regularly use the internet — a 6 percent increase from the previous study conducted in 2012. Today, 67 percent of adults age 65 and older say they go online.**

Pew also says that, although seniors consistently have lower rates of technology adoption than the general public, four in 10 seniors now own smartphones, which is more than double the amount that did in 2013. Seniors in Australia are especially tech savvy, as Deloitte's mobile consumer survey found 78 percent of Australian seniors aged 65 to 75 own a smartphone, up from 69 percent in 2016.

While stereotypes have long painted seniors as technologically inept, seniors are actually more socially and digitally engaged than ever before. Seniors use technology in many different ways. Some use mobile apps to manage medications and doctor's appointments and monitor their fitness regimens.

Some families employ 24/7 alert systems or smarthome technology to keep seniors comfortable and safe at home for as long as possible. Noninvasive,



“smart” technology can analyze factors such as whether or not doors are left open, if there has been movement in a home, or whether appliances/lights are on or off. This represents a great way for families to stay informed and provide assistance even if they are not nearby.

SilverSurfers, a senior-based information website, says other tech that seniors are embracing includes online dating; audio and digital books; online shopping, which is especially valuable to seniors who have mobility issues; and social media, which can keep seniors connected to others and feeling less lonely.

A study conducted by researchers from the University of California, San Francisco found 18 percent of American seniors live alone, and 43 percent report feeling lonely on a regular basis. Loneliness can increase death risk. Social media and internet connectivity can be an important tool in helping seniors feel like active members of society.

Technology is no longer just for teenagers or active workers. Seniors are increasingly embracing technology and becoming a fast-growing demographic for tech usage.



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