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There is a growing number of Americans who care for both their own children and their aging parents at the same time, but many of them don't think of themselves as caregivers.

# nieving a balance

n 1900, the average life expectancy for a newborn in the United States was 47 years. Today, it's almost 80. This gift of longevity is having tremendous implications for today's mid-life Americans, not only for their retirement dreams and plans but, more immediately, for their family responsibilities.

When we talk about the "sandwich generation," we're not talking about the lunch preferences of those in a certain age group. We're talking about the growing number of Americans who are being "squeezed" by the responsibility of caring for both their own children and their aging parents at the same time.

AARP has been listening to members of this sandwich generation and other caregivers for more than a decade to better understand—and develop resources that addresstheir particular challenges and needs. We've found that many of them too often don't even think of themselves as caregivers, and even those who do often feel alone in trying to understand how to get the help their parents or relatives need. See if any of this sounds familiar to you or someone you know.

#### **Understanding the** sandwich generation

Today, as many as 30 million Americans are caring for their aging parents, a responsibility that often includes paying for all or part of their housing, care and incidental expenses. It is estimated that nearly a third of those are still caring for their children. In fact, the "typical" caregiver is a working woman in her late-forties who is also caring for one or more children under age 18 and spends about 20 hours a week—the equivalent of an added part-time job —providing unpaid care to an elderly parent. She sees this as more of an honor than

"Today, as many as 30 million Americans are caring for their aging parents, a responsibility that often includes paying for all or part of their housing, care and incidental expenses.'



W. Lee Hammond President, AARP

a burden, though. After all, it's what families do for each other.

Caregivers are more likely than non-caregivers to have chronic health conditions, including depression, and many experience significant financial losses due to changes in work patterns that range from lost wages to loss of their own health insurance and other benefits.

So what resources are out there to help? Beyond financial assistance, the greatest areas of need for most caregivers are information and guidance and opportunities for respite to relieve stress and isolation. This "Active in the Golden Years" report will help fulfill the need for clear and reliable information. And you can find a wealth of information about caregiving on our website at www.aarp.org/caregivers.

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## NEWS



**NEWS IN BRIEF** 

# Defending your safety on the road

With more traffic, higher speeds, aggressive drivers and distractions, driving today's roadways is more challenging than ever! That is why it is so important to drive defensively. To help, AAA suggests tips to keep you safer behind the wheel:

- **Know your position**—hand position that is. Chances are you still drive with your hands in the "10 and two" positions, as on the hands of a clock. But with the advent of airbag-equipped steering wheels, using the "nine and three" or the "eight and four" position is now preferred.
- **Know your right-of-way.** Just because you may be the first to approach a yield situation and are signaling properly does not mean that you automatically have the right-of-way. In fact, the right-of-way should never be taken, and can only be given to you by another driver.
- **Know your medications.** Read your medications' labels and consult with your pharmacist or doctor regarding your medications' potential to influence your ability to drive safely.
- Know your left from your right. When turning left across oncoming traffic, it can be hard to judge the gap between oncoming vehicles. Consider making three right turns around the block



**William E. Van Tassel, Ph.D.**Manager, Driver Training Operations,
AAA National Office

instead. This may position you at a signal light, from which you can then cross the traffic with additional protection.

# Know your way around. A roundabout, that is. Although

A roundabout, that is. Although roundabouts have several benefits, including reducing speeds and fuel consumption, they can be challenging to drivers who are unfamiliar with them. When approaching a roundabout, be sure to slow your speed and yield to traffic already in the circle.

To learn more about ways to extend your safe driving career on today's roadways, AAA has a course designed specifically for you: AAA Safe Driving for Mature Operators. The course is offered online and in the classroom—you may even qualify for an insurance discount! For more information about AAA's senior driver and mobility tools, please visit www.AAASeniors.com orwww.calif.aaa.com.

WILLIAM E. VAN TASSEL, PH.D.

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**Question:** How can I be sure my driving is still up to par? **Answer:** Consider driver re-education programs to keep up with changes in traffic laws.



# The value of driver (re)education

Driving isn't what it used to be. Cars have changed, traffic laws have changed, and even the roads we drive on have changed.

Add to this fact that the 50+ population represents a significant—and growing—proportion of American drivers. People are holding onto their licenses longer than they used to, and even though the rules of the road may be different, most haven't taken a driver's education course since their teens.

# Think you're smarter than the average driver?

Try this sample test question, which according to a national poll conducted by GMAC Insurance in 2010, nearly seventy-three percent of drivers answered incorrectly:

When driving, a safe following distance can be determined using which of the following formulas: **(A)** One vehicle length for each 10 miles per hour of speed.

- **(B)** A ten-second following distance.
- **(C)** A three-second following distance.

The correct answer is (c). The "three-second rule" is the recommended formula used to determine the proper following dis-



**Julie Lee**Director, Driver Safety Program, AARP

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"Recent technological developments— such as anti-lock brake systems and navigation (GPS) units—work to make driving safer, but can be dangerous or distracting when used improperly."

tance when driving. It is taught to teens in driver's education classes around the country, but if you're like many middle-age or older Americans, you may not be familiar with it.

#### **Understanding technology**

And it's not just new traffic laws that complicate older driving. Recent technological developments—such as anti-lock brake systems and navigation (GPS) units—work to make driving safer, but can be dangerous or distracting when used improperly.

When you add in the unavoidable physical and cognitive changes of aging, including weakened vision, diminished hearing, and slower reaction time, driving can become a new challenge for those ages 50 and older.

If you're interested in relearning the rules of the road, consider taking a driver re-education program, like the AARP Driver Safety Program, which is available in a classroom setting or online—in both English and Spanish. For more information, visit www.aarp.org/drive.

**JULIE LEE** 

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## NEWS

# Lessening the burden of care

- **Question:** How can I make sure that my parents are safe in their own homes without sacrificing my own mental well-being?
- Answer: Look for items that offer peace of mind and safety in the home, ask for help, and take advantage of community resources.

With longer life expectancies—81 years of age for women and 76 for men—older children are assuming the role of caregiver for their elderly parents.

But the toll of assuming the role of a caregiver goes beyond finances and time. In a national survey conducted by AARP in 2009, 21 percent of caregivers described their own health as "fair" or "poor" And more than a third of caregivers report that providing personal care is emotionally stressful.

#### **Demands of care**

"As the population in the U.S. ages, the prevalence of chronic disease, disability and dependency will also



SUPPORTIVE CARE. With longer life expectancies, older children are assuming the role of caregiver for their elderly parents.

PHOTO: PHILIPS LIFELINE

rise," says Dr. Stephen Holland, chief medical officer of Univita Health.

Approximately 68 percent of seniors aged 65 or older will need supportive care during their lifetime for physical or cognitive limitations, Dr. Holland explains, ranging from bathing and dressing to managing medication, caring for their homes and arranging transportation.

More than three quarters of those seniors will receive that care from unpaid family members and friends. Approximately 43 million Americans are caregivers, with one in three providing such care for more than five years.

#### **Building independence**

Caregivers step in to keep seniors at home, but safety becomes a major concern. Taking steps to improve their independence can help with the job.

Caring.com suggests measures like nonslip mats in the shower or bathtub and securing all electrical cords to the wall. Keeping a phone in every room can be an added precaution.

According to the Centers for Disease Control and Prevention, each year, one out of three adults aged 65 or older suffers a fall. Falls can result in bone fractures and long lasting disability and dependency, as well as potentially fatal injuries such as head trauma.

The CDC recommends regular exercise such as yoga to improve balance, eye exams and close monitoring of their medications and their related symptoms to prevent falls.

#### Health as a priority

Caregivers must remember to consider their own mental and physical wellbeing when taking on this role.

Womenshealth.gov recommends all caregivers, male or female, look for caregiver resources in their community, ask for help when needed, visit the doctor regularly and set aside personal time each week.

PETRA CANAN

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### TIPS TO STOP DROWSY DRIVING

Sleeping and driving don't mix. AAA's Foundation for Traffic Safety found that two out of five drivers admit to falling asleep at the wheel.

#### To remain alert:

- Get plenty of sleep the night before a long trip.
- Schedule a break every two hours or 100 miles. Stop sooner if you show signs of sleepiness.
- Avoid driving during your body's "down time." Travel at times when you are usually awake.

## Watch for signs you're about to fall asleep:

- Your eyes close or go out of focus by themselves.
- You have trouble keeping your head up.
- You don't remember driving the last few miles.
- If you have any of these symptoms, pull off the road to take a nap.

JACOB NELSON, MPH, MPP, DIRECTOR, TRAFFIC SAFETY ADVOCACY & RESEARCH, AAA



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Urinary Incontinence affects 200 million people worldwide

Consumer research reveals that one in four women over the age of 18 experience episodes of leaking urine involuntarily.

One-third of men and women ages 30-70 have experienced loss of bladder control at some point in their adult lives and may be still living with the symptoms.

Of men and women ages 30-70 who awaken during the night to use the bathroom, more than one-third get up twice or more per night to urinate, fitting the clinical diagnosis of nocturia. Of these adults, one in eight say they sometimes lose urine on the way to the bathroom.

Two-thirds of men and women age 30-70 have never discussed bladder health with their doctor.

One in eight Americans who have experienced loss of bladder control have been diagnosed. Men are less likely to be diagnosed than women. Men are also less likely to talk about it with friends and family, and are more likely to be uninformed.

On average, women wait 6.5 years from the first time they experience symptoms until they obtain a diagnosis for their bladder control problem(s).

Two-thirds of individuals who experience loss of bladder control symptoms do not use any treatment or product to manage their incontinence.

> NATIONAL ASSOCIATION FOR CONTINENCE

editorial@mediaplanet.com



# Achieving better health through communication

As women age, they can experience physical changes they may not always feel comfortable discussing with their doctors-but opening up is key to improving one's quality of life at every stage.

Among the most common of these changes is bladder weakness, a condition that affects one in four women. However, according to the Boomer Women's Health Survey, conducted by Harris Interactive, only 16 percent of women aged 45 or older said they would discuss these conditions with their physician.

A sense of normalcy or feelings of embarrassment are leading women to keep quiet. Sixty-seven percent said they would not speak with a physician about health issues they feel are symptomatic of the aging process.



Dr. Cynthia Hall, MD, FACOG, founder and director of the Center for Women's Continence and Pelvic Health at Cedars-Sinai Medical Center, explains the impact of omitting such information during exams.

"As this generation enters into midlife, they are likely to experience a number of common, sometimes embarrassing problems,

"If doctors aren't asking and patients aren't speaking up, then women may needlessly suffer for years with what may in fact be a manageable condition."

## Cynthia Hall, MD, FACOG

Founder and Director, Center for Women's Continence and Pelvic Health, Cedars-Sinai Medical Center

such as bladder control issues." says Dr. Hall. "And because we know most of them are not talking with their doctors about how to manage these problems, they're seeing their daily quality of life suffer unnecessarily."

#### The role of doctors

According to the survey, bladder weakness and low sex drive were

considered the most uncomfortable issues to discuss with your doctor, but also the ones brought up most infrequently.

To better help patients, physicians need to ask the right questions and encourage complete, honest answers.

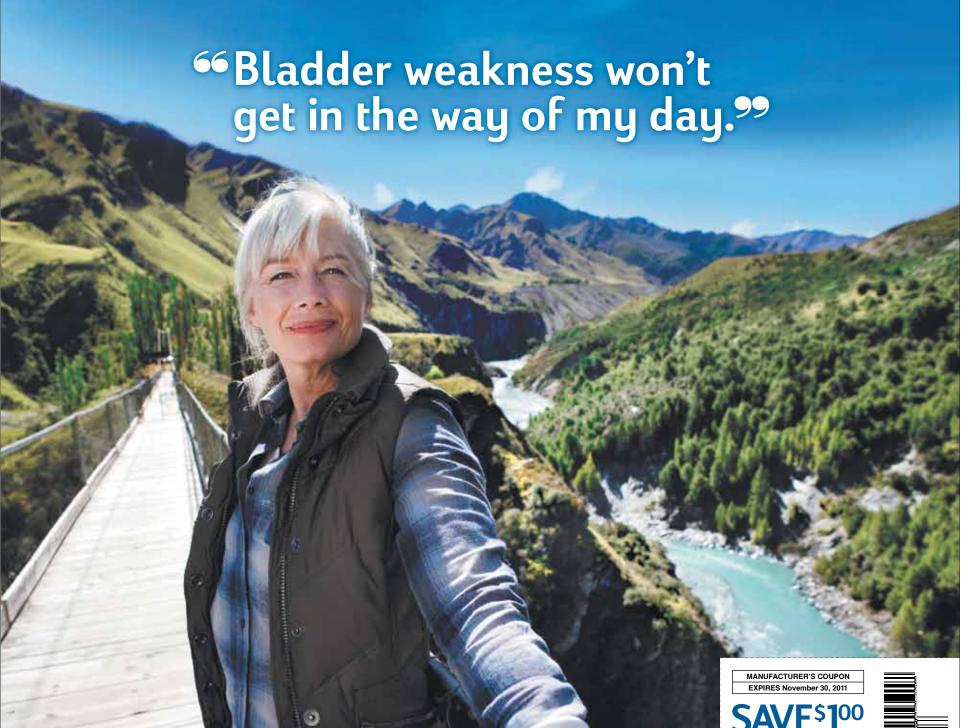
#### **Benefits of discussion**

"If doctors aren't asking and patients aren't speaking up, then women may needlessly suffer for years with what may in fact be a manageable condition." Dr. Hall says.

Women need to remember their symptoms could be more common than they think, and there are multiple treatment options available. Talking to their doctor as well as their peers is the surest way to get symptoms under control.

PETRA CANAN

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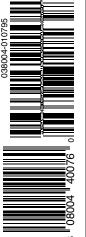
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## INSPIRATION



#### **BOOMERS THEN & NOW**

#### As boomers grew up they:

- Caused parents to move to the suburbs
- Marched for equal rights for blacks,women, and gays
- Rallied for peace—in Vietnam and continuing today
- Entered college in droves
- Fought against the corporate "glass ceiling"
- Gave birth to fewer children
- Bought mini-vans and chauffeured our kids to play dates and activities
- Started the exercise craze—remember Jane Fonda?

# Today, boomers still power trends. Among the new ones:

- Health, vitality and wellness—call it the desire to be "forever young"
- Work, money and avocation postponing retirement, or changing its face
- Creativity and learning—colleges are seeing the return of the Boomers
- Passion, play, travel and adventure—because we don't work all the time
- Family and friends—we realize their importance
- Caregiving and grandparenting—yep, now we're the "sandwich generation"
- Romance/love and sexuality— We're not too old...
- Giving back, volunteering and philanthropy—Who said "me generation?"
- Religion and spirituality—we're open to the universe...

NATIONAL ASSOCIATION OF BABY BOOMER WOMEN

**"It's time to grow up!"** That is the mantra that so many of us learned as we transitioned from the wonderful stage of "childhood" and made our way into the big, tough world of adulthood. We left our dress up crowns (and gowns) and Red Ryder BB Guns and, as if it was a door slamming behind us, headed straight into our society's vision for our individual futures.



# The impacting power of play

s we grew up, it was important to recognize the value in taking mature steps to prepare for our futures. We never were really given an opportunity to step back and take note on why our parents worked so hard to ensure we played as children. Wasn't it because it was good for us? Indeed, it was—and still is today.

With the boomer generation representing 28 percent of the U.S.

population and the average life span increasing in women to 80.1 and men to 74.8, it is important to take stock of our "wonder years" and incorporate the traits within it that left us feeling rejuvenated and whirling with creative expressionism. After all, science has come a long way and it has definitely proven that play is not just for children anymore.

Red Hat Society strives to empower the female boomer generation to look within and reconnect with the "little girl" inside. The organization has empowered hundreds of thousands of women around the world by offering up a very simple premise— "permission to play." And, the power behind giving permission is working!

From 2003-2006, Pennsylvania State University conducted a comprehensive study on the RHS and its positive impact on women in today's society. The study showed the Society provided women with coping skills dealing with the adjustment to life transitions, the ability to negotiate their way out of constraints, laughter, fun, an opportunity to do new and adventurous things and ultimately the freedom

they have always wanted to be (with a cheering section to boot!)

We've all heard the slogan "knowledge is power," but it's time to embrace an even more empowering slogan, "play is power!"

Although the Red Hat Society was not developed for men, they can take a lesson from these inspiring and empowering women—go back to playing, connect with others and above all remember "you aren't done yet!"

For more information on the Red Hat Society, visit their website at www.redhatsociety.com.



# INSIGHT

# Increase your energy

Question: What is Resveratrol?
Answer: Resveratrol is a
molecule found in grape skins and
a few plants.

Five years ago only some doctors and scientists had heard of resveratrol, a molecule found in grape skins and a few plants. Many scientists now believe that resveratrol, the so-called miracle molecule, may play a more vital role in the prevention and treatment of diseases of aging than antibiotics.

More than 4,000 scientific studies, including the famous Harvard study, have shown that resveratrol may have potential to delay aging and prevent diabetes, cancer, and heart disease.

Resveratrol's reported abil-



Resveratrol can be found naturally in grapes, some green teas, and even peanuts.

PHOTO: ISTOCKPHOTO.COM

ity to increase energy, improve concentration, assist in weight loss, and improve athletic endurance without side effects has made it a fast growing supplement. Thus far, most studies have been on animals, however more and more human trials are now underway. Two important studies done by the Albert Einstein Medical College found that one natural resveratrol supplement may play an important role in preventing diabetes.

Another UK study found that a 250mg capsule of resveratrol given to university students 45 minutes before a computer math exam doubled the blood flow to the brain. This year will see a dramatic increase in human clinical trials at medical institutions in the US, Europe and Asia. Their results will certainly shed new light on the potential of this amazing molecule.

editorial@mediaplanet.com





# Fitness tips for boomers

As a member of the Baby Boomer generation, I know that nothing is more important than maintaining youth and vitality. And, maintaining fitness is a way to contribute to that!

The program goals of a customized fitness program are to maintain and increase fitness levels, prevent new injuries, and stop the progression of old injuries. You need to incorporate core strength, flexibility, cardiovascular endurance and muscular strength in your program.

Strengthening your "core" is a must! We know that core muscles provide stability to the trunk and total body. They aid in improving strength and balance.

Flexibility is also a key component to a fitness program and increasingly important as we age. Incorporate stretching into your everyday life activities.

Strength training is another essential component. Modify strength training activities by using lighter resistance and doing more repeti-



Marjorie J. Albohm, MS, ATC President, National Athletic Trainers' Association; Director of Clinical Research & Fellowships, Össur Americas

tions. Elastic bands and rubber tubing are excellent for this.

Weight bearing activities such as running and jogging, to increase cardiovascular fitness, put a tremendous load on our knees. Non-weight bearing exercises must be incorporated in your customized fitness program. Cycling, swimming and spinning (my personal favorite!) are all excellent.

Exercise frequency is a key component to customizing your fitness program. Exercising three to five days a week is recommended. Remember, more is not necessarily better.

Lifestyle changes are essential to a successful customized program. Focusing on proper diet and nutrition and maintaining appropriate body weight is a must.

MARJORIE J. ALBOHM, MS. ATC

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Many of us still think hearing aids are only for the elderly, and often ignore a hearing problem. In fact, the average age for a person's first hearing aid is 70 years.

# Treating hearing loss at any a

f you have difficulty seeing you wouldn't hesitate to get eyeglasses, right? But many of us still think hearing aids are only for the elderly, and often ignore a hearing problem. It may surprise you that only one in five people (20 percent) who could benefit from a hearing aid actually use one. With 36 million American adults suffering from hearing loss, there are a lot of people who could hear better! There is a strong relationship between age and reported hearing loss: 18 percent of American adults 45-64 years old, 30 percent of adults 65-74 years, and 47 percent of adults 75 years old or

older have a hearing impairment. So, while the majority of people with hearing loss are over age 75, almost 20 percent are 45-64!

#### How do you know that you may have a problem hearing?

- Do you often think people are mumbling or ask others to repeat themselves often?
- Do others tell you that you listen to the television too loudly?
- When you are in a noisy room like a restaurant, do you have trouble discerning the voices around you?
- Have you experienced a ringing or buzzing in your ears? (This could be tinnitus, which

"With 36 million American adults suffering from hearing loss, there are a lot of people who could hear better!"



Andrea Boidman Executive Director. Deafness Research Foundation

25 million Americans suffer from, and is usually a symptom of hearing loss).

If you answered "yes" to any of the questions above, you should make an appointment with a hearing health care professional to have your hearing checked.

#### Helping you hear better

There are many options for treating hearing loss, which will depend on your own individual circumstances. For some, a hearing aid may be the best solution. Another option is a cochlear implant-while approximately 41,500 American adults have

received a CI, current estimates show over one million people would be eligible! And for many, assisted listening devices like amplified phones can make a world of difference.

Since 1958, Deafness Research Foundation has been committed to funding research in hearing and balance science to help you and your loved ones hear better. There are some exciting developments in the pipeline-visit www.drf.org to learn more about how research will improve the way you hear.

ANDREA BOIDMAN

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# INSIGHT

Question: Who is eligible for Medicare?

**Answer:** Generally, Medicare is available for people age 65 or older, younger people with disabilities and people with End Stage Renal Disease (permanent kidney failure requiring dialysis or transplant).

# What does Medicare cover?

f you're approaching your 65th birthday, you may be wondering how Medicare works and what it covers.

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and people of any age with permanent kidney failure that requires dialysis or a kidney transplant.

# Medicare is made up of four parts:

- **Part A** helps cover care for hospital inpatients, skilled nursing care, home health services, and hospice care.
- Part B helps cover doctor services, hospital outpatient care, home health services, medical equipment like wheelchairs and



"If you have original Medicare, you can now get a yearly wellness exam and most Medicare-covered preventive care services for free."

**David Sayen**Regional Administrator, Medicare for California

home oxygen systems, and some preventive health services.

■ Part C, also known as Medicare Advantage, refers to HMO—and PPO-style health plans that are approved by Medicare and run by private insurers.

■ **Part D** helps cover prescription drugs.

The Affordable Care Act made many improvements to Medicare. If you have original Medicare, you can now get a yearly wellness exam and most Medicare-covered preventive care services for free. These services include screenings for colorectal, breast, and prostate cancer; tests for

heart disease, diabetes, HIV, and glaucoma; shots for flu, pneumonia, and Hepatitis B; and counseling on how to stop smoking.

Another improvement is the gradual closing of the Part D coverage gap, also known as the "donut hole." If you reach the gap this year, you may get a 50 percent discount on brand-name drugs when you buy them. There will be additional savings in the gap every year until 2020, when it will be closed completely.

For more information on Medicare, including how to enroll, go to www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227.)

DAVID SAYEN

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#### BRAIN FITNESS TIPS

- Dark chocolate causes your brain to release dopamine, a chemical that improves overall brain function.
- Take on something more difficult than you're used to; this will require additional concentration and will reengage your brain's learning ability.
- Scientists believe that walking on uneven surfaces like cobblestones improves the vestibular system of the inner ear, which plays a central role in balance and equilibrium.
- Go on a guided tour of a museum. When you get home, reconstruct the tour by writing an outline that includes everything you remember.

Source: Based on information from Posit Science and The Hartford



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