Healthy Living

Foods for the Over-50 Crowd
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Confronting Alzheimer's
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Healthy eating options for seniors

"Let food be thy medicine" is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis, also may be linked to the foods ones eat. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people need to stay healthy as they get older. Certain foods may be particularly helpful.

**Brain-friendly foods:** Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like Alzheimer’s disease, advises Sonas Home Health Care.

**Anti-inflammatory foods:** Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

**Fruits and vegetables:** Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vitamins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

**Energy-boosters:** Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

**Bone-friendly foods:** Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

**Digestive system-friendly foods:** The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract more easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

**High-iron foods:** Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

**Brain-friendly foods**
- Avocado
- Leafy vegetables
- Sunflower seeds
- Blueberries
- Salmon

**Anti-inflammatory foods**
- Foods high in omega-3 fatty acids
  - Salmon

**Fruits and vegetables**
- Fresh, canned or frozen
  - Dark green vegetables
  - Orange vegetables

**Energy-boosters**
- Whole grains

**Bone-friendly foods**
- Calcium-rich foods
  - Milk
  - Yogurt
  - Cheese

**Digestive system-friendly foods**
- High-fiber foods

**High-iron foods**
- Tofu
- Spinach
- Lentils
- Pumpkin seeds
- Fortified breads and cereals

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**Healthy Living**

Spring 2020

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**Healthy eating options for seniors**

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Avoid medication errors with these tips

Prescription medications are a necessity for many people. The American Academy of Family Physicians says that, each week, four out of five adults in the United States will use prescription medications, over-the-counter drugs and/or various supplements. Approximately one-third of adults take five or more medications at the same time.

The potential for adverse drug events is elevated when people are taking multiple medications at one time. For example, mixing pills has the potential to cause serious injury or even death.

Doctors, patients and pharmacies must work together to ensure that medication is taken safely. One of the best ways to prevent errors with medications is for patients to take an active role in their health care management.

- Know your dose. Children are at an especially high risk for medication errors because they require different doses than adults, offers the Mayo Clinic. Adults of different weights who share medications can run into trouble as well. It is key to follow the dosing instructions, as even a minor error in regard to dosage can potentially cause a big problem.

- Follow up with your doctor. Certain medications can cause side effects that only can be noticed by lab testing, such as an impact to the liver. Doctors also may be under an obligation to follow up with patients taking psychological drugs to ensure the efficacy of treatment. Make sure you keep all follow-up appointments.

- Maintain a current list of meds. It is up to patients to share information with prescribing doctors regarding any and all products being taken to avoid harmful interactions. Using the same pharmacy for all prescriptions also is helpful.

- Be honest about height and weight. Medication labeling and package inserts typically use metric units to correlate dose to a person's physical attributes. Individuals should know their information in metric measurements and be honest with themselves about what they weigh.

- Use medications correctly. It is important not to chew nonchewable pills or cut pills unless the pharmacist or doctor has said it is safe to do so. Accurate dosing also requires using the right spoon or syringe, not silverware. Store certain types of medications, such as eye drops and ear drops, separately so they're not mistaken for one another.

These are just some of the ways to prevent medication errors. People can consult with their doctors and pharmacists for more assistance in staying safe.

HEALTHY LIVING PROFILE

Fancy Gap Medical Clinic

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We are a small, family-run medical practice in rural Carroll County VA. We call Fancy Gap home. We can provide your family with call a head “common sense” medicine that is affordable.

Susan Tracy Roberts, NP-C is supported by her husband, Ben Roberts, as her practice manager. Susan received her education from the University of North Carolina at Chapel Hill and the University of North Carolina at Greensboro and offers years of experience as an adult practitioner, though she is licensed to provide medical services to anyone over the age of 13. Susan’s brother and author of “A Country Doctor,” Dr. John Tracy serves as a collaborating physician.
Innovative fitness programs for seniors

It is important to stay active and eat healthy foods in an effort to promote fitness and well-being. This is especially true for seniors, many of whom lead increasingly sedentary lifestyles as they age.

The American Heart Association says adults should get at least 150 minutes of moderate exercise per week, or 75 minutes of vigorous aerobic activity, and a Harvard University study says that exercise can be an insurance policy for heart health.

Today's seniors have more fitness options at their disposal than ever before. SilverSneakers® is the leading community fitness program for older adults in the United States. SilverSneakers® members can participate in specially curated programs at participating gyms and community centers across the nation. According to the organization, there are more participating fitness locations available than there are Starbucks® coffee establishments. Classes are fit for everyone, no matter their experience level.

Those concerned about gym costs may find that SilverSneakers® already is included in their Medicare Advantage plan for no additional cost. Plus, there is access to healthy living discounts from participating businesses.

Canada has begun to develop its own senior-centric fitness programs. The Healthy, Safe and Strong group exercise program is an introduction to safe exercises available for adults age 60 and older in the province of Ontario. The program can help develop better stamina, maintain or improve balance and increase strength and endurance. StrongerU Senior Fitness is a relatively new program of pre-choreographed group fitness offering instruction in four program types: cardio, strength training, stretching, and circuit training. The program addresses a need in Canada for quality and consistent senior fitness programs.

As studies show that engaging in physical activity is the most effective way for aging men and women to stay healthy, more adults may be compelled to join fitness groups that cater to the 50-and-over market.

Why routine checkups are vital to overall health

Regular visits with a medical professional are an important part of a healthy lifestyle. Too often people visit the doctor only when they are ill, as they may not realize just how essential well visits and physical exams are.

Routine checkups are the smartest way for people in all age groups to stay on top of their health, but they can be especially valuable for those age 50 and older.

Regular checkups enable physicians to check current health against past visits, ensuring that any anomalies can be investigated and treated efficiently and promptly. This can make the difference in slowing down the progression of a disease that has already developed or prevent something from becoming a full-fledged issue.

The Mayo Clinic says there are no hard and fast rules about how often seniors should visit health care providers. Those who are in generally good health may only require one medical checkup a year. At this point vital signs will be checked, medications reviewed and lifestyle topics discussed. Doctors may even recommend or discuss tests. Patients also can bring up any issues they may be experiencing, however insignificant they may seem. Anything from sleep disturbances to memory loss to unexplained fatigue or pain can be addressed. Sometimes getting everything out in the open and being reassured that there’s nothing to worry about can be helpful.

General care and geriatric doctors also are adept at asking questions to get a sense of how patients are faring in the world. This may include topics that seemingly have no relevance to health but can be quite important. A provider may ask about topics such as bathing or dressing. Questions about social interaction or typical routines can paint a better picture of both physical and mental health.

The recommended frequency of doctor visits may change as health issues arise or if follow-up is needed after a treatment plan or injury, according to the caregiver company Home Care Assistance. Some seniors may have to visit a provider once a week or once a month. Doctors, nurses and therapists will design a regimen based on a patient's current health needs.

The following are some compelling reasons to be diligent with provider visits.

• Frequently health issues can be silent and not noticed early on by a patient, according to Mercy Medical Center in Baltimore.

• Patients will be less likely to forget about important screenings, like mammography, prostate tests, cholesterol tests, and more.

• Vaccines can be administered, as even adults need certain immunizations to stay healthy.

• Patients can discuss potential lifestyle changes, like going on a diet or taking up a new fitness regimen.

It is essential to follow through with health care provider visits, even if they seem redundant. Physicians may detect issues that warrant close observation. Patients are urged to have an open dialogue with their doctors so they understand the reason behind health care visits and expectations in the future.
Annual colorectal cancer screenings are recommended for men and women over 50

As the human body ages, screening for various conditions and diseases may need to occur more frequently. Routine doctor visits may not be a part of most people’s image of the perfect retirement, but such checkups can save lives and make one’s golden years much more enjoyable.

The World Health Organization notes that cancer is the leading cause of death across the globe and that colorectal cancer is the second most common cause of cancer death in the world. A 2017 study published in the journal Cancer Epidemiology, Biomarkers & Prevention concluded that risk factor modification, screening and treatment all have considerable potential to reduce colorectal cancer mortality by 2030.

The U.S. National Library of Medicine recommends that men and women between the ages of 50 and 75 receive a fecal occult blood, or stool-based, test every year. In addition, men and women should receive a fecal immunochemical, or FIT, test every year. The FIT is a simple test that adults can conduct in the privacy of their own homes.

Doctors may recommend additional screenings for colorectal cancer. Upon making such recommendations, doctors will discuss patients’ screening options, which include an assortment of tests, and then recommend which test might be best for the patient.

The USNLN recommends men and women receive stool DNA tests every three years, flexible sigmoidoscopy tests every five years and double contrast barium enemas every five years. Virtual colonoscopies (once every five years) and colonoscopies (once every 10 years) also may be recommended.

Colorectal cancer claims hundreds of thousands of lives across the globe every year. Men and women over 50 can reduce their risk of falling victim to colorectal cancer by scheduling annual screenings.

Recommended vaccines for adults

Newborn babies endure quite a bit in the first few days and months of their lives. Routine immunizations help newborns overcome these obstacles, and as newborns get old they receive vaccines to prevent measles, mumps, rubella, hepatitis, and chicken pox.

A common misconception suggests that vaccines are only for the young. However, the Centers for Disease Control and Prevention notes that the protection provided by some childhood vaccines can wear off. In addition, some people may be at risk for certain vaccine-preventable diseases due to lifestyle, existing health conditions and age. As a result, it’s important for adults to make sure their vaccines are up-to-date.

Those who are unsure of their vaccine status should discuss their health history with their doctors. In the meantime, adults should know that the following vaccines are recommended for people of various ages:

**Influenza:** An annual flu shot is highly recommended. Doctors and health officials indicate that getting the flu vaccine is the single most effective way to prevent seasonal flu or reduce the duration and severity of the illness should it be contracted.

**Tdap:** This vaccine contains strains of tetanus, diphtheria and pertussis (whooping cough). All three are implicated in serious illnesses or death, according to WebMD. Just about every person, young and old, should receive the Tdap vaccine. The CDC says that every adult should get the Tdap vaccine once if they did not receive it as an adolescent. Then a Td booster shot every 10 years is sufficient.

**Shingles:** People who have been exposed to varicella (chicken pox) in their youth are at risk for shingles as they grow older. The CDC says nearly one out of three people in the United States will develop shingles in their lifetime. A shingles vaccine can protect against shingles and complications from the disease. Adults who are 50 and older should get the vaccine, which is administered in two doses.

**Pneumococcal polysaccharide vaccine (PPSV23):** This vaccine protects against serious pneumococcal diseases, including meningitis and bloodstream infections. It is recommended for all adults age 65 and older.

**Pneumococcal conjugate vaccine (PCV13):** This protects against serious pneumococcal disease and pneumonia. Adults 65 years or older who have never received a dose of PCV13 should discuss PCV13 with their physicians.

Vaccines protect the very young from various diseases, but there are many vaccines that are still vital to health in adulthood.
Risk of MRSA contraction is high among seniors

Bacteria are present all around us, and people and these microorganisms often live together without incident. In fact, there are many bacteria that are helpful to the body. However, there are times when bacteria can be problematic and pose serious health risks.

Methicillin-resistant Staphylococcus aureus, widely referred to as “MRSA,” is a Gram-positive coccal bacterium. Seniors are among the most susceptible to MRSA infection because their immune systems are not strong enough to fight off the illness.

MRSA is very common. According to the National Health Service, a United Kingdom-based healthcare system, as many as one in 30 people in the general population are carriers of the bacteria.

MRSA is much more common in hospitals and nursing homes. The health resource Geriatric Nursing says an average of one in four nursing home residents harbors the bacteria. A study published in the Journal of Infection showed that more than 40 percent of all cases of MRSA were in patients aged over 75. It is essential for any senior or family member caring for an older relative to familiarize himself with MRSA.

How is MRSA contracted?

MRSA often lives harmlessly on the skin, colonized in areas such as the nose, groin, buttocks, or armpits. MRSA can be passed to another person simply by touching someone who has it, sharing linens or towels or touching surfaces with MRSA on them.

How does infection take root?

Oftentimes MRSA will not make a person ill because it is only on the skin and can be washed off with proper hygiene, or the immune system is strong enough to fight infection. It is when MRSA enters the body that it can pose a problem. People staying in a hospital or a nursing home are at greater risk of MRSA infection because they often have a way for the bacteria to go deeper into the body. Sources include wounds, feeding tubes, urinary catheters, or intravenous drips. Likewise, being in close proximity with other people with a high risk for MRSA also increases contraction exponentially.

What are the symptoms of MRSA?

Symptoms of MRSA infections can include:
- chronic wound
- rash
- headache
- general malaise
- chest pain
- cough
- shortness of breath
- fatigue
- chills or fever

In some instances, MRSA can produce a secondary illness of pneumonia.

Higher rates of MRSA have been found in hospitals and nursing facilities.

Tri Area Community Health Centers wishes you and your loved ones safety during this time.

Symptoms of COVID-19

- What precautions should I be taking, to prevent the spread of COVID-19?
  - Practice Social Distancing, keeping 6 feet from others.
  - Wash your hands often with soap and water for at least 20 seconds.
  - Avoid touching your face, eyes, nose or mouth.
  - Always cover a cough or sneeze with a tissue and discard immediately.
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How to help loved ones handle sundowning

A diagnosis of Alzheimer’s disease can catch families off guard. When such a diagnosis is made, patients and their families typically have a host of questions, including how far the disease has progressed and what to expect as it advances.

One potential side effect of Alzheimer’s disease that can catch families off guard is sundowning. The National Institute on Aging notes that sundowning refers to the restlessness, agitation, irritability, or confusion that can begin or worsen as daylight begins to fade. Sundowning is difficult for Alzheimer’s sufferers, but also can be especially hard on their caregivers. As day turns to night, people serving as caregivers to Alzheimer’s patients tend to wear down, only to suddenly realize that the people they’re caring for are becoming increasingly difficult to handle. The NIA notes that sundowning can continue well into the night, compromising patients’ ability to fall asleep and stay in bed.

Sundowning will not affect every Alzheimer’s patient, but caregivers should prepare themselves to handle such a situation should it arise. Learning more about sundowning can be part of that preparation.

Why does sundowning occur?

The exact cause of sundowning, which is sometimes referred to as “late-day confusion,” is unknown. However, the Mayo Clinic notes that certain factors may aggravate the feelings of confusion felt by Alzheimer’s patients who experience sundowning. Those factors include:
- fatigue
- low lighting
- increased shadows
- disruption of the body’s internal clock
- the presence of an infection, such as a urinary tract infection

The NIA notes that one theory suggests Alzheimer’s-related changes in the brain can disrupt a person’s internal clock, confusing their sleep-wake cycles as a result. That can confuse Alzheimer’s patients and contribute to the feelings of agitation and irritability that are common among people who experience sundowning.

What can be done to combat sundowning?

The NIA recommends looking for signs of sundowning in late afternoon and early evening and trying to determine what might be causing these behaviors. Try to avoid anything that appears to trigger these behaviors, if possible.

Reducing noise, clutter or the number of people in the room when sundowning symptoms typically appear may help reduce the confusion Alzheimer’s patients feel during this time of the day. In addition, scheduling a favorite activity or providing a favorite snack at this time of day can give Alzheimer’s patients something to focus on, potentially cutting off the confusion before it surfaces.

The NIA also recommends making early evening a quiet time of day reserved for playing soothing music, reading or going for a walk. Caregivers who also have children to look after can explain the importance of this quiet time to youngsters and ask for their cooperation.

Closing curtains or blinds and turning on the lights at dusk can minimize shadows in the house, potentially making this time of day less confusing for Alzheimer’s sufferers. Sundowning is a symptom of Alzheimer’s disease that can be difficult for caregivers to manage. More information about sundowning is available at www.nia.nih.gov.
Elder care resources

People want to grow old gracefully and maintain their independence as long as possible. There are many decisions to make as well as information to wade through to ensure needs are met and proper care is received through one’s golden years. Individuals, caregivers and families may find that a few helping hands along the way can be invaluable.

Numerous elder care resources are available for those who don’t know where to look. Start by researching the National Council on Aging (www.ncoa.org). This is a national leader and trusted association that helps people age 60 and older. The council works with nonprofit organizations, governments and businesses to organize programs and services at the community level. This is a good place to find senior programs that can help with healthy aging — emotionally, physically and financially. AARP (www.aarp.org) is yet another organization dedicated to helping seniors. The comprehensive AARP website offers a host of information on everything from senior discounts to products to health and other information specific to seniors. AARP also has an affiliated charity that works to help low-income seniors procure life’s necessities.

At the local level in the United States, the federal government has mandated Area Agency on Aging (www.aging.org) facilities in every county/city. These agencies can provide information on service programs available to the seniors in the area, as well as financial resources. These facilities give seniors access to volunteers who can take seniors around by car, and some provide meals-on-wheels services.

The Administration for Community Living (www.acl.org) was established to help older adults and people of all ages with disabilities live where they choose. A network of community-based organizations helps millions of people age in place.

ElderCare Canada is an advice and action consulting service that helps seniors with a variety of different services. They can offer resources on setting up home care, finding retirement residences, moving, or navigating the health care system.

Military veterans or those who are/were married to a veteran may be eligible for various benefits through the U.S. Department of Veterans Affairs (www.va.gov). The VA offers health care services, disability compensation, burial benefits, and much more.

Seniors have many different resources at their disposal that can help answer questions or provide services when the need arises.
As people age, oftentimes their living arrangements need to be adjusted. Needs evolve as children move out or other situations arise. One of the scenarios that may come to pass as a person ages is the need for more specialized help that just isn’t possible at home.

When failing physical or mental health affects one’s ability to be independent and live safely at home, moving into an assisted living facility may be the next step. The National Center for Assisted Living indicates assisted living offers the little bit of help some people need when they can no longer manage living alone. Typically these facilities provide assistance with bathing or dressing, medication management and other care, while also catering to people who may not require the around-the-clock medical care most often associated with nursing homes.

Vetting is an important component of finding assisted living facilities. Family caregivers need to educate themselves about services, costs and other resources provided by assisted living facilities.

AARP says assisted living facilities provide residents with a range of services that can include supervision, meals, housekeeping, laundry, and personal care. Residents usually have their own apartments or private rooms. Because they are mostly regulated at state level in the United States, there is a lot of variety among these facilities. That means family caregivers need to assess their needs and desires in a facility to find the right one that fits.

Assisted living facilities offer a home-like environment, and the amenities available vary based on cost. Paying for assisted living differs from paying for nursing homes. Largely government-subsidized health programs like Medicare and Medicaid pay for nursing home care. Those who would be best serviced by assisted living may find they may not qualify for government support, nor may the facilities accept anything other than private payment or long-term care insurance to cover room and board.

Other considerations in assisted living facilities are size, specialties, atmosphere, location, and the ability to transition to higher forms of care. Assisted living may fill a void currently, but it’s often not a permanent situation for all, and eventually certain residents may have to move on to skilled care facilities.

Potential residents and their families should visit various assisted living facilities to get a feel for what they are like. Speak with the staff and residents, request a meal and get a sense of the environment. Apart from cost, how the home feels is one of the most important factors in shopping around for this type of residence.
Items to know before drafting a living will

During the prime of their lives, people typically don’t give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters.

An advanced healthcare directive — also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity. The legal advice resource LegalZoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

Do I want to remove the burden of tough choices from my loved ones?
A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not — particularly if they’re not sure what you desire.

Do I have firm feelings about life-saving methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.

Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

5 ways to leave a lasting legacy

It is customary for people to take inventory of their lives as they grow older, wondering about their impact on the world and the people closest to them. A legacy is often the story of one’s life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning. The following are some guidelines that can help people establish lasting legacies.

Keep track of your story. Grab a journal and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and childhood to start establishing an autobiography of sorts.

Consider your daily actions. Even though people may imagine it is the grand gestures that are remembered most, quite often it’s the simplest acts that make the most impact. Think about the way you treat others each and every day. Smile at people, compliment others and offer positive advice when it is sought.

Research investments that are profitable. If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRetirement.com and Stepping Stone Financial, Inc., vacation homes mean a lot to families and they also can be a source of future revenue should they be rented or sold. Speaking with a financial advisor also can be a sound way to invest the right way to accumulate assets that can be passed down as a legacy.

Name children or other relatives as beneficiaries on Individual Retirement Accounts (IRAs). With Roth IRAs, distributions are tax-free as long as the person who set up the IRA met the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

Write a legacy letter. A legacy letter is a way to speak directly to loved ones and say all those things that you had wished you told them earlier but maybe didn’t find the words or perhaps never had the time, according to Forbes. The letter ensures others know just how much joy they brought to your life and the pride you had in knowing them.

Leaving a legacy is something people start to think about as they grow older, but it’s easy to start planning a legacy regardless of your age.
Explore long-term care insurance

Individuals plan for many different scenarios: buying a home, putting kids through college and saving for retirement, among them. Quite often the concept of making arrangements for one’s golden years is placed on the back burner. However, that can be an expensive mistake.

According to AARP, by the time a person reaches age 65, he or she has a 50-50 chance of needing long-term care at some point in the future.

Medicare, the federal health insurance program for people who are 65 or older in the United States, does not cover custodial care, which is the primary form of care in nursing homes. Therefore, many people must find alternative ways to finance nursing home and other long-term care options. Those who must pay out-of-pocket spend an average of $85,000 per year on a nursing home in the U.S., and this is often an expense that has not been included in retirement budgets.

Long-term care insurance can be the best option to offset the high costs of nursing home and other care in most instances. It helps cover the costs of services that aren’t covered by regular health insurance, namely assistance with routine daily activities like bathing, dressing or getting in and out of bed, advises the financial resource NerdWallet. Such care may be administered at home by a private health aide or in a skilled nursing facility. Most policies also will reimburse for services rendered in an assisted living facility or an adult day care center.

According to a study revised in 2016 by the Urban Institute and the U.S. Department of Health & Human Services, about 14 percent of people age 65 and older will require care for more than five years. Getting the facts about long-term care insurance can help individuals make important decisions for their futures.

• The earlier a person buys a long-term care insurance policy the lower the rates tend to be. The American Association of Long-Term Care Insurance says a 65-year-old couple can typically buy a policy for $4,800 per year to offer base benefits of $180,000 plus 3 percent inflation growth. That plan price more than doubles if purchased at age 75.

• Cost also is based on the maximum amount the policy will pay per day and the number of years the policy will pay. Many policies limit how long or how much they will pay, some between two and five years, states the Administration on Aging.

• Policies require some medical underwriting, so not everyone will qualify.

AARP suggests seeking out an independent agent who sells policies from multiple companies rather than a single insurer. Long-term care insurance can be an effective way to pay for the often high cost of skilled nursing care.

How occupational therapy can help people live with arthritis

Occupational therapy may sound like something exclusive to people who are injured on the job. Though occupational therapy helps people in the workplace every day, it also helps men and women, including those with arthritis, perform everyday activities that may or may not be work-related.

Arthritis can take both a physical and financial toll. The Arthritis Foundation notes that it’s difficult to determine just how many people currently suffer from arthritis, as treatment often isn’t sought until symptoms become severe. Conservative estimates from the AF suggest 54 million adults in the United States currently have arthritis, though the organization reports that a recent study suggested as many as 91 million might be dealing with this painful inflammation and stiffness of the joints. As if the pain from arthritis weren’t enough, the condition also can cause financial problems for those who cannot work or only work part-time, with annual medical costs and earnings loss estimates in the hundreds of billions of dollars.

Occupational therapy can help people with arthritis overcome their conditions. The American Occupational Therapy Association, Inc., notes that most joints have the potential to develop arthritis, which can affect mobility, cause pain and even lead to deformity.

However, the AOTA® also states that OT practitioners aim to help people with arthritis maximize their ability to participate in activities like work or recreation while striving to help patients enhance their quality of life. Because there are more than 100 different types of arthritis, men and women diagnosed with the condition can benefit greatly from individualized care. One-size-fits-all solutions may not work for arthritis sufferers, who can benefit from one-on-one interactions with OT practitioners. For example, the AOTA® notes that OT practitioners may recommend personalized adaptive equipment to patients with arthritis who are experiencing pressure and discomfort in their hands when holding or working with objects. Before making such recommendations, OT practitioners may analyze patients’ daily activities to ensure they get equipment that will provide the support and relief their specific condition calls for.

Arthritis is a global concern that the Arthritis Foundation estimates will only become more prevalent in the decades to come. Occupational therapy can be just what arthritis sufferers need to overcome their conditions and improve their quality of life.
8 tips for senior travelers

Few demographics have the free time and the financial capacity to travel as much as retirees. Now that children have flown the coop and retirement papers have been filed, the world is many seniors’ oyster.

According to a 2017 survey from AARP, travel is a top goal for more than 80 percent of Baby Boomers. Children may find that encouraging their aging parents to travel can promote more independence and help them live fulfilling lives in retirement.

These tips can make travel easier for any senior ready to see the world.

1. Seek the most direct route. Traveling may be a bit easier to endure when the route is as short and direct as possible. It may cost a little more to book nonstop flights or travel during peak hours, but that investment may be worth it.

2. Choose senior-friendly travel services. Working with a trusted travel advisor is often easier than booking your travel yourself. Travel agents often have inside information and may be privy to perks and discounts. Plus they can streamline the process, ensuring all you need to do is go along for the fun.

3. Senior discounts are waning. Most airlines have done away with senior discounts. In 2013, the price comparison resource Fare Compare looked at senior discounts of various airlines and found most of them were unreliable.

4. Inquire about accessibility. If mobility is an issue or if there are any disabilities, contact your carrier and hotel or tour company and be sure that there will be accessibility arrangements, such as wheelchair access or ground-level accommodations.

5. Pack light. Don’t get bogged down by excess luggage. Pack only what you need, including medications, in a carry-on bag.

6. Consider a cruise. Cruises combine food, entertainment and comfortable rooms in one convenient package.

7. Manage medications. If prescription medications are needed, be sure to consult with the doctor and pharmacy about getting a supply that will last the course of the trip.

8. Bring along a companion. You may feel more comfortable bringing along one of your children, another young relative or a close friend, especially if you are traveling internationally. This extra person can help navigate and ensure all your needs are met.

Seniors have the opportunity to travel more and can make such travel easier in various ways.

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Today’s hearing aids are remarkable devices that help people who are hard of hearing in myriad ways. These devices are part of a rich history of hearing assistance items that dates back several centuries.

Hearing aids can be traced all the way back to 1588, when the author Giovanni Battista first mentioned hearing assistance devices in the book, “Natural Magick.” The devices Battista described were wooden and were carved into the shapes of ears belonging to animals with superior hearing. Whether they worked or not, these rudimentary devices serve as ancestors to the devices people use today.

Many people might recognize the hearing aids used in the 1600s and 1700s. Often referred to as “ear trumpets,” these devices were wide at one end to gather sound and narrow at the other end so amplified sound could be directed into the ear. Perhaps the most notable user of ear trumpets was the great composer Ludwig van Beethoven, whose hearing began to deteriorate by the time he reached his late 20s. By the time of his death in 1827, Beethoven was almost completely deaf. According to the House Providence Hearing Health Centers, the first person to commercially produce ear trumpets was London-based Frederick C. Rein, who began producing the devices in 1800. In 1819, Rein was commissioned to design a special acoustic chair for John VI, the King of Portugal.

By the early 1900s, electricity would change hearing aids forever. Instead of ear trumpets, which shrunk in size over the course of the 1800s, people who were hard of hearing in the early 1900s could now use devices that employed carbon microphones and batteries to electronically amplify sound. These devices, which were worn around the neck, might have been an improvement over ear trumpets, but they were large boxes that contained visible wires. In addition, their batteries typically lasted just a few hours. Miniaturized batteries made these devices considerably less cumbersome.

Hearing aids changed again in the 1950s, when the invention of the transistor, a switch with both on and off settings, increased the functionality of hearing aids. Beltone even notes that transistors, perhaps most widely associated with radios, were used in hearing aids before they were used in radios. Ultimately, transistors were made of silicon, which allowed manufacturers to shrink them even further, allowing users to wear them behind the ear, in the ear shell and then even within the ear canal.

Digital technology changed hearing aids once again in the late 20th century, making it possible to amplify, reduce, filter, and direct sound as needed. This customization made it possible for users to alter their hearing aids depending on where they were at a given time. Modern hearing aids are often so small that they go unnoticed. But these devices are part of a rich history dating back several centuries.
Who is at elevated risk for COVID-19?

COVID-19 continues to dominate headlines across the globe. This novel coronavirus first made headlines in late 2019 after an outbreak in Wuhan, the sprawling capital city in China’s Hubei province. The virus has since spread beyond China’s borders, leading to school closures and changes in public life, such as the shutting down of professional sports leagues, that many might never have thought they would see in their lifetimes.

Despite the relative infancy of COVID-19, doctors have learned much about it, including who might be most at risk. According to the Centers for Disease Control and Prevention, early information out of China revealed that some groups are at higher risk of getting very sick from COVID-19 than others. Older adults and people who have serious chronic medical conditions are at the greatest risk of getting very sick from COVID-19. Heart disease, diabetes and lung disease are the chronic medical conditions that appear to make people especially vulnerable to sickness from COVID-19.

How people in at-risk groups can reduce their risk of getting sick

It’s important that elderly people and people with chronic medical conditions take their risk for getting sick from COVID-19 seriously, as the virus had already contributed to thousands of deaths by early March 2020. The CDC notes that it is especially important that people at elevated risk take actions to reduce their risk of getting sick with the disease. The following strategies can be part of a proactive approach that may help at-risk people lower their risk of getting sick from COVID-19.

- Stock up on health supplies. Contact your physician and arrange to obtain extra necessary medications so you do not have to leave your home should an outbreak occur in your area. If that’s not plausible, the CDC recommends signing up for mail-order medications. Stock up on over-the-counter medications and medical supplies, including everyday items like tissues, so you don’t have to leave the house if an outbreak occurs.

- Stock up on groceries. Make sure you have enough groceries on hand so you can stay at home if restrictions on leaving home are put in place during an outbreak.

- Embrace the basics. Basic strategies like avoiding people who are sick; washing your hands with soap and water for at least 20 seconds, especially after blowing your nose, coughing, sneezing or spending time in public; avoiding touching your face, nose, eyes, etc.; and avoiding crowds can help to reduce your risk of getting sick from COVID-19.

Since the initial outbreak of COVID-19 in China in late-December 2019, doctors have learned that certain people are especially vulnerable to getting sick from the virus. Such people can take certain steps that may reduce their risk of getting sick. More information about COVID-19 is available at www.cdc.gov.
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