

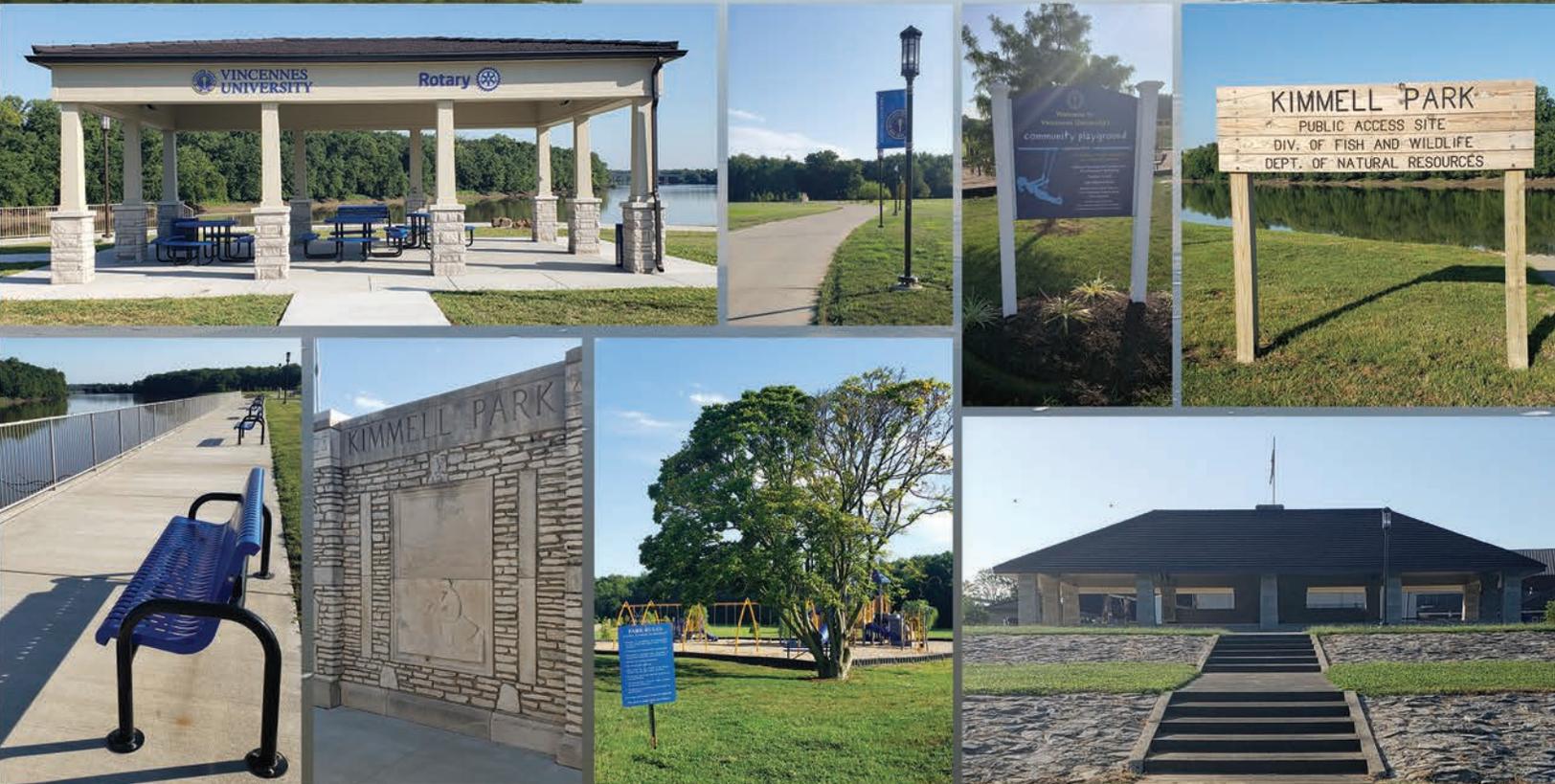
Generations

Area 13 Agency On Aging & Disability

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INSIDE THIS ISSUE

What Do We Know About Healthy Aging
Buying Health Products and Services Online





LEADER

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Volume 63
Summer 2019

Generations, affiliated with Vincennes University, is a not-for-profit agency which serves older adults, individuals with disabilities of all ages and caregivers in the counties of Daviess, Dubois, Greene, Knox, Martin and Pike, without regard to race, national origin, sex, age, religion, disability, and/or sexual orientation by providing resources that foster personal independence while assuring individual dignity and an enhanced quality of life.

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About the Cover: Kimmell Park, 2014 Oliphant Drive, Vincennes, IN on the beautiful banks of the Wabash. The park offers beautiful views, picnic areas, shelter houses, a playground, as well as a public access site to the Wabash River.

Letter from Generations' Executive Director

So, it finally happened Zachary, someone burned down my she shed. Oh wait, wrong situation. What finally happened for us is after 20 years we got new software. The highly anticipated, much talked about new software went live April 1st. It has not been the smoothest implementation, but in the long run we know it will be a big improvement.

After twenty years, our old software was obviously out of date. A handful of us were around when it was implemented. We were just so excited to not have to do everything by hand using paper and pen. Back then, I had to sign everything in blue so it would show up on a faxed copy. And, I do mean physically sign everything. One of my co-workers taped off my office once to keep me in until I got all the invoices signed. All pens that were not blue would magically disappear off my desk.

As much as we complained about the old software, it was hard to let it go. It was comfortable. We knew how it worked. We knew the little fixes and the big ones. We knew how to work around processes to get it to do what we wanted. We knew who to call when those fixes didn't work. That all changed April 1st.

The transition and implementation has not been without its challenges. We have been frustrated at times, to say the least. The language is new. The processes are not the same. As one of my co-workers says, "You don't really know what you're doing until the rubber hits the road."

Without struggle, there is no progress...

We prepared for the new software - maybe even over prepared. We identified staff to be trained to be super users, so they could train the rest of us. We sat through training twice weekly for 5 weeks to be ready. We read our manuals and took the tests. We notified our partners who would be affected by the changes, all the while still doing our regular jobs.

When the rubber hit the road, we thought we were prepared, but issues came up that we could have never anticipated. What I knew, though, is the staff of Generations would not let the challenge stop them from doing their jobs. We have come together as the team. We are doing and will continue to do what is important to us by taking care of the individuals we serve. We have worked together to problem solve - not just locally, but as a State network as well.



Laura Holscher

Technology is just one tool that the folks at Generations use to do their jobs. So, when it glitches, we don't let it stop of us from using our other tools. We are resourceful in meeting the needs of our clients. We approach our jobs with passion and work until the job is done. We work together to solve problems.

I have watched the staff of Generations work through several changes in the last few months. Some because the technology didn't work exactly like we thought it would, and some because we were out of our comfort zone. As I have come to expect, my co-workers met the challenges with professionalism and a can-do attitude knowing that, at the end of the day, if the individuals we serve were taken care of that was all that mattered. As always, I am proud and grateful to be part of the Generations team.

Without struggle, there is no progress.....

Your friend,

A handwritten signature in black ink, appearing to read "Laura Holscher". The signature is fluid and cursive.

Laura Holscher

Keep Going! Stay Motivated to Be Active

Go4Life®, an exercise and physical activity campaign from the National Institute on Aging at NIH

Physical activity is a great way for older adults to gain substantial health benefits and maintain independence. To make physical activity a routine habit, choose activities and exercises that are fun, motivate you, and keep you interested.

KEEP IT GOING

If you can stick with an exercise routine or physical activity for at least 6 months, it's a good sign that you're on your way to making physical activity a regular habit. Choose activities:

- You enjoy and believe you'll benefit from
- You can fit into your schedule
- You can do safely and correctly
- That are affordable
- That include friends or family

KEEP IT POSITIVE

Set realistic goals, regularly check your progress, and celebrate your accomplishments. These will help keep you on track.

KEEP YOUR EYE ON THE PRIZE

Focus on the benefits of regular exercise and physical activity:

- Greater ease doing daily tasks
- More energy to do the things you enjoy most
- Improved health
- Better outlook on life

FIND ACTIVITIES YOU ENJOY

Some people like to walk on a treadmill at the gym. Others find that kind of activity boring. The key to sticking with exercise is to make it interesting and enjoyable.

Be creative. Do things you enjoy but pick up the pace. Do all four types of exercise—endurance, strength, balance, and flexibility. The variety helps keep things interesting!

Try some new activities to keep your interest alive. Let these suggestions inspire you to choose physical activities that match your interests.

Love music?

- Take dancing lessons.
- Sign up for an aerobics or dance class.
- Walk briskly or jog and listen to your favorite tunes.

Enjoy the outdoors?

- Play catch with your grandchildren or fetch with your dog.
- Go hiking or rock climbing.
- Grab a paddle and go canoeing.

Like being with others?

- Join a soccer or basketball league.
- Make friends in an exercise class.
- Organize a walking group with friends or coworkers.

Want to be on your own?

- Swim laps.
- Spend an hour at the driving range.
- Bike around your neighborhood.
- Use an exercise video at home.

Feel the need to multitask?

- Lift weights while you watch TV.
- Do balance exercises while waiting in line.
- Walk on a treadmill while you listen to an audio book.

KEEP TRACK OF YOUR PROGRESS

The best way to stay motivated is to measure and celebrate your successes. You can find easy-to-use progress forms on the Go4Life website. Use these forms to:

- Set and revisit your goals
- Make an exercise and physical activity plan that works for you
- Track your daily physical activity
- Find new ways to increase your physical activity
- Update your exercise plan as you progress

NO MORE EXCUSES!

Overcome Exercise Barriers

Many older adults know they should be more active, but find it hard to fit exercise into their lives.

CHECK OUT THESE TIPS

to learn how you can stop making excuses and get moving to improve your health.



NO TIME.

Exercise first thing in the morning or combine physical activity with a task that's already part of your day.



TOO BORING.

Do things you enjoy and try new activities to keep exercise interesting and fun.



TOO EXPENSIVE.

Wear a pair of comfortable, non-skid shoes for walking and use soup cans or water bottles to strengthen train.



TOO TIRED. Regular, moderate physical activity can help reduce fatigue and even help you manage stress.

For more information about overcoming exercise barriers, visit <https://go4life.nia.nih.gov/overcoming-barriers-to-exercise-no-more-excuses>. To learn more about **Go4Life**, the National Institute on Aging's exercise and physical activity campaign designed to help older adults fit exercise and physical activity into daily life, visit <https://go4life.nia.nih.gov>.



Be Safe When Exercising Outdoors

Go4Life®, an exercise and physical activity campaign from the National Institute on Aging at NIH

You've made a plan to be more active, and you're ready to go outside and get started. But before you do, make sure that you can exercise safely in your neighborhood. Here are a few tips that can help you stay safe as you get moving.

THINK AHEAD ABOUT SAFETY.

- Carry your ID with emergency contact information, and bring a small amount of cash and a cell phone with you, especially if walking alone. Stay alert by not talking on the phone as you walk.
- Let others know where you're going and when you plan to be back.

- Stick to well-lit places with other people around.
- Be seen to be safe. Wear light or brightly colored clothing during the day, and wear reflective material on your clothing and carry a flashlight at night. Put lights on the front and back of your bike.
- Wear sturdy, appropriate shoes for your activity that give you proper footing.

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WALK SAFELY IN RURAL AND URBAN AREAS.

- If possible, walk during daylight hours.
- Choose routes that are well used, well lit, and safe, and those with places to sit in case you want to stop and rest.
- Stay alert at all times. If you're listening to music as you walk, turn down the volume so you can still hear bike bells and warnings from other walkers and runners coming up behind you.
- Always walk facing oncoming traffic.
- Walk on a sidewalk or a path whenever possible. Watch out for uneven sidewalks, which are tripping hazards.



- Look for a smooth, stable surface alongside the road.
- If the road has guardrails, see if there's a smooth, flat surface behind the barrier where you can walk. If you need to walk on a paved shoulder, stay as far away from traffic as possible.
- Watch for bridges and narrow shoulders.
- Cross at crosswalks or intersections. Jaywalking increases your risk of a serious accident. Pay attention to the traffic signal. Cross only when you have the pedestrian crossing signal.
- Never assume a driver sees you crossing the street. Try to make eye contact with drivers as they approach. Before you start to cross a street, make sure you have plenty of time to get across. Rushing increases your risk of falling.
- Look across ALL lanes you must cross and make sure each lane is clear before proceeding. Look left, right, and left again before crossing. Just because one driver stops, don't presume drivers in other lanes will stop for you.
- Check out city parks. Many parks have walking or jogging trails away from traffic.

IF YOU DON'T FEEL SAFE EXERCISING OUTDOORS, BE ACTIVE INSIDE.

- Find local stores or malls large enough for you to walk around.
- Walk up and down your stairs a few times in a row. Be sure the stairwell is well lit and has railings for safety.
- At home, do strength, balance, and flexibility exercises.
- Try **Go4Life** exercises on the National Institute on Aging YouTube channel.

Stay Safe When Exercising in Hot Weather

Go4Life®, an exercise and physical activity campaign from the National Institute on Aging at NIH

Many people enjoy outdoor activities—walking, gardening, playing tennis. As the weather gets warmer, it's important to play it safe when playing outside. Too much heat can be risky for older adults and people with health problems. Being hot for too long can cause hyperthermia—a heat-related illness that includes heat stroke and heat exhaustion.

Go4Life has safety tips if you want to be active when it's hot outside:

- Check the weather forecast. If it's very hot or humid, exercise inside with Go4Life videos online, or walk in an air-conditioned building like a shopping mall, or try other indoor activities.
- Drink plenty of liquids. Water and fruit juices are good options. Avoid caffeine and alcohol. If your doctor has told you to limit liquids, ask what to do when it is very hot outside.
- Wear light-colored, loose-fitting clothes in natural fabrics.
- Dress in layers so you can remove clothing as your body warms up from activity.
- Get medical help right away if you think someone might have a heat-related illness and know the signs.



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Buying Health Products and Services Online

Source: United States Federal Trade Commission, www.ftc.gov

The web is convenient for comparing prescription drug prices, researching health products and services, and preparing for your next medical appointment. Use these tips to be smart and safe when researching health products and services online.

- Know Who You're Dealing With
- Consider the Source
- Buy Prescription Drugs From Licensed U.S. Pharmacies Only
- Talk to Your Doctor or Health Professional
- Report Online Fraud

Know Who You're Dealing With

Before you give out any personal or financial information online, whether it's to buy an item or get more information, remember that anyone can set up shop online. If you're thinking about buying a health-related product from an unfamiliar company or website, do some research.

- Confirm the online seller's physical address (not just a P.O. Box) and phone number, so you know you can reach someone if you need to.
- Do a search for the company name and website, and be sure to look beyond the first page of results. If you find a lot of negative reviews, you are better off taking your business elsewhere.
- Look for indicators the site is secure, like a URL that begins with https (the "s" is for secure). But that's not foolproof: security icons can be forged. Avoid sites that ask you to send personal or financial information by email, or ask you to wire cash through a money transfer service.

Consider the Source

When you start your search for health products, services, or information, consider who's behind the information. Government websites (sites ending in .gov) are a good bet. Two great choices are MedlinePlus and Healthfinder.gov; both let you look up hundreds of health topics and the latest health headlines. So are university or medical school websites (.edu).

Nonprofit groups with a mission that focuses on research and teaching about specific conditions (their URLs typically

end in .org) also can be good resources, like the American Heart Association or the American Cancer Society. MedlinePlus has a list of organizations that provide health information online. Keep in mind that ".org" doesn't guarantee a site is reputable. Scammers also can set up .org sites.

Buy Prescription Drugs From Licensed U.S. Pharmacies Only

What looks like an online pharmacy could be a front for a scammer or

Continued on page 9

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5 Things You Should Know About Yoga

National Center for Complementary and Integrative Health

Yoga typically combines physical postures, breathing exercises, and meditation or relaxation. Researchers are studying how yoga may be used to help improve health and to learn more about its safe use. If you're thinking about practicing yoga, here are 5 things you should know:

1. Studies suggest that yoga may be beneficial for a number of conditions, including pain.

Recent studies in people with chronic low-back pain suggest that a carefully adapted set of yoga poses can help reduce pain and improve function. Other studies also suggest that practicing yoga (as well as other forms of regular exercise) might have other health benefits such as reducing heart rate and blood pressure, and may also help relieve anxiety and depression.

2. Studies show that certain other health conditions may not benefit from yoga.

Research suggests that yoga is not helpful for asthma, and studies looking at yoga and arthritis have had mixed results.

3. Yoga is generally considered to be safe in healthy people when practiced appropriately.

However, people with high blood pressure, glaucoma, or sciatica, and women who are pregnant should modify or avoid some yoga poses.

4. Practice safely and mindfully. Everyone's body is different, and yoga postures should be modified based on individual abilities. Carefully selecting an instructor who is experienced and is attentive to your needs is an important step toward helping you practice yoga safely. Inform your instructor about any medical issues you have, and ask about the physical demands of yoga.

5. Talk to your health care providers about any complementary health practices you use, including yoga. If you're thinking about practicing yoga, also be sure to talk to your health care providers. Give them a full picture of what you do to manage your health. This will help ensure coordinated and safe care.



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Buying Health Products and Services Online

Continued from page 7

identity thief. The sites may use official looking seals and logos, guarantee satisfaction or your money back, and "look" legitimate. All that can be faked.

You could end up with products that are fake, expired, or mislabeled, or products that contain dangerous ingredients. Or you may pay for a prescription and never get your order — or your money back.

So how can you tell if you're dealing with a legitimate U.S. pharmacy?

To see if a pharmacy is licensed in the U.S., check with the board of pharmacy in the state where it's based. The National Association of Boards of Pharmacy (NABP) has information on each state's board. NABP also has a list of online pharmacies that meet its standards, and are accredited through its Verified Internet Pharmacy Practice Sites (VIPPS) program. Reputable pharmacy websites should:

- require a prescription
- have a licensed pharmacist to answer your questions
- provide a physical business address and phone number

Talk to Your Doctor or Health Professional

As you look for answers to your health questions, you might come across websites or ads for pills or other products that make big promises. They may say their product will cure a serious condition like arthritis, diabetes, Alzheimer's disease, multiple sclerosis, cancer, HIV-AIDS, or a range of conditions. Or the ad might be for a weight loss pill that says you can lose weight without exercising or changing how you eat.

The reality is that most of these "miracle" products are useless, and at best, a waste of money. Others are flat-out dangerous.

Don't trust a website just because it looks professional or has success stories from "real people." And don't put much faith in products advertised as "scientific breakthroughs" or "ancient remedies," or ads that use scientific-sounding words like "thermogenesis" or safe-sounding words like "natural." Scammers can be creative. The stories may be made up, or the people may be actors or models paid to praise the product.

Ask your doctor about any product before you try it. Your doctor can tell you about the risks of a product, whether there are reputable studies to support the claims, and its effect on any medicine you're taking or treatments you're getting.

For more on health claims, visit ftc.gov/health.



Report Online Fraud

If you think you may be a victim of health-related fraud, report it to:

- the Federal Trade Commission at www.ftc.gov/complaint
- your state Attorney General, using contact information at naag.org
- your county or state consumer protection agency

Report complaints about foreign companies to econsumer.gov; report problems with a medication or medical device to the FDA.

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MORE STEPS FOR BETTER HEALTH

The National Institutes of Health, part of the U.S. Department of Health and Human Services

Walking is an easy way to exercise without needing a gym membership. It's a popular way to burn calories, and research shows that walking is good for your health. A new study asked how many steps a day can lead to health benefits.

Many watches and smartphones can count the steps you take in a day. These devices often suggest taking 10,000 steps each day. But that number isn't based on careful study.

Researchers looked at the daily activity of 17,000 women averaging 72 years old. The women wore a device on their hip for seven days that tracked the number of steps they took each day.

The team tracked any deaths among the women over the next four years. More than 500 died during this time. The women who took about 4,400 steps per day were 41% less likely to die during the study than those who took 2,700 steps.

The risk of death continued to decrease with more steps until about 7,500 steps. Beyond that, the effect leveled off. The women who reached 10,000 steps each day had no added benefit.

"Taking 10,000 steps a day can sound daunting," says lead researcher Dr. I-Min Lee from Brigham and Women's Hospital and Harvard Medical School. "But we find that even a modest increase in steps taken is tied to significantly lower mortality in older women."

"...we find that even a modest increase in steps taken is tied to significantly lower mortality in older women."



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Physical Activity for Arthritis

Centers for Disease Control and Prevention

WHY IS PHYSICAL ACTIVITY IMPORTANT FOR PEOPLE WITH ARTHRITIS?

If you have arthritis, participating in joint-friendly physical activity can improve your arthritis pain, function, mood, and quality of life. Joint-friendly physical activities are low-impact, which means they put less stress on the body, reducing the risk of injury. Examples of joint-friendly activities include walking, biking and swimming. Being physically active can also delay the onset of arthritis-related disability and help people with arthritis manage other chronic conditions such as diabetes, heart disease, and obesity.

Learn how you can increase your physical activity safely.

HOW MUCH ACTIVITY DO I NEED?

Stay as active as your health allows, and change your activity level depending on your arthritis symptoms. Some physical activity is better than none.

For substantial health benefits, adults with arthritis should follow the Physical Activity Guidelines for Americans recommendations for Active Adult or Active Older Adult, whichever meets your personal health goals and matches your age and abilities. Learn more at the Physical Activity Guidelines website – health.gov/paguidelines/.

HOW DO I EXERCISE SAFELY WITH ARTHRITIS?

Learn how you can safely exercise and enjoy the benefits of increased physical activity with these S.M.A.R.T. tips.

- Start low, go slow.
- Modify activity when arthritis symptoms increase, try to stay active.
- Activities should be “joint friendly.”
- Recognize safe places and ways to be active.
- Talk to a health professional or certified exercise specialist.

Start low, and go slow

When starting or increasing physical activity, start slow and pay attention to how your body tolerates it. People with arthritis may take more time for their body to adjust to a new level of activity. If you are not active, start with a small amount of activity, for example, 3 to 5 minutes 2 times a day. Add activity a little at a time (such as 10 minutes at a time) and allow enough time for your body to adjust to the new level before adding more activity.

Modify activity when arthritis symptoms increase, try to stay active.

Your arthritis symptoms, such as pain, stiffness, and fatigue, may come and go and you may have good days and bad days. Try to modify your activity to stay as active as possible without making your symptoms worse.

Activities should be “joint friendly.”

Choose activities that are easy on the joints like walking, bicycling, water aerobics, or dancing. These activities have a low risk of injury and do not twist or “pound” the joints too much.

Recognize safe places and ways to be active.

Safety is important for starting and maintaining an activity plan. If you are currently inactive or you are not sure how to start your own physical activity program, an exercise class may be a good option. If you plan and direct your own activity, find safe places to be active. For example, walk in an area where the sidewalks or pathways are level and free of obstructions, are well-lit, and are separated from heavy traffic.

Talk to a health professional or certified exercise specialist.

Your doctor is a good source of information about physical activity. Health care professionals and certified exercise professionals can answer your questions about how much and what types of activity match your abilities and health goals.

WHAT TYPES OF ACTIVITIES SHOULD I DO?

Low-impact aerobic activities do not put stress on the joints and include brisk walking, cycling, swimming, water aerobics, light gardening, group exercise classes, and dancing.

Continued on Page 16



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WHAT DO WE KNOW ABOUT HEALTHY AGING?

National Institute on Aging

What factors influence healthy aging? Research has identified action steps we can take to maintain our health and function as we get older. From improving our diet and levels of physical activity to getting health screenings and managing risk factors for disease, these actions may influence different areas of health.

Get Moving: Exercise and Physical Activity

Some people love it, some people hate it, but regardless of your personal feelings, exercise and physical activity are good for you—period. In fact, exercise and physical activity are considered a cornerstone of almost every healthy aging program. Scientific evidence suggests that people who exercise regularly not only live longer, they live better. And, being physically active—doing everyday activities that keep your body moving, such as gardening, walking the dog, and taking the stairs instead of the elevator—can help you continue to do the things you enjoy and stay independent as you age.

Specifically, regular exercise and physical activity can reduce your risk of developing some diseases and disabilities that often occur with aging. For instance,

balance exercises help prevent falls, a major cause of disability in older adults. Strength exercises build muscles and reduce the risk of osteoporosis. Flexibility or stretching exercises help keep your body limber and give you the freedom of movement you need to do everyday activities.

Exercise may even be an effective treatment for certain chronic conditions. People with arthritis, high blood pressure, or diabetes can benefit from regular exercise. Heart disease, a problem for many older adults, may also be alleviated by exercise. Scientists have long known that regular exercise causes certain changes in the hearts of younger people. These changes, which include lowering resting heart rate and increasing stroke volume (the amount of blood pumped with each heartbeat), make the heart a better pump.

Evidence now suggests that people who begin exercise training in later life, for instance in their 60s and 70s, can also experience improved heart function. In one study, researchers with the Baltimore Longitudinal Study of Aging (BLSA) observed a decreased risk of a coronary event, like a heart attack, in older male BLSA participants who took part in high-intensity, leisure-time physical activities like lap swimming or running.

In addition to benefits for the heart, studies show that exercise helps breathlessness and fatigue in older people. Endurance exercises—activities that increase your breathing and heart rate, such as dancing, walking, swimming, or bicycling—increase your stamina and improve the health of your lungs and circulatory system as well as your heart.

There are many ways to be active. You can be active in short spurts throughout the day, or you can set aside specific times of the day or specific days of the week to exercise. Many physical activities, such as brisk walking or raking leaves, are free or low-cost and do not require special equipment.

For more information about how to get started and stick with an exercise and physical activity program, visit Go4Life, NIA's exercise and physical activity campaign for adults 50+.



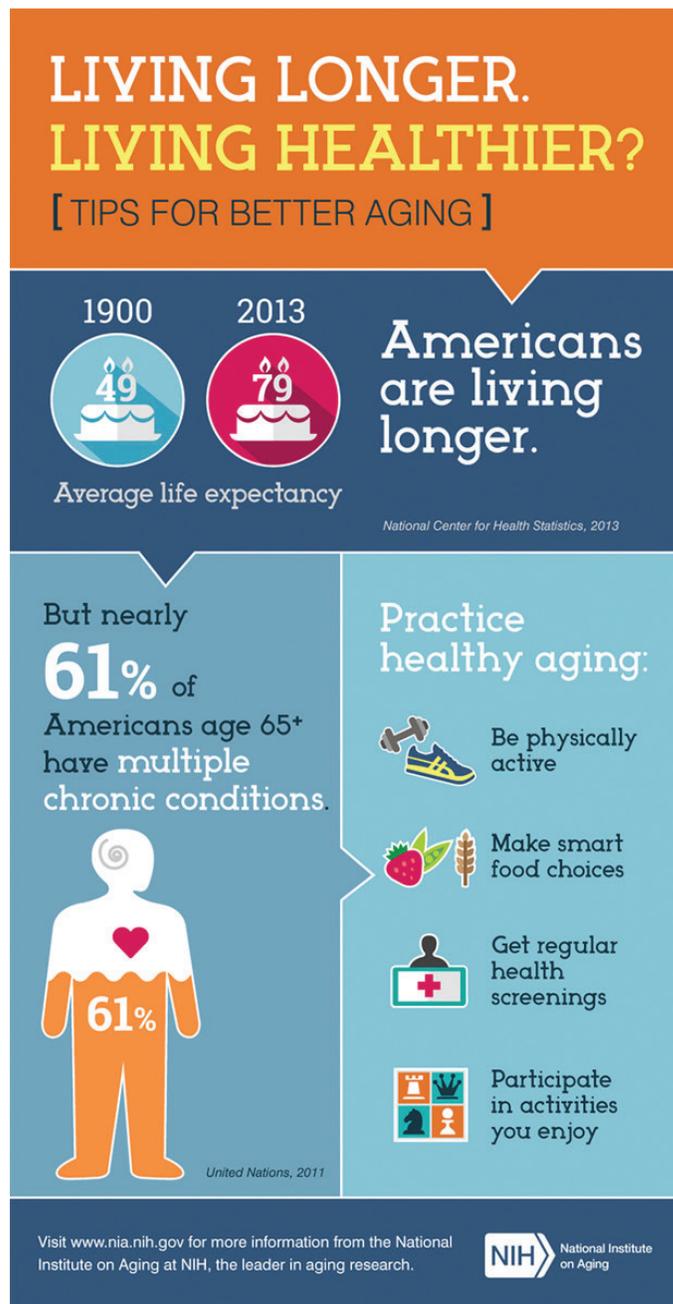
Pay Attention to Weight and Shape

Weight is a very complex issue. For older people, the health problems associated with obesity may take a back seat to problems associated with body composition (fat-to-muscle ratio) and location of fat (hip or waist) on the body.

Many health problems are connected to being overweight or obese. People who are overweight or obese are at greater risk for type 2 diabetes, high blood pressure, heart disease, stroke, some types of cancer, sleep apnea, and osteoarthritis. But data show that for older adults, thinner is not always healthier, either. In one study, researchers found that older adults who are thin (a body-mass index or BMI of less than 19) have a higher mortality rate compared with those who are obese or of normal weight. In another study, women with low BMI had an increased risk of mortality. Being, or becoming, thin as an older adult can be a symptom of disease or an indication of developing frailty. Those are possible reasons why some scientists think maintaining a higher BMI may not necessarily be bad as we age.

Body-fat distribution, specifically waist circumference and waist-to-hip ratio, can also be a serious problem for older adults. We know that the "pear" shape, with body fat in peripheral areas such as the hips and thighs, is generally healthier than the "apple" shape, with fat around the waist. Being apple-shaped can increase risk for heart disease and possibly breast cancer. With age, the pattern for body fat can shift from safer peripheral areas to the abdominal area of the body. BLSA researchers examined 547 men and women over a 5-year period to observe body measurement changes. They found that men predominantly shifted in waist size, while women showed nearly equal changes in waist and hip measurements. The men developed a more dangerous body-fat distribution, even though women carried more total body fat. This may help explain why men generally have a higher incidence of certain diseases and a shorter lifespan.

So, is there a "normal" weight range or pattern for healthy aging? For older adults, one size does not fit all. Although we have learned a lot about patterns of weight and aging, watching your weight as you age is very much an individual matter. Talk with your doctor about any weight concerns, including decisions to lose weight or any unexplained weight changes.



Healthy Food for Thought: Think About What You Eat

Food has been shown to be an important part of how people age. In one study, scientists investigated how dietary patterns influenced changes in BMI and waist circumference, which are risk factors for many diseases. Scientists grouped participants into clusters based on which foods contributed to the greatest proportion of calories they consumed. Participants who had a "meat and potatoes" eating pattern had a greater annual increase in BMI, and participants in the "white-bread" pattern had a greater increase in waist circumference compared with those in the "healthy" cluster.

Continued on Page 15

Caregiver Corner

Caregivers and Exercise Take Time for Yourself

National Institute on Aging

Are you a caregiver providing support for a spouse, friend, or relative? Taking care of yourself is one of the most important things you can do as a caregiver. Make sure you are making time for yourself, eating healthy foods, and being active. Finding some time for regular exercise can be very important to your overall physical and mental well-being.

Physical activity can help reduce feelings of depression and stress and help you improve your health and prevent chronic diseases.

Here are some ways for caregivers to be physically active:

- Take exercise breaks throughout the day. Try three 10-minute “mini-workouts” instead of 30 minutes all at once.
- Make an appointment with yourself to exercise. Set aside specific times and days of the week for physical activity.
- Exercise with a friend and get the added benefit of emotional support.
- Ask for help at home so you can exercise.
- If possible, find ways to be active with the person you’re caring for. Both of you can benefit from physical activity!

WHAT DO WE KNOW ABOUT HEALTHY AGING?

Continued from Page 13

"Healthy" eaters had the highest intake of foods like high-fiber cereal, low-fat dairy, fruit, nonwhite bread, whole grains, beans and legumes, and vegetables, and low intake of red and processed meat, fast food, and soda. This same group had the smallest gains in BMI and waist circumference.

Scientists think there are likely many factors that contribute to the relationship between diet and changes in BMI and waist circumference. One factor may involve the glycemic index value (sometimes called glycemic load) of food. Foods with a low glycemic index value (such as most vegetables and fruits and high-fiber, grainy breads) decrease hunger but have little effect on blood sugar and therefore are healthier. Foods like white bread have a high glycemic index value and tend to cause the highest rise in blood sugar.

Another focus of research is the relationship between physical problems and micronutrient or vitamin deficiency. Low concentrations of micronutrients or vitamins in the blood are often caused by poor nutrition. Not eating enough fruits and vegetables can lead to a low carotenoid concentration, which is associated with a heightened risk of skeletal muscle decline among older adults. Low concentrations of vitamin E in older adults,

especially in older women, is correlated with a decline in physical function. Compared with other older adults, those with low vitamin D levels had poorer results on two physical performance tests. Women with a low vitamin D concentration were more likely to experience back pain. These studies support the takeaway message: the nutrients you get from eating well can help keep muscles, bones, organs, and other parts of the body strong throughout life.

So, eating well is not just about your weight. It can also help protect you from certain health problems that occur more frequently among older adults. And, eating unhealthy foods can increase your risk for some diseases. If you are concerned about what you eat, talk with your doctor about ways you can make better food choices.

Participate in Activities You Enjoy

Sure, engaging in your favorite activities can be fun or relaxing, but did you know that doing what you like to do may actually be good for your health? It's true. Research studies show that people who are sociable, generous, and goal-oriented report higher levels of happiness and lower levels of depression than other people.

People who are involved in hobbies and social and leisure activities may be at lower risk for some health problems. For example, one study followed participants for up to 21 years and linked leisure activities like reading, playing board games, playing musical instruments, and dancing with a lower risk for dementia. In another study, older adults who participated in social activities (for example, played games, belonged to social groups, attended local events, or traveled) or productive activities (for example, had paid or unpaid jobs, cooked, or gardened) lived longer than people who did not report taking part in these types of activities.

Other studies have found that older adults who participate in what they see as meaningful activities, like volunteering in their community, reported feeling healthier and happier.

The National Institute on Aging's Baltimore Longitudinal Study on Aging (BLSA) is the longest-running longitudinal study of aging in the world. BLSA researchers, participants, and study partners have contributed immeasurably to our understanding of healthy aging. Learn more about the lessons from the BLSA (www.nia.nih.gov/research/labs/blsa/advances-aging-research).

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Physical Activity for Arthritis

Continued from Page 11

For major health benefits, do at least:

- 150 minutes (2 hours and 30 minutes) of moderate-intensity aerobic activity, like cycling at less than 10 miles per hour, or
- 75 minutes (1 hour and 15 minutes) of vigorous-intensity aerobic activity, like cycling at 10 mph or faster, each week. Another option is to do a combination of both. A rule of thumb is that 1 minute of vigorous-intensity activity is about the same as 2 minutes of moderate-intensity activity.

In addition to aerobic activity, you should also do muscle-strengthening activities that involve all major muscle groups two or more days a week.

Muscle-strengthening exercises include lifting weights, working with resistance bands, and yoga. These can be done at home, in an exercise class, or at a fitness center.

Flexibility exercises like stretching and yoga are also important for people with arthritis. Many people with arthritis have joint stiffness that makes daily tasks difficult. Doing daily flexibility exercises helps maintain range of motion so you can keep doing everyday things like household tasks, hobbies, and visiting with friends and family.

Balance exercises like walking backwards, standing on one foot, and tai chi are important for those who are at a risk of falling or have trouble walking. Do balance exercises 3 days per week if you are at risk of falling.

Balance exercises are included in many group exercise classes.

WHAT DO I DO IF I HAVE PAIN DURING OR AFTER EXERCISE?

It's normal to have some pain, stiffness, and swelling after starting a new physical activity program. It may take 6 to 8 weeks for your joints to get used to your new activity level, but sticking with your activity program will result in long-term pain relief.

Here are some tips to help you manage pain during and after physical activity so you can keep exercising:

- Until your pain improves, modify your physical activity program by exercising less frequently (fewer days per week) or for shorter periods of time (less time each session).





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- Try a different type of exercise that puts less pressure on the joints—for example, switch from walking to water aerobics.
- Do proper warm-up and cool-down before and after exercise. You can find warm-up and cool-down exercises on the Arthritis Foundation’s Walk with Ease Exercise Videos webpage.
- Exercise at a comfortable pace—you should be able to carry on a conversation while exercising.
- Make sure you have good fitting, comfortable shoes.

SEE YOUR DOCTOR IF YOU EXPERIENCE ANY OF THE FOLLOWING:

- Pain that is sharp, stabbing, and constant.
- Pain that causes you to limp.
- Pain that lasts more than 2 hours after exercise or gets worse at night.
- Pain or swelling that does not get better with rest, medication, or hot or cold packs.
- Large increases in swelling or your joints feel “hot” or are red.

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MEDICAL IDENTITY THEFT

Article courtesy of AARP

Medical identity theft is when someone uses your personal information, especially a Medicare or health insurance number, to get treatment, prescriptions or medical devices, submit claims, or obtain benefits under your name. It's a growing menace: The Federal Trade Commission (FTC) reported a 40 percent jump in cases in 2017, compared with a 7 percent

drop for identity theft overall. And it's a particularly insidious form of identity fraud, for a number of reasons:

- It can cost far more than purely financial identity theft. Federal law generally limits consumers' liability for fraudulent credit card charges to \$50, but there are no such protections for a stolen medical identity. Among victims of medical ID theft surveyed in

2015 by the Ponemon Institute, a cybersecurity research firm, those who lost money spent an average of \$13,500 to resolve the problem, including legal as well as medical costs.

- It's considerably harder to undo the damage. Financial and personal complications "can endure for years," the World Privacy Forum said in a 2017 report, with many victims suffering "long term problems with aggressive medical debt collection" and severely impaired credit due to phony bills. Some even have faced prosecution because thieves used their identities to stockpile prescription drugs.



*T*here are no easy answers to the rehab/skilled care center decision. But do you know the questions?

It's not a role you asked for but one you have to play. You have an aging parent who can no longer live alone. One who needs to move somewhere, and needs your help. Is a rehabilitation and skilled care center the right choice? What are your options? What is it you don't know, but you need to know? We can help.

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- It can harm your health as well as your finances, potentially causing treatment delays, incorrect prescriptions and misdiagnoses. As the FTC notes, “If a scammer gets treatment in your name, that person’s health problems could become a part of your medical record. It could affect your ability to get medical care and insurance benefits, and could even affect decisions made by doctors treating you later on.”

Medical profiles are a hot criminal commodity, fetching \$60 to \$70 on the black market compared with a dollar or two for Social Security numbers. They can be obtained by similar means: impostor scams, phishing, data breaches, fake offers of medical freebies, even crooks stealing your mail or going through your trash. But it’s often a matter of “friendly fraud”: In the Ponemon survey, nearly half of victims said their medical ID was used by a relative or someone else they knew.

- You hear from a debt collector about a medical debt you didn’t incur.
- Your credit report includes health care expenditures you don’t recognize.
- An explanation of benefits (EOB) from your insurer or a Medicare Summary Notice includes office visits you didn’t make or treatment you didn’t receive.
- Your health plan says you’ve reached your benefit limit, citing treatment or services you did not get.
- Someone asks in a call or email for your Medicare or insurance number as part of a health care “survey” or offer of free medical products or services.



WARNING SIGNS

- You get a bill for medical services you didn’t receive.

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MEDICAL IDENTITY THEFT

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DO'S

- Do shred outdated insurance forms, physician statements, prescription paperwork and other documents containing medical information before throwing them out. Keep electronic copies of such records secure.
- Do carefully review EOBs, bills and other correspondence from insurers and medical providers. If you see anything suspicious, such as a doctor's name or treatment date you don't recognize, notify your insurer immediately.
- Do ask your insurer at least once a year for a full list of benefits paid in your name.
- Do check your credit reports. You can get one free every 12 months from each of the three reporting agencies (Experian, Equifax and TransUnion).
- Do get copies of your medical files if you believe you've been victimized, and act quickly to correct mistakes (see More Resources, below). You have a right to get your records from health care providers, although you may have to pay for them.
- Do file a police report, and give copies to your medical providers, insurers and the credit bureaus. It can help protect you if an identity thief starts using your information for fraud.

DON'TS

- Don't jump on offers of free health services or products, especially if accompanied by a request for your Medicare or health plan number.
- Don't provide medical or insurance information over the phone or in an email unless you initiated the communication and are certain of whom you're dealing with.
- Don't give medical or personal information in response to an unsolicited call or email from someone who claims to be from Medicare. A Medicare representative will call only if you initiated contact.
- Don't answer questions from a caller who says he or she is conducting a health survey and needs your Medicare or insurance number.
- Don't give your insurance information to a family member or friend, even if it's to help them get treatment. Whatever the intent, it's considered fraud against medical providers and insurers.



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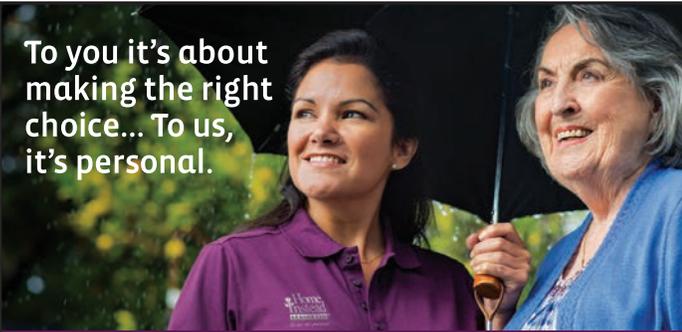
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FREE POWERS OF ATTORNEY – BARGAINS OR POTENTIAL DISASTERS?

A power of attorney is one of those things to which the saying, “you get what you pay for” applies. A properly prepared power of attorney allows people to help you when health problems prevent you from managing personal business alone, but a “free” power of attorney prepared by a nonlawyer can be dangerous. This article explains the importance of a well-designed power of attorney, and the dangers of relying on “off-the-shelf” powers of attorney distributed by nonlawyers.

Authority Crisis Without a Power of Attorney

An authority crisis arises when someone, who does not give a power of attorney to another person, becomes too disabled to manage his or her personal business. The U.S. Constitution requires the person’s spouse or other family members to ask a court for guardianship authority to take control of the disabled person’s legal affairs. The Constitution also requires the court to provide notice of the proceeding to the disabled person because Americans value personal liberty very highly. However, the guardianship procedures are time-consuming and expensive. The procedures also disrupt the person’s privacy.

We Recommend Powers of Attorney

We recommend that most people make powers of attorney to avoid a guardianship crisis. A power of attorney is a document that you can sign to allow someone else to help you manage your personal business in the future. A power of attorney can be unlimited or limited, and it can take effect immediately or when you become disabled.

A Power of Attorney Can Be Dangerous in the Wrong Hands

If you give someone a power of attorney, the person (called the “attorney-in-fact” in Indiana) may be able to take almost every legal action for you that you can do for yourself. For example, your attorney-in-fact can open and close bank accounts, buy and sell real estate, and commit you to all kinds of agreements. Your attorney-in-fact can use your power of attorney to protect you, but an irresponsible or unethical attorney-in-fact could also use it to hurt you.

Carelessly Granted Powers of Attorney Can Make Theft Easier

Corrupt people take advantage of a senior citizens in every community. It may take a lot of work to convince someone to give money or property away, so some crooks look for shortcuts. One of the easiest ways for a dishonest person to take a fraud victim’s property is to convince the fraud victim to sign an unlimited power of attorney. The crook may be breaking the law by using the power of attorney, but when has the law stopped crooks from breaking it?

Some Powers of Attorney are Inappropriate or Inadequate

We have also explained in previous articles that there are several different kinds of powers of attorney for different purposes (see “Power of Attorney – And Estate Plan’s Most Powerful Tool” and “Are All Powers of Attorney Created Equal?” on our website). A nursing home resident may need a specially designed power of attorney that authorizes family members to protect assets.

A standard power of attorney that simply refers to the Indiana Power of Attorney Act (Indiana Code Article 30-5) includes a power limit that interferes with asset protection. The power limit in Indiana Code § 30-5-5-9 protects wealthy families (people with more than \$11.4 million in 2019) from expensive gift tax issues, but the protection prevents most ordinary people from making gifts to protect assets from nursing home costs. So, a free power of attorney that does not specifically override the statutory gift limits prevents families from protecting their disabled family members’ assets from long-term health care costs.

A Free Power of Attorney is Too Good to Be True

This old saying probably applies to a free power of attorney: “if something seems to be too good to be true, it probably is.” However, in some cases, a free power of attorney may be much worse than that – it may be tragic.

Jeff R. Hawkins and Jennifer J. Hawkins are Trust & Estate Specialty Board Certified Indiana Trust & Estate Lawyers and active members of the Indiana State Bar Association and National Academy of Elder Law Attorneys. Hawkins Elder Law is one of the few Indiana elder law firms that Martindale-Hubbell™ has rated AV Preeminent, with both of its member lawyers also rated AV Preeminent at <https://www.martindale.com/> (enter “Jeff R. Hawkins” or “Jennifer J. Hawkins” in the search field).

Both lawyers are admitted to practice law in Indiana, and Jeff Hawkins is admitted to practice law in Illinois.

Jeff is also a registered civil mediator, a Fellow of the American College of Trust and Estate Counsel and the Indiana Bar Foundation; a member of the Illinois State Bar Association and the Indiana Association of Mediators; and he was the 2014-15 President of the Indiana State Bar Association.

MORE INFORMATION

Find more information about these and other topics at www.HawkinsElderLaw.com, like @HawkinsElderLaw on Facebook, follow @HawkinsElderLaw on Twitter, follow <https://www.linkedin.com/company/hawkinselderlaw> on LinkedIn, or call us at 812-268-8777.

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ALL HANDS ON DECK!

Navigating the Rough Waters of Caregiving

Save the Date

NOVEMBER 14, 2019

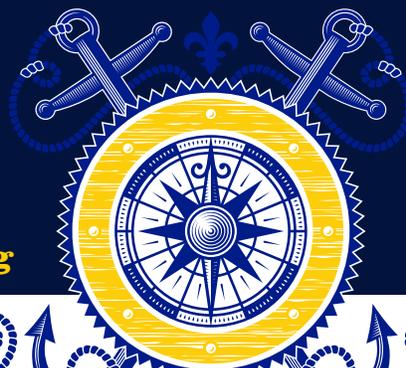
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≡ Caregiver Retreat ≡

A day designed specifically for family caregivers featuring author of *The Gray Zone*, Deborah Day Laxson, along with other speakers and vendors who will provide valuable caregiving resources.

STAY TUNED FOR FURTHER DETAILS!!

Event information will be posted on the Generations' Facebook page, as well as the Generations' website at: www.generationsnetwork.org



**REGISTRATION
WILL OPEN
ON OCTOBER 1ST**

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Area 13 Agency On Aging & Disability

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