

APRIL 2021

Life

@ 50 *plus*

MAGAZINE

PRESENTED BY

 **THE BANNER**
McKenzie, Tennessee

**HEALTHY EATING
OPTIONS FOR SENIORS**

TIME FOR SOME FINANCIAL
SPRING CLEANING

ESSENTIALS FOR AGING

LIVING LIFE TO THE FULLEST
IN A SENIOR COMMUNITY



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Life at 50 plus MAGAZINE

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McKenzie Banner



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FINANCIAL FOCUS

Time for Some Financial Spring Cleaning

Article 12 — March 15, 2021

In just a few days, we will experience the vernal equinox – one of the two times in the year when the sun is exactly above the equator. Apart from this astronomical anomaly, though, the equinox is mostly known as the beginning of spring – a fresh beginning and the time to spruce things up. This year, as you tidy up your home and surroundings, why not also consider some financial spring cleaning?

Here are a few ideas for getting your financial house in order:

► **“De-clutter” your portfolio.** Over the years, many of us tend to pick up duplicate items that find their way into the nooks and crannies of our homes, gathering dust and remaining unused. Over time, your investment portfolio can also accumulate

redundancies – that is, you might own several investments that are essentially similar. It might be appropriate to replace some of these and broaden your holdings.

► **Own your investments purposefully.** You own certain things for certain reasons – a broom to sweep the floors, a microwave to heat the food and so on. As an investor, you should be following a goal-based strategy that includes the matching of certain investments with certain objectives. For example, you might own stocks or mutual funds to eventually provide the capital appreciation potential you’ll need to retire comfortably. But you might also own other vehicles, such as bonds or other fixed-income investments, to provide you with a source of regular income.

► **“Dust off” your investment strategy.** Over a long

winter, your windows can get dirty and grimy, so, when spring arrives, you may want to get out the glass cleaner – and when you’re done, you’ll be able to see out more clearly. Over time, your investment strategy may get somewhat “dusty,” too, especially if you’ve experienced significant changes in your life, such as a new job, a new child or even a new plan for retirement. By periodically reviewing your investment strategy, you’ll be able to clarify your vision for the future.

► **Protect yourself from hidden dangers.** If you poke around your garage, shed or other storage area, you may well find some objects – gardening tools, paint thinners and engine fluids, leaning ladders and so on – that could be dangerous, either because they aren’t stored properly or they’re hard to see and can cause trips and falls. As part of your spring cleaning, you’d want

to get these objects out of harm’s way to safeguard yourself and your family. But when you think of your financial situation, are you also exposing yourself and your loved ones to risk? If something were to happen to you, could your family members stay in their home? Could your children still go to college? To help keep their lifestyle intact if you weren’t around, you’ll need adequate life insurance. And to avoid burdening your grown children with potentially huge expenses should you ever need some type of long-term care, such as an extended nursing home stay, you may want to talk to a financial advisor about protection strategies.

By taking some spring cleaning measures, you can brighten your living space for the seasons ahead. And by applying some of the same principles to your financial environment, you can help improve the prospects for meeting your important goals.

Time for Some Financial Spring Cleaning

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How to Report Common Scams

If you believe you or someone you know may have been a victim of elder fraud, contact your local law enforcement. You can also file a complaint with the FBI's Internet Crime Complaint Center.

When reporting a scam — regardless of dollar amount — include as many of the following details as possible:

- ▶ Names of the scammer and/or company
- ▶ Dates of contact
- ▶ Methods of communication
- ▶ Phone numbers, email addresses, mailing addresses, and websites used by the perpetrator
- ▶ Methods of payment
- ▶ Where you sent funds, including wire transfers and prepaid cards (provide financial institution names, account names, and account numbers)
- ▶ Descriptions of your interactions with the scammer and the instructions you were given
- ▶ You are also encouraged to keep original documentation, emails, faxes, and logs of all communications.

Romance Scam: Criminals pose as interested romantic partners on social media or dating websites to capitalize on their elderly victims' desire to find companions.

Tech Support Scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues. The scammers gain remote access to victims' devices and sensitive information.

Grandparent Scam: Criminals pose as a relative—usually a child or grandchild—claiming to be in immediate financial need.

Government Impersonation Scam: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.

Sweepstakes/Charity/Lottery Scam: Criminals claim to work for legitimate charitable organizations to gain victims' trust. Or they claim their targets have won a foreign lottery or sweepstakes which they can collect for a "fee."

Home Repair Scam: Criminals appear in person and charge homeowners in advance for home improvement services that they never provide.

TV/Radio Scam: Criminals target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.

Family/Caregiver Scam: Relatives or acquaintances of the elderly victims take advantage of them or otherwise get their money.



Scam Smarts

TIPS TO PROTECT YOUR FINANCES FROM FRAUD

Each year, millions of elderly Americans fall victim to some type of financial fraud or confidence scheme, including romance, lottery, and sweepstakes scams, to name a few. Criminals will gain their targets' trust and may communicate with them directly via computer, phone, and the mail; or indirectly through the TV and radio. Once successful, scammers are likely to keep a scheme going because of the prospect of significant financial gain.

Seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good

credit—all of which make them attractive to scammers.

Additionally, seniors may be less inclined to report fraud because they don't know how, or they may be too ashamed at having been scammed. They might also be concerned that their relatives will lose confidence in their abilities to manage their own financial affairs. And when an elderly victim does report a crime, they may be unable to supply detailed information to investigators.

With the elderly population growing and seniors racking up more than \$3 billion in losses annually, elder fraud is likely to be a growing problem.

Protect Yourself

- ▶ Recognize scam attempts and end all communication with the perpetrator.
- ▶ Search online for the contact information (name, email, phone number, addresses) and the proposed offer. Other people have likely posted information online about individuals and businesses trying to run scams.
- ▶ Resist the pressure to act quickly. Scammers create a sense of urgency to produce fear and lure victims into immediate action. Call the police immediately if you feel there is a danger to yourself or a loved one.
- ▶ Be cautious of unsolicited phone calls, mailings, and door-to-door services offers.
- ▶ Never give or send any personally identifiable information, money, jewelry, gift cards, checks, or wire information to unverified people or businesses.

▶ Make sure all computer anti-virus and security software and malware protections are up to date. Use reputable anti-virus software and firewalls.

▶ Disconnect from the internet and shut down your device if you see a pop-up message or locked screen. Pop-ups are regularly used by perpetrators to spread malicious software. Enable pop-up blockers to avoid accidentally clicking on a pop-up.

▶ Be careful what you download. Never open an email attachment from someone you don't know, and be wary of email attachments forwarded to you.

▶ Take precautions to protect your identity if a criminal gains access to your device or account. Immediately contact your financial institutions to place protections on your accounts, and monitor your accounts and personal information for suspicious activity.

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DON'T GET CAUGHT OFF GUARD BY GLAUCOMA

Vision should never be taken for granted. Appreciating one's sense of sight involves scheduling routine eye exams and taking steps to protect one's eyes. But safeguarding vision also involves understanding the various conditions that can affect eye health.

Glaucoma is a group of eye disorders that can lead to progressive damage to the optic nerve. People who experience glaucoma can lose nerve tissue and eventually suffer vision loss. Understanding what contributes to glaucoma can help people take the steps necessary to reduce their risk.

The American Optometric Association says that glaucoma is the second leading cause of blindness for people over the age of 60 - although it can occur at any age. The Mayo Clinic states that many forms of glaucoma produce no warning signs and changes in vision may occur so gradually they are not detected until the condition has reached an advanced stage.

There are various types of glaucoma. However, primary open-angle glaucoma is the most common form, affecting about three million Americans, indicates the Glaucoma Research Foundation. Primary open-angle glaucoma occurs when the eye's drainage canals become clogged over time and fluid cannot drain out of the eye. As a result, intraocular pressure rises and damages the optic nerve, which is responsible for transmitting signals from the eye to the brain. People with a family history of glaucoma, African Americans over age 40 and Hispanics over the age of 60 have an increased risk, says the AOA. Those with thin corneas,

which is the outer layer of the eye, also are at an elevated risk of developing glaucoma.

A less common type of glaucoma is called acute-closure glaucoma, which occurs due to an abrupt and rapid increase of eye pressure. This is an emergency situation that requires prompt care to prevent vision loss.

An eye doctor will conduct various tests to determine if a patient is at risk for glaucoma. The Mayo Clinic says tonometry is commonly used to measure intraocular pressure. During this test, the eye surface will be anesthetized with special drops. A tonometer will be applied lightly to the cornea, indenting it slightly. The resistance will be measured and calculated to determine if pressure is present. Other tests include the following:

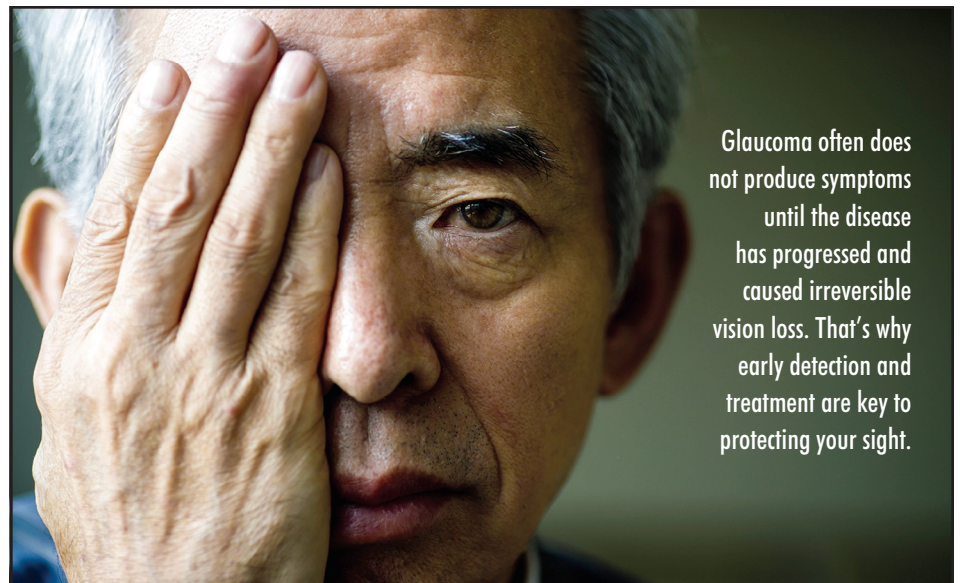
- ▶ **Imaging tests that look for optic nerve damage that involve a dilated eye examination;**
- ▶ **Visual field tests to check for areas of vision loss;**
- ▶ **Pachymetry, which measures corneal thickness; and**
- ▶ **An inspection of the drainage angle of the eye.**

The effects of glaucoma cannot be reversed, but glaucoma can be caught early. Medications and lifestyle changes, like more frequent eye exams, can improve symptoms. Prescription eye drops can reduce the production of aqueous humor (fluid) in the eye and improve outflow of that fluid. Oral medications and surgery are other options as well.



What is Diabetic Eye Disease?

- The term "diabetic eye disease" refers to a group of eye conditions, such as diabetic retinopathy and diabetic macular edema, that can affect people with diabetes. The National Eye Institute notes that all forms of diabetic eye disease can potentially cause severe vision loss and even blindness. However, the NEI says that vision loss can be prevented or delayed if diabetes patients take their medications as prescribed, stay physically active and eat a healthy diet. Seeking timely treatment by consulting a physician the moment they notice changes in their vision, however insignificant those changes may seem, is another way for diabetes patients to protect themselves against vision loss.
- It's especially important that diabetes patients heed that advice, as the NEI notes that vision lost to diabetic eye disease is sometimes irreversible. It's also important that diabetes patients know that help could be on the way, as the NEI is conducting and supporting research to find better ways to detect, treat and prevent vision loss in people with diabetes.



Glaucoma often does not produce symptoms until the disease has progressed and caused irreversible vision loss. That's why early detection and treatment are key to protecting your sight.

You May Not See Glaucoma Coming... But We Will.

If you're age 50 or older, or if you have diabetes, high blood pressure or a family history of glaucoma, talk to us today to learn more and determine the screening schedule that's right for you.

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Brain-Healthy HABITS TO EMBRACE

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

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

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

EXERCISE

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal *Neurology* found that older

people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.

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

QUIT SMOKING

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

EAT HEALTHY

Foods that are good for the heart and blood vessels also are good for the brain. These include fresh fruits and



vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3 fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.

CONSUME CAFFEINE

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

cocoa and coffee beans may improve vascular health and help repair cellular damage due to high antioxidant levels.

WORK THE BRAIN

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in social situations can stimulate the release of brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

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

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



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ESSENTIALS

For Aging

Aging is an inevitable part of life that affects us all. We are living longer than previous generations before us, and with that comes the journey of the effects of aging on our bodies and brains. How we choose to deal with it has an impact on our quality of life in the golden years.

Experts believe there are four keys to aging gracefully and they are:

- 1 Participating in activities that you enjoy.
- 2 Challenging your brain.
- 3 Embracing changes.
- 4 Staying physically active.

Staying active, both socially and physically, may help you remain self-resilient and independent as you age. According to a study conducted at Rush Medical Center in Chicago, the more socially active you are as a senior, the more likely you'll continue to be able to handle everyday tasks such as preparing meals, dressing and personal grooming. An additional study at Rush University Medical Center also found that

older adults who move more than average, either in the form of daily exercise or just routine physical activity such as housework, may maintain more of their memory and thinking skills than people who are less active than average.

To stay sharp mentally, studies show that brain activity doesn't improve with watching TV, but it does improve with reading, education, and memorization. Some research suggests that reading, dancing, playing musical instruments and even computer games may help prevent or delay the progression of Alzheimer's disease and dementia. Doing things that require motor coordination and memory can keep your brain sharp.

Regular physical exercise can also help alleviate and prevent some of the chronic conditions that often accompany aging, such as heart disease, diabetes and arthritis. Exercising 20 to 30 minutes a day, three or

four times a week, benefits emotional health, builds muscle mass, and boosts every organ system in the body. Walking is a great form of regular exercise and weight-resistance exercises should be added in the mix too. As always, check with your primary care provider before beginning any type of exercise regimen to see what is best for you.

As with any age, keeping regular appointments for check-ups with your primary care provider is essential for healthy aging. Routine bloodwork, screenings and immunizations are all important aspects to achieve the best healthy self you can be. If you notice any unusual health changes, be sure to make an additional appointment with your provider to get it checked out.

For a list of all our seminars and screenings including our "You're the One in 2021" seminars, go to our website at www.hcmc-tn.org.

Sudoku

6								
				9			8	
1		8				3	4	6
	2			6			5	
9			8					
			2		1			
	7			3				1
3	4			7	8			
			4	2		6		

Level: Intermediate

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

3	6	7	2	1	4	8	9	5
2	4	1	9	6	7	8	5	3
7	6	5	8	3	4	9	1	2
8	5	7	2	9	6	1	3	4
6	1	3	8	5	4	6	7	2
7	2	4	1	3	6	9	8	5
4	3	2	6	9	1	5	8	7
6	5	7	3	4	8	2	1	9

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HOW EXERCISE CAN HELP YOU *Live Longer*

There are many reasons to get in shape. Weight loss is a prime motivator, as is reversing a negative health effect, such as high cholesterol or increased diabetes risk. Routine exercise also can improve life expectancy.

WebMD says exercise keeps the body and brain healthy. That's why exercise should be an important component of daily life no matter one's age.

Research published in the journal *Immune Aging* found that how people age is 75 percent lifestyle and only 25 percent genetics, which underscores the importance of the lifestyle choices people make.

CARDIORESPIRATORY FITNESS

Many health experts say that

cardiorespiratory fitness may be just as valuable a metric to determine overall health as blood pressure and lipid levels. People with a high aerobic capacity can deliver oxygen to tissues and cells efficiently to fuel exercise, according to data published in 2014 in the journal *Aging & Disease*. In a study involving 11,335 women, researchers compared V02 max, also known as aerobic capacity, in women with mortality data. Women who were fit from a cardiovascular perspective had a lower death rate from all causes, irrespective of the women's weight.

MANAGE STRESS & MOOD

Exercise has direct stress-busting benefits that can promote longevity. The

Mayo Clinic says physical activity can increase the production of endorphins, which are the body's feel-good neurotransmitters. In addition, exercise can imitate the effects of stress, helping the body adjust its flight or fight response accordingly, and help them cope with mildly stressful situations. While engaged in exercise, people may forget about their problems as they are focused on the activity at hand.

IMPROVE BONE HEALTH

Strength training and physical activity can stave off the effects of frailty and osteoporosis, which affects bone strength. A study published in the *Journal of Internal Medicine* in 2017 found that



hip fractures are associated with diminished quality of life and survival among the elderly. One in three adults aged 50 and over dies within 12 months of suffering a hip fracture, and older adults have a five- to eight-times greater risk of dying within three months following a hip fracture. Building muscle strength, balance and bone density through exercise can reduce falls and

frailty, helping to prevent fracture-related health risks.

ADDRESS SARCOPENIA

The health and wellness resource Healthline defines sarcopenia as the loss of muscle mass specifically related to aging. Doctors once considered this muscle loss inevitable, and it can affect stamina and lead to weakness. However,

new indications suggest that exercise is the main treatment regimen for sarcopenia, particularly resistance training. This is designed to improve muscle strength and help balance hormone levels by turning protein into energy for older adults.

These are just some of the ways exercise can help older adults live longer, healthier lives.

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HOW OFTEN TO SEE

The Doctor

Routine health checkups are a key part of staying healthy. Older adults may feel like they're always visiting one doctor or another. But what is an acceptable frequency for doctor appointments?

The answer isn't always so cut and dry, and many health professionals have mixed feelings even among themselves over the magic number. The Centers for Disease Control and Prevention recommends adults over the age of 65 visit the doctor more than twice as often as 18- to 44-year-olds. According to Paul Takahashi, a physician at the Mayo Clinic in Rochester, Minn., adults should see their primary care physicians at least once a year to make sure diseases are being properly managed and to stay current on preventative screenings.

Visiting the doctor more frequently does not necessarily add up to better health, and it actually can do the opposite. Dr. Peter Abadir, an associate professor of medicine at the Johns Hopkins University School of Medicine, says frequent visits to health facilities where sick people congregate puts one at a higher risk of illness or infection. Visiting the doctor only when necessary is one way to avoid risky exposure.

Doctor visit frequency is not a one-size-fits-all answer. A yearly physical or checkup is a given, even for people who are healthy. People with a family history of certain conditions, like sleep disorders, cancer, high blood pres-

sure, and other conditions, may need to see a doctor more frequently than those with no such histories. In addition, patients may need referrals to certain specialists who work together to provide an overall health plan. That can increase the number of appointments and shorten the intervals between them. Johnson Memorial Health offers some statistics.

- ▶ **People visit the doctor four times a year on average.**
- ▶ **Studies show that poor or uninsured people prolong the time between doctor's visits.**
- ▶ **Individuals with high blood pressure may need to see the doctor four times a year to ensure medications are working properly.**
- ▶ **Patients on dialysis see the doctor several times a week.**

Dr. Jennifer Caudle, a family physician and assistant professor at Rowan University School of Osteopathic Medicine in Stratford, NJ, says too often people visit the doctor only when they are really sick. That works to their disadvantage because the appointment will focus only on treating the illness instead of addressing other preventative care and screenings. Balance is necessary in regard to health care.

Patients can work together with their doctors to develop screening schedules that are customized to their particular profiles. These schedules can be modified as health history information changes or as patients age. Doctors can dial back or increase health visits as needed.

Did You Know?

Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy. Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals' health histories, so each test should be discussed with a physician during adults' annual checkups.

- ▶ Blood Pressure Check
- ▶ Blood Test to check cholesterol and triglyceride levels
- ▶ Colorectal Cancer exam starting at age 50
- ▶ Weight Screening to check for gains or losses
- ▶ Prostate Cancer Screening for men age 70 and older
- ▶ Breast Exam and Mammogram for women, starting at age 40
- ▶ Pap Smear and HPV tests at the recommended intervals advised by a doctor
- ▶ Hearing Test
- ▶ Osteoporosis test
- ▶ Shingles and Pneumococcal Vaccines
- ▶ Eye Exam
- ▶ Periodontal Exam once per year

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CHESSE SQUARES

1 box Duncan Hines Butter Cake mix
1 egg
1 stick margarine
Mix these until dough like, then press into bottom of a greased 9 x 13 inch cake pan.
Topping:
1 8oz. Philadelphia cream cheese (soft)
3 eggs
1 (lb) box powdered sugar
Mix these together well and pour over cake mixture. Bake 30-40 minutes at 350 degrees. When cake is cool, the top layer will settle in the middle. Cut in squares when cool.

MINI CHICKEN POT PIES

1 cooked chicken breast, diced
1 (14.5 oz.) can cream of chicken soup
1 cup frozen mixed vegetables
1 cup cheddar cheese, shredded
1 tablespoon Italian herb mix
1 teaspoon onion powder
1 teaspoon garlic salt
1 (10 oz.) can ready made biscuits
Preheat oven to 400 degrees. In a large bowl, combine chicken soup, frozen vegetables, cheese, herbs and spices. Lightly grease the insides of 4 ramekins or small oven-style glass containers. Divide the chicken mixture evenly between all 4 containers. Top each ramekin with 1 biscuit. Refrigerate remaining biscuits for future use. Bake for 16 to 18 minutes, or until biscuits are puffed and golden brown and filling is bubbling hot. Refrigerate any leftovers. Serves 4

CRISPY BREADED TILAPIA

1/3 cup grated Parmesan cheese
1/4 cup Italian-style breadcrumbs
1 egg, beaten
3 tablespoons olive oil, divided
1 cup chopped onion
1 can (14.5oz) Hunt's diced tomatoes
1 can (8 oz.) tomato sauce
2 tablespoon balsamic vinegar
4 tilapia fillets, thawed
1/4 teaspoon salt and ground black pepper

Combine cheese and breadcrumbs in shallow dish; set aside. Place egg in another shallow dish; set aside. Heat 1 tablespoon oil over medium-high heat. Add onion; cook until tender. Add undrained tomatoes, sauce and vinegar; boil. Reduce heat; simmer 10 minutes, stirring occasionally.

Meanwhile, season fish with salt and pepper. Dip fillets in egg, coating both sides, then toss with cheese mixture. Cook 2 to 3 minutes per side until fish flakes easily and has reached an internal temperature of 145 degrees. Serve tomato mixture over fish. Refrigerate any leftovers. Makes 4 servings.

CARROT LYONNAISE

6 medium carrots, pared & cut into julienne strips
1 chicken bouillon & 1/2 cup boiling water
1/4 cup butter
3 medium onions sliced thin
1 tablespoon flour
1/2 cup water
Sugar and salt & pepper to taste
Cook carrots in bouillon covered for 10 minutes. Melt butter in skillet, add onion & cook covered 15 minutes stirring occasionally. Stir in flour, 1/2 cup water, salt & pepper, bring to boil. Add carrots with bouillon liquid. Simmer uncovered 10 minutes. Add sugar to taste. Yield 5 servings.



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-Friendly: 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.

Smart food choices can help seniors live long and healthy lives.

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THE BENEFITS OF PROTEIN, CARBS & FAT FOR YOUR BODY



facilitates digestion.

Fat: The dietary fat found in oils, nuts, milk, cheese, and other foods provides structure to cells and prevents damage to cell membranes. The AND also notes that oils and fats absorb fat-soluble vitamins like vitamin A, which is vital for healthy eyes and lungs.

A nutritious diet is a building block of a healthy lifestyle, and no healthy diet is complete without protein, carbohydrates and fat.

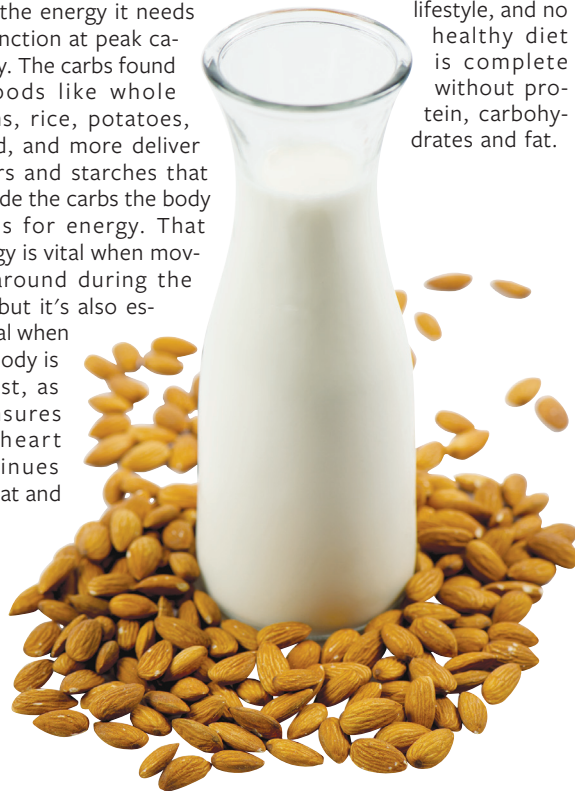
legumes are great protein sources.

Carbohydrates: Carbohydrates do for the body what gasoline does for an automobile. Carbs provide the body with the energy it needs to function at peak capacity. The carbs found in foods like whole grains, rice, potatoes, bread, and more deliver sugars and starches that provide the carbs the body needs for energy. That energy is vital when moving around during the day, but it's also essential when the body is at rest, as it ensures the heart continues to beat and

A nutritious diet is a vital component of a healthy lifestyle. When paired with physical activity, a nutritious diet can serve as the foundation for a long, healthy life.

The Academy of Nutrition and Dietetics defines nutrition as how food affects the health of the body. Food provides nutrients that are vital for survival. Food is made up of macronutrients like protein, carbohydrates and fat, each of which play different roles in promoting short- and long-term health.

Protein: Protein provides the body with amino acids that are essential for growth and development. The amino acids found in protein also help the body maintain itself and help body tissue recover after certain activities, including exercise. Protein also plays a vital role in immune system function, helping the body to fight inflammation and infection. The AND notes that beef, pork, chicken, game and wild meats, fish, seafood, eggs, soybeans, and other



STRATEGIES FOR CUTTING MEAL

Recipes

In recent months, many people have grown accustomed to hosting small gatherings for holidays and other important events. Even family dinners may have been scaled down as personal health and safety has taken precedence in the wake of the COVID-19 outbreak.

For individuals accustomed to cooking for a crowd, it can take some time to acclimate to cutting back on recipes that you might otherwise know by heart.

According to The Spruce: Eats, most recipes are geared towards families of four to six. So if you don't want a freezer full of leftovers, it's time to refer back to some grammar school math to learn how to divide measurements into the proportions needed.

Rely on estimates and your own preferences. While baking requires strict adherence to ingredients and measurements, there is more wiggle room in general cooking. That means cutting back ingredient ratios can be more of an estimate than a careful calculation. Use your palate to guide cooking, and don't be afraid to experiment with a pinch or two of flavoring if

TABLESPOONS, TEASPOONS & CUP CONVERSION CHART

1 cup = 16 tablespoons

1/2 cup = 8 tablespoons

3/4 cup = 12 tablespoons

Half of 3/4 cup = 6 tablespoons

1/2 cup = 8 tablespoons

Half of 1/2 cup = 4 tablespoons

1/3 cup = 5 tablespoons + 1 teaspoon

Half of 1/3 cup = 2 tablespoons + 2 teaspoons

1/4 cup = 4 tablespoons

Half of 1/4 cup = 2 tablespoons

1/8 cup = 2 tablespoons

Half of 1/8 cup = 1 tablespoon

1/2 tablespoons = 1 1/2 teaspoon

you think the food needs it.

Use small pots and pans. Cooking small amounts of food inside large pots and pans can spread out ingredients and cause them to cook faster or evaporate more quickly. Therefore, as you scale down on ingredient measurements, you also can use smaller vessels.

Use a conversion cheat sheet. Certainly you can divide recipe ingredients each and every time you are mak-

ing a recipe, but you also can keep a handy chart available with common conversions. Knowing how many tablespoons are in a cup can help when scaling back. A cheat sheet of how many tablespoons and teaspoons are in larger cup measurements also can help.

Over time it will become easier to cut down on recipes so you only make as much food as your family is likely to eat.



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Living Life to the Fullest IN A SENIOR COMMUNITY

Living life to the fullest does not need to stop when adults near or reach retirement age. Age-restricted housing communities once bore the stereotype of having limited recreational options and dated surroundings. But modern senior homes and facilities are all about catering to active lifestyles - with some communities offering resort-like amenities and pristine properties. Furthermore, certain communities provide niche offerings for people who are looking for something even a little more different.

Eligibility to live in these communities varies, but generally speaking one resident in the home must be age 55 or older. According to research by TRI Pointe Homes, of the 75 million people who comprise the Baby Boomer generation who are eligible for

age-qualified communities, more than 32 million would consider living in such a community. The website 55places.com, which specializes in promoting age-restricted communities, indicates Florida has the most age-restricted communities in the country, followed by New Jersey. Arbutus Ridge Seaside Community for Active Adults was the first comprehensive retirement community built in Canada.

Choosing an age-restricted community requires consideration of a host of factors, including the amenities residents most desire and the cost of a facility. The following factors can help people decide which community is most suitable for them.

Style of home: Homes built in retirement communities are designed to be comfortable and convenient for aging residents. Many are single-floor units. Certain com-



munities may be comprised of apartments, condos or townhouses, while others may be single, detached residences.

Amenities: When comparing age-restricted communities, consider the amenities available. Do they include

on-site dining, transportation, travel assistance, pools, fitness centers, walking trails, or outdoor sports facilities? Some communities have "aging in place" amenities, which means residents can move from independent living to

assisted living to skilled nursing care as their needs change. Make a list of interests and then match them to a community that can fit your needs.

Costs: Costs vary considerably. Investopedia advises seniors to consider the com-

munity's location and what is being offered, as these factors will affect costs. In addition to rent or mortgages, most communities also have monthly maintenance or homeowners association fees that need to be compared and considered. Read contracts carefully to see which other costs are included.

Specialized features:

Unique men and women call for unique communities. If standard age-restricted communities do not fit the bill, 55places.com says there are specialized offerings for people who spend retirement in an RV; desire homes that align with their heritage; communities just for postal workers; or communities tied to a local college to continue lifelong learning.

Age-restricted retirement communities are evolving and many specialize in catering to active lifestyles.



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NEW HOURS

BEGINNING THE FIRST WEEK OF APRIL!

MONDAY: 8:00 AM - 6:00 PM

TUESDAY: 7:00 AM - 3:00 PM

WEDNESDAY: 8:00 AM - 6:00 PM

THURSDAY: 7:00 AM - 3:00 PM

FRIDAY: 8:00 AM - 6:00 PM

ADVANTAGES OF RV Travel

Individuals who are approaching retirement or those who already have said goodbye to the working world may find they are ready to make some life changes. Travel is something many older adults enjoy when they have much more free time to see the sights.

Recreational vehicles are great ways for people to get out and about. An RV is more than just a way to get around; for many people it becomes a lifestyle. According to the RV Industry Association, about 10 million American households own RVs.

There have been more RVs on the road in recent years,

and there are now more facilities to accommodate them. RVIA says there are now roughly 18,000 campgrounds around the country, and certain facilities are pushing to improve and upgrade campgrounds in national parks and on federal lands.

Individuals considering if the RV lifestyle is for them can refer to this list of RVing benefits.

Inexpensive Travel (or Living): RVers may be attracted by the idea of low-cost travel that doesn't involve hotels and airfare and greatly reduces their reliance on restaurants while traveling. RVs can be rented for roughly \$100 to \$500 per day, and RV parks usually run between \$35

and \$50 per night, according to Allianz Travel Insurance. To keep the costs down even more, certain truck stops, big box retailers, churches, hotels, movie theaters, casinos, rest stops and other roadside locations will allow free overnight parking. Just verify before staying to avoid being ticketed.

Freedom to Come and Go: When traveling in an RV, there are no set check-in-/check-out times to follow or boarding times to meet. RV travel can be strictly on your schedule.

Plenty of Help: Others who have embraced the RV lifestyle tend to be very friendly and ready to make new acquaintances at campgrounds and other stops. Those with



more experience may be willing to share their expertise and pitch in to offer tips for better excursions.

Creature Comforts: People who vacation or choose to live in their RVs tend to keep familiar items and essentials on hand. Those can include preferred linens, clothing, toiletries, books, games, and

more. When taking such items along, there's no need to pack and unpack much for any trip.

Follow the Weather: If desired, RVers can pick up and follow the jet stream. If 70-degree days are your thing, then follow those temperatures coast-to-coast. If you like skiing or snowboarding, you can head to colder climates.

Downsize: The RVIA says that RVs are available across a wide range of price points. So if the idea is to trade in a stationary house for an RV, you may be able to do so for as little as \$6,000 to as much as \$500,000.

The RV lifestyle may attract soon-to-be retirees. There are various advantages to getting on board.

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WHAT IS A CHAMBER?

A chamber of commerce is a voluntary partnership of businesses and professionals working together to build a healthy economy and improve the quality of life in a community. As a chamber works to accomplish these goals, it must champion many different functions: economic developer and planner, tourist information center, business spokesperson, economic counselor and teacher, government relations specialist, human resources adviser, and public relations practitioner.

WHO ARE CHAMBER MEMBERS?

Chamber members are businesses, organizations, and individuals concerned with the socioeconomic climate of a community. These groups have joined together because they stand a better chance of getting things done when speaking with a collective voice. Chamber members can include the small hardware store on the corner, the mom-and-pop diner, the established bank downtown, franchise and major retailers, and the local baseball team. There are no limits or restrictions on the number or kind of members that choose to get involved in a chamber of commerce.

McKenzie Chamber of Commerce Holds First Meeting

McKENZIE (March 18) — The newly-formed McKenzie Chamber of Commerce and Industry held its first meeting and reception at The RailYard Co-Working Space on Broadway Street. During the meeting, the interim board of directors was approved to serve until July 1.

This certified non-profit organization was founded by the McKenzie Industrial Development Board to advance the general welfare and prosperity of the McKenzie, Carroll County, Tennessee area so that its citizens and all areas of its business community can prosper. All necessary means of promotion shall be provided, and particular attention and emphasis shall be given to the economic, civic, commercial, cultural, industrial, and educational interests of the area of McKenzie, Tennessee.

Gary Simmons, chairman of the McKenzie Industrial Board, said the new organization is to further the development of McKenzie and to bring its people together for a common cause. He noted the board seeks the input of the citizens of McKenzie and Chamber members to make the Chamber the best ever. Membership is available to everyone - individuals, groups, organizations, businesses, educational institutions, and industries.

Monica Heath, executive director of the McKenzie Industrial Board, will also serve as executive director of the newly formed McKenzie Chamber of Commerce and Industry. Her service will be funded by the Industrial Board. She noted the

WHAT ARE THE OBJECTIVES OF A CHAMBER?

- ▶ Help businesses prosper and grow.
- ▶ Increase job opportunities.
- ▶ Encourage an orderly expansion and development of all segments of the community.
- ▶ Contribute to the overall economic stability of the community.

newly formed Chamber has approximately 60 members with a early goal of at least 100. Dues start July 1 when the Chamber's year begins. The interim board will work to serve to move the Chamber forward. Each member's contact information, list of services, and social media accounts will be listed on the Chamber's website. Each year, the Chamber's finances will be audited, said Heath.

Joel Washburn, the Industrial Board's appointed member to the Chamber Board, said an election of board members will be in June to elect the new board members. A ballot will be sent to members.

Washburn said the previous McKenzie Chamber ceased operation in the early 1980s in an effort

to support a new county chamber. The previous McKenzie Chamber was greatly responsible for bringing Gaines Manufacturing to McKenzie in the late 1950s, said Washburn. The current McKenzie Industrial Board of Directors voted to re-institute the McKenzie Chamber to support the local business community.

The new Chamber will host events, including business after hours, fund-raisers, and networking to promote McKenzie businesses, organizations, and industries.

Washburn presented nominations for the interim members of the board as selected by the Industrial Board. Those are: Myra Carlock of Bethel University, Ed Perkins of Perkins Enterprises (the first member of the Chamber), Ash Young of Cachengo (a McKenzie industry), Marcy McKinney of Merchants Outlet Mall, Jay Phipps of Phipps Pharmacy, Ashley Little of Urban Trading Company, Jan Latimer of Tennessee College of Applied Technology-McKenzie; Emily Young of McKenzie Banking Company, Victor Vela of Maria's Restaurant and Josh Crawford of Overflow Church.

The new organization will have many volunteer and networking opportunities for all ages. Senior citizens can volunteer to help with local events by serving in various capacities. Call Monica at 731-352-2004 for more information.

Anyone interested in learning more about the McKenzie Chamber can phone 731-352-2004.



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