



# HEALTHY *Generations*

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Tuesday, October 27, 2020





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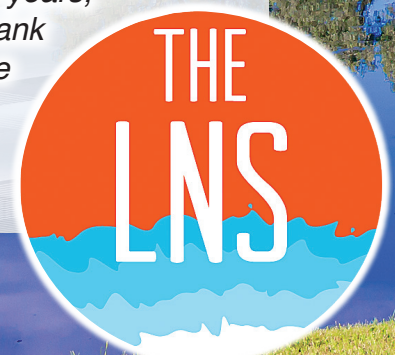


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## Welcome to Our Second Annual Generations Magazine

*We are very excited about this publication that features articles and ads on the importance of healthy physical, mental and financial living at every generation of life. The Lakes News Shopper is a second generation, family-owned business that has been serving the Iowa Great Lakes Area for over 48 years. We have been blessed to see many generations of family and businesses in the Iowa Great Lakes through the years, and look forward to serving many more in the future. We thank our many advertisers for participating in Generations and we hope that you enjoy this special publication.*

**- John Adams - Publisher -**





# How to Take a More Active Role In Your Personal Health

**T**he role individuals play in their own health care became more prominent in 2020. As a global pandemic forced people from all walks of life to prioritize their personal health each time they left their homes, many individuals sought ways to take a more active role in their health care.

Proactive health care has long been touted by medical professionals, though many people still don't take such recommendations to heart. In fact, a recent report from the Centers for Disease Control and Prevention estimated that as much as 75 percent of health care spending in the United States is reactive in nature, meaning that money is going toward treating conditions and diseases rather than preventing them from occurring in the first place.

Taking an active role in your own health care is easier than people may think. And the benefits of such a proactive approach are numerous, including a reduced risk for various diseases.

- Schedule annual physicals. Annual physicals are one of the simplest and most effective ways for individuals to take active roles in their personal health. Many health insurance plans cover annual physical exams at no cost to policy holders, and these examinations can uncover issues even when individuals are not feeling any symptoms. Annual physicals also provide great opportunities for individuals to discuss diet and healthy lifestyle choices with their physicians in relaxed settings.

- Learn about the preventive services that are right for you. Individuals should

speak with their physicians about which services are recommended for individuals in their situations. Screening guidelines are often age-based, but they also take personal history and

**Proactive health care has long been touted by medical professionals**

family history into account. For example, the U.S. Department of Health and Human Services recommends all adults between the ages of 50 and 75 be screened for colorectal cancer, but the frequency of those screenings will depend on each individual's personal risk

and which screening test they choose.

- Embrace physical activity. The DHHS notes that regular physical activity increases a person's chances of living a longer, healthier life. In addition, the CDC says regular physical activity reduces a person's risk for chronic conditions, including type 2 diabetes, heart disease, various types of cancer, and even mood disorders like depression and anxiety. Access to fitness facilities may be limited or unavailable during the pandemic, but that should not deter people from exercising regularly. Walking, jogging, hiking, and cycling are great forms of cardiovascular exercise that have been linked to a host of health benefits.

A proactive approach to personal health is simple and effective, potentially helping people reduce their risk for a variety of diseases and conditions.

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# Strategies to Get Kids to Exercise

**E**xercise is an important component of a healthy lifestyle. That's not just true for adults, but for children and teenagers as well.

Parents concerned about their kids living sedentary lives may have more to worry about than they know. According to a 2017 study published in the journal *Preventive Medicine* that analyzed data from the National Health and Nutrition Examination survey from 2003-2004 and 2005-2006, 19-year-olds spent as much time being inactive and sedentary as 60-year-olds.

Getting kids to be more active may be especially difficult for today's parents, who must contend with the internet, social media, tablets, smartphones, and other distractions as they try to encourage their kids to unplug and spend more time being physically active. But parents can try various strategies to get kids off the couch and exercising.

- Set a positive example. Kids, especially young children, often try to emulate their parents. Parents can capitalize on kids' desire to be like mom and dad by exercising in front of their children. Young children may not be ready to lift weights or run on the treadmill, but parents can embrace kid-friendly exercises, such as walking and cycling. Invite kids along for daily bike rides or go for family walks around the neighborhood after dinner.

- Park the car. Kids don't need to know they're exercising in order to be more physically active. In lieu of driving to the bank or pharmacy, parents can leave the car at home and ride their bikes alongside their children when



running errands. If possible, parents can walk youngsters to and from school rather than driving them.

- Choose friend-friendly activities. Adults employ the buddy system as a means to motivate themselves to keep exercising, and that same principle can apply to children, who might be more excited about physical activity if their friends are joining them. Team sports provide chances to exercise with friends, as do organizations like the Boy Scouts of America and the Girl Scouts of America. But even inviting a child's friend along on a family hike or bike ride may make such activities more fun for kids.

- Give gifts that encourage physical activity. Kids might want the latest device or video game for their birthdays, but parents also can give gifts that encourage youngsters to be physically active. Bicycles, rollerblades, ice skates, and sports equipment are just a handful of potential gifts that may compel kids to exercise more.

Childhood obesity is a significant problem, with the 2015-2016 NHANES reporting that 20.6 percent of youths between the ages of 12 and 19 were obese. Getting kids off the couch and exercising more often can help reduce those figures and ensure healthier futures for kids of all ages.

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# Recommendations for Screen Time

**C**omputers, tablets, smartphones, and gaming systems have revolutionized popular culture and the way people engage with one another. Devices also have transformed the way people live in their homes. Cisco's annual visual networking index forecast indicates there will be four networked devices and connections per person globally by 2020. In North America, there will be 13 networked devices and connections per person by that time. As more people are connected to tech than ever before, many wonder if there's a healthy amount of time to spend on their devices?

"Screen time" is defined as the amount of time spent each day using devices with screens, such as TVs, gaming consoles, smartphones, and tablets. Although how much screen time people engage in is entirely up to them, there are health risks associated with excessive screen time.

People may not realize just how much screen time they engage in each day. Nielsen reports that American adults spend more than 11 hours per day watching, reading, listening to, or simply interacting with media, which is up from nine hours, 32 minutes just four years ago. Common Sense Media's 2017 report shows American children age eight and under use screens for an average of 2 hours and 19 minutes per day. That time increases as kids age. In terms of healthy screen time limits, the experts have weighed in.

The latest guidelines from the American Academy of Pediatrics suggest that children under 18 months should avoid screen time, other than video chatting. Ages 18 months to two years can use high-quality programs or apps if adults participate with them. Children between the ages of two and five should limit daily screen time to an hour; age six and up should follow consistently imposed limits.

Doctors may be hesitant to prescribe screen limits for adults. But people can use certain health clues to determine if it's time to cut back. If screens (and their blue light) are adversely affecting sleep, reducing screen time might be necessary to avoid negative side effects. Screen time should not come at the expense of physical activity, as that can contribute to obesity. People are urged to take frequent breaks from screens to mitigate potential eye strain and headaches.

The Department of Health Government of Western Australia recommends adults age 18 and older minimize time spent sitting or lying looking at screens, and to break up long periods of sitting as often as possible. People who routinely use screens for hours each day should weigh the benefits and detriments to the amount of time spent with devices and tailor their usage accordingly. © Metro Creative Connection



# Make the Dentist a Fun Experience for Kids

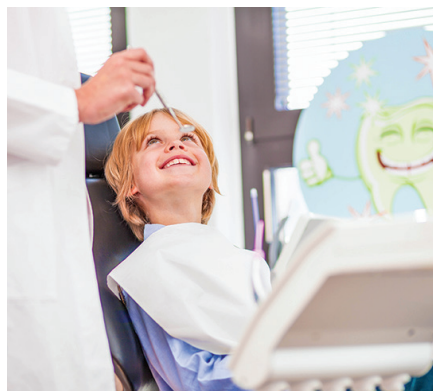
**V**isits to the dentist for periodic cleanings and checkups are an important component of oral hygiene. Dentists also may be the first people to identify potential issues that can affect health elsewhere in the body. Many people are unaware that children should visit the dentist early in their lives. The American Academy of Pediatric Dentistry recommends that a child should visit the dentist by age one or within six months of the eruption of his or her first tooth. However, many parents wait until much later — age two or three — to take kids to the dentist, offers Delta Dental Plans. Hesitance to visit the dentist may stem from personal fears or perceived reactions by children.

Primary teeth may eventually fall out, but they shouldn't be ignored. They save space for permanent teeth and serve other functions. Therefore, parents should begin to acclimate children to the dentist at a young age to make the experience fun and even enjoyable.

**Lead by example** - Children who witness their parents putting off going to the dentist or being apprehensive about visiting the dentist may develop their own fears. Always paint the dentist in a positive light and keep appointments.

## Focus on the good aspects

- Talk up all the benefits of going to the dentist, such as having a squeaky clean and fresh mouth. Many hygienists will hand out small toys after a successful visit, or at the least a great new toothbrush and



other fun products to try.

**Get a tour of the office** - Ask the staff if your child can get a special tour of the office with explanations of all the tools and equipment. Understanding what to expect the next time around in a no-pressure situation can make the process much easier for everyone involved. The dentist may be able to also give a test ride on the exam chair, moving it up and down, as well as showing off the water fountain and oral irrigator.

**Avoid giving false hope** - Do not tell a child that "everything will be OK" at the dentist's office. If a child needs treatment that may be uncomfortable, he or she may not trust you the next time a dental visit is scheduled, according to Joel H. Berg, D.D.S., M.S., Director of the Department of Dentistry at Seattle Children's Hospital. Avoid words like "shots," "pain," "hurt," or even "cavities." Dentists, particularly pediatric dentists, may have their own vocabulary that can assuage fears and seem less alarming to kids.

Over time, dental visits can become an easy routine with children, setting them up for a lifetime of healthy mouths and teeth.

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# Great Lakes Dental Associates

## Three clinics relocate to new clinic

**D**r. Shaun O'Neill, DDS, recently acquired Bieri and Christensen Dentistry, Great Lakes Dental Center and Spirit Lake Dental.

All three will be relocated to a new clinic located at 3020 Aurora Avenue West, Spirit Lake, Iowa. Current plans are to begin seeing patients at the new location starting in January 2021. Patients are now being seen at Bieri and Christensen Dentistry at 1724 Hill Avenue, Suite 100 and Spirit Lake Dental at 3301 US-71, Suite 4.

A commitment to excellent dental care, combined with a positive experience, will be the core of the Great Lakes Dental care industry.

The new location will house the professional practices of Dr. Shaun O'Neill, Dr. Linda Bieri, Dr. Steve Christensen, and

Dr. Janet Boyes, along with the combined dedicated staff from the clinics.

"Our team has been serving the Spirit Lake and surrounding communities with quality

dental care for years," said Dr. Shaun O'Neill. "With this new facility, we'll be able to continue to deliver the highest levels of service, care and experience for many years to come."

In the meantime, new and current patients

can continue to call Bieri and Christensen Dentistry at 712-336-9111 and Spirit Lake Dental at 712-336-2460. Additional information can also be found at <http://www.bchdental.com> and <http://www.spiritlakedental.com>.

Associates will provide for their patients.

## On July 22nd, Great Lakes Dental Associates broke ground on a new two-story dental clinic in Spirit Lake, Iowa.





# Easy Ways to Keep Your Immune System Strong

**T**he immune system is a powerful component of the human body. The immune system recognizes when viruses, bacteria and other foreign invaders enter or compromise the body, and then takes action to prevent illnesses from taking over. The average person can help his or her immune system do its job more effectively by making the immune system as strong as it can be.

Harvard Medical School says that diet, exercise, age, and psychological stress may affect immune system response. Certain lifestyle choices can promote a strong immune system.

- Get adequate sleep. Doctors believe sleep and immunity are closely tied. A study of 164 healthy adults published by the National Institutes of Health found those who slept fewer than six hours each night were more likely to catch a cold than people who slept for more than six hours. Aim for adequate rest each night to keep your body in top form.

- Increase your intake of fruits and vegetables. Fruits and vegetables supply the powerhouse antioxidants that are essential for protecting a body against free radicals. Free radicals may play a role in heart disease, cancer and other diseases. Serve fruits and/or vegetables with every meal to ensure you're getting enough antioxidant-rich foods.

- Consume fiber and fermented foods. Fiber can help feed the gut microbiome, which is linked to a robust immune system. The microbiome may prevent harmful pathogens from entering the body through the digestive tract. Data also suggests that eating more fermented foods can further strengthen and populate healthy bacteria in the gut.

- Exercise regularly. Aim for 30 minutes of moderate exercise per day, advises the American Heart Association. Thirty

minutes of exercise each day can go a long way toward keeping the body healthy. The U.S. National Library of Medicine says physical activity may help flush bacteria out of the lungs and airways. Exercise causes changes in antibodies and white blood cells.

These antibodies and white blood cells circulate rapidly, so they may detect illnesses earlier than they would if you do not exercise. Body temperature also rises during exercise, which could naturally prevent bacteria from growing.

- Try to minimize stress. According to Simply Psychology, when people are stressed, the immune system's ability to fight off antigens is reduced, making people more susceptible to infections. The stress hormone corticosteroid can suppress the effectiveness of the immune system. Limiting stress through meditation and breathing exercises, or trying to remove stressors from

one's life, may help.

A healthy immune system is vital to fending off or recovering from illness.

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# Farmers Savings Bank

## Learn More To Help Defend Yourself from Fraud

**T**he Federal Trade Commission (FTC) estimates that consumers lost \$1.9 billion to phishing schemes and other fraud in 2019 and the ongoing pandemic has only increased the threat. The FTC estimates that only 1 in 24 fraud/scam cases are reported. With so few being reported they figure the true number of loss is around \$36.5 Billion.

Fraudsters play on your emotions (Urgency, Fear, Joy, Love, Greed, Financial and emotional loss). They don't want you to think it through. They want you to just react. Instead: **STOP, TAKE A BREATH, THINK AND CALL.** Ask yourself if the situation makes sense.

- Will my bank ask me for my account number or debit card number? **No, your bank already has that information.**
- Will the IRS ask me to pur-

chase gift cards to pay my tax debt? **No, NEVER.**

- Would Microsoft call me to let me know I have a virus on my computer? **No, NEVER.**
- Would my grandchild call me for help before calling their parents? **Most likely no.**

If anything seems suspicious, call someone you trust. Call your bank to verify that they are the ones who contacted you. Call your son or daughter to verify your grandchild's whereabouts.

### Know the red flags

The most common types of scams will target you through fake emails, text messages, voice calls or letters. No matter which technique the scammer uses, you may be:

- Pressured to send money
- Threatened with law enforcement action

- Told to purchase gift cards and provide codes as a form of payment

- Asked to cash a check for a stranger or send money via wire transfer

- Asked to deposit a check that overpays for something you're selling, then send the difference elsewhere

If you provide your information or money to a scammer, there is often little we can do to help get your money back — which is why knowing about (and defending against) scams is so important.

### Learn More To Help Defend Yourself:

- Federal Trade Commission (FTC) – Protecting America's Consumers – [www.FTC.gov/](http://www.FTC.gov/) – You can do the following from this website:

- Register your phone number on the 'National Do Not Call Registry'
- Get Your Free Credit Report (you can request this once a year for free)
- You can also "Take Action" from the FTC website if something happens to you
- File a Consumer Complaint
- If you are still receiving calls 31 days after you registered your phone number on the Do Not Call Registry
- Unwanted Telemarketing, Text or Spam
- If you spot a Scam – Report them
- Report Identity Theft
- You can also call the FTC 1-877-FTC-HELP (1-877-382-4357)



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### Email

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### Phone Calls

If you didn't expect a call from the bank, it could be a scam. Don't provide any personal info, just hang up and call the bank yourself.



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## Amazing Benefits to Seniors Having Pets

**P**ets bring much joy to the lives they touch. So it should come as no surprise that the 2019-2020 National Pet Owners Survey, which was conducted by the American Pet Products Association, found that about 85 million families in the United States own a pet. In Canada, 7.5 million households are home to companion animals, states the PetBacker blog. Pets offer companionship and unconditional love. While they are fitting for any family, seniors may find that having a pet is especially beneficial. The organization A Place for Mom, which helps match families with senior living residences, says pets provide a comfort system that produces measurable health results. Caring for pets and being around them can produce a chemical chain reaction in the brain that may help to lower stress hormones while also increasing production of the feel-good hormone serotonin. This is not the only health benefit pets may provide. A recent study from the Mayo Clinic, which looked at 1,800 people

between the ages of 25 and 64 who had healthy hearts, found that almost half owned a dog. Having a dog was likely to spur heart-healthy behaviors, like exercising with the pet, eating well and having ideal blood sugar levels.

Pets also provide emotional support and companionship that can help seniors — including those who may be divorced or widowed — feel more secure and happy. The National Poll on Healthy Aging found that, among respondents who had pets, 88 percent said their pets helped them enjoy life, and 86 percent said their pets made them feel loved.

Seniors considering getting a pet can explore the many benefits to doing so.

- **Reduce pain:** A 2012 study published in Pain Magazine found therapy dogs provided “significant reduction in pain and emotional distress for chronic pain patients.”
- **Feeling of purpose:** Caring for an animal not only stimulates physical activity, but it also can give seniors a reason to get up and go, which equates to a feeling of purpose.

- **Altered focus:** Having a pet can help seniors focus on something other than physical or mental health issues and pre-occupations about loss or aging, according to New York-based psychologist Penny B. Donnenfeld.

- **Increased physical activity:** Pets require care, and that interaction can get seniors moving more than if they didn’t have a pet.

- **Improved health:** Ongoing research from Harvard Medical School has found dog owners have lower blood pressure, healthier cholesterol levels and lower risk of heart disease than those who don’t own a dog.

- **Stick to routine:** Caring for pets helps seniors maintain a routine. Having structure after retirement can be important to ward off risk of depression. Staying on top of feeding, grooming and other pet needs also can help prevent cognitive decline. Pets bring many benefits to their owners’ lives, and they may be the perfect remedy for seniors looking for a friend and purpose. © Metro Creative Connection



# Innovative Fitness Programs for Seniors

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

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

Today's seniors have more fitness options at their disposal than ever before. SilverSneakers® is the leading community fitness program for older adults in the United States. SilverSneakers® members can participate in specially curated programs at participating gyms and community centers across the nation. According to the

organization, there are more participating fitness locations available than there are Starbucks® coffee establishments. Classes are fit for everyone, no matter their experience level.

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

Canada has begun to develop its own senior-centric fitness programs. The Healthy, Safe and Strong group exercise program is an introduction to safe exercises available for adults age 60 and older in the province of Ontario. The program can help develop better stamina, maintain or improve balance and increase strength and endurance.



StrongerU Senior Fitness is a relatively new program of pre-choreographed group fitness offering instruction in four program types: cardio, strength training, stretching, and circuit training. The program addresses a need in Canada for quality and consistent senior fitness programming.

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



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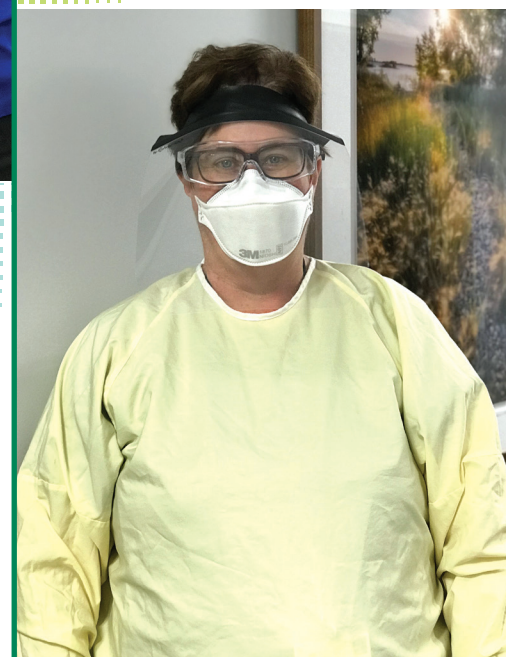
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# Why Annual Checkups Are So Important

**N**utritious diets and routine exercise are two hallmarks of a healthy lifestyle. Combining the two can lower people's risk for various diseases and contribute to a high quality of life. But food and physical activity are not the only things people should do to improve their chances of living long, healthy lives.

Preventive care is important. One of the most effective principles of preventive care is to schedule an annual checkup with a physician. According to the Centers for Disease Control and Prevention, routine health exams and tests can find problems before they start. During annual checkups, doctors may notice some red flags, such as high cholesterol, that men and women won't detect on their own. These warning signs could be increasing people's risk for disease and/or discomfort. Many of these red flags are undetectable without proper screenings, which is why annual checkups are integral to maintaining one's health.

Annual checkups also serve as a great time for adults to be screened for certain cancers. The American Cancer Society notes that cancer screenings are used to find cancer before a person develops symptoms. That's a vital benefit of annual checkups, as cancers caught in their early stages are more easily treated. In addition, catching cancer before it has metastasized greatly

improves a patient's prognosis.

Another reason to schedule annual checkups is that they make perfect opportunities for patients to discuss their family histories with their physicians. This is especially important for adults over 40, as age and family history are significant risk factors for a host of conditions and diseases. Men and women concerned about conditions and diseases that their family members have had can discuss those concerns with their physicians during their annual checkups. Physicians can then rec-

ommend ways for patients to balance their risk, calming patients' concerns and giving them a road map to reduce their risk for conditions and diseases that seem to run in their families.

Annual checkups are as vital a component of a healthy lifestyle as nutritious diets and routine exercise. By scheduling annual checkups with their physicians, adults can closely monitor their overall health and potentially uncover issues before they escalate into major health risks.

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# Things People Should Know About Creating Wills

**D**rafting a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent's wishes in mind, and can ensure that assets and possessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

- **Assets owned:** Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.
- **Guardianship:** Parents' wills should include a declaration of who they want to become guardians of their underage children or dependents.
- **Pets:** Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn't gift money directly to pets in a will.
- **Funeral instructions:** Settling probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advisement resource Find Law.
- **Executor:** An executor is a trusted person who will carry out the terms of the will. This person should be willing to serve and be capable of executing the will.

People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person lived, and a court-appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go against the decedent's wishes. To avoid this outcome, a will and other estate planning documents are crucial.

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## Learn the Best Ways to Build A College Fund

**C**ollege is the next logical step for many newly minted high school graduates. The National Center for Education Statistics indicated that, in fall 2019, roughly 19.9 million students were slated to attend colleges and universities in the United States. Statistics Canada stated that, for the 2015-16 school year, the most recent for school statistics, just over two million students were enrolled in Canadian universities and colleges.



Families need to begin thinking about how to pay for college as early as possible. According to the Wall Street Journal, the average college graduate's student loan debt is \$37,172. And the most recent data from the Federal Reserve Bank of New York indicates the overall student loan debt in America alone is roughly \$1.3 trillion. The average expense of sending a child to college has been rising at double the rate of inflation for more than a decade, offers CNBC.

A robust college savings account can help future students avoid considerable debt. The following are some ways to save for college.

- Open a tax-advantaged 529 college savings plan. The U.S. Securities and Exchange Commission says a 529 is a savings plan designed to encourage saving for future education costs. The person funding the account pays taxes on the money before it's contributed to the 529 plan. Funds can be used for education expenses. There are two types of 529 plans: prepaid tuition plans and education savings plans. The prepaid plans allow account holders to purchase units or credits at participating colleges

and universities. With education savings plans, account holders open investment accounts to save for qualified future higher education expenses, including room and board.

- Invest in a Coverdell Education Savings Account. A Coverdell account is a tax-advantaged method to contribute up to \$2,000 per year to a child's account. Individuals need to be under a certain income level to contribute. The funds will grow free of federal taxes.

- Consider a Uniform Transfer/Gift to Minors account. This is a custodial account that holds and protects assets for beneficiaries, who are typically donors' children. The custodian controls the assets until the minor reaches legal age. The money will not grow tax-free, and it can be used for purposes other than school expenses. The account also may count against the student and parent when applying for financial aid, which is something to keep in mind.

- Open an IRA. IRAs are often associated strictly with retirement savings. However, they also can be used for qualified college payments as long as the contributions have been made for at least five years, advises Nationwide Insurance.

- Use a standard savings account. Even though it may not grow as quickly as investment accounts, routinely saving money in a savings account can be another means to saving for college.

Starting early can give families ample time to save substantial amounts of money for youngsters' college educations.

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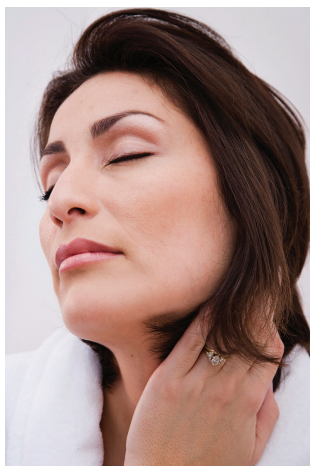


# Hydrate and Refresh Dry Skin

**D**ehydrated skin is among the many causes of facial wrinkling, which also can be caused by smoking, environmental factors and UV exposure. Aging skin doesn't produce as much collagen and elastin, which allows skin to spring back into place, as it once did. Conditions like dry, dehydrated skin may make wrinkles appear worse. Treating dehydration and dryness may reduce wrinkles and refresh dry skin, giving it a more youthful appearance. Those who want to treat dry, dehydrated skin must understand the difference between hydration and moisturizing as it applies to skincare. According to Annemarie Gianni, a skincare aesthetician and creator of Annemarie Skin Care, hydrating skin means increasing its water content by increasing the amount of water contained in skin cells. This can result in a healthy, plump complexion. Skin that is properly hydrated will keep fine lines and wrinkles from being overly apparent. Moisturizing skin involves applying a lubricant that mimics naturally produced lipids

and oils in the skin that will protect and soothe. Hydration and moisturizing often work hand-in-hand. In addition to drinking plenty of water to hydrate the skin from the inside out, individuals can use products that contain hyaluronic acid, glycerin and sodium hyaluronate. These are known as humectants. In addition, the National Center of Biotechnology Information says that aloe can improve water content in the skin. Once water is bound to the skin, a moisturizer will prevent the water from leaving it. Look for moisturizers with natural oils and butters to help retain moisture, like cocoa butter. The following are some additional methods to maximize hydration and moisturize skin.

- Take warm showers, as hot water can strip the natural lipids from skin and cause dryness.
- Avoid too many alcoholic beverages. Al-



coholic drinks are diuretics that can cause the body to lose water, advises WebMD.

- Use a humidifier indoors to amp up the moisture level in the air.
- Enjoy water-rich foods, like watermelon, cucumber, grapes, and other succulent fruits and vegetables.
- Drink the recommended amount of water per day, and limit your consumption of caffeinated and sugary beverages.

- Work out to improve blood flow and oxygenation in the skin.
- Try a facial essence. Facial essences are a principle of Japanese beauty regimens and contain fermented ingredients that support skin penetration and hydration. Anyone concerned about dehydrated or dry skin can get further advice about treating the problem by speaking with a qualified dermatologist or aesthetician.

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## Learn to Make Mammograms More Comfortable



**M**ammograms remain one of the best methods to detecting breast cancers, giving women the opportunity to start treatment early if cancer is detected. In countries with early access to quality screening and treatment, breast cancer survival rates are now greater than 80 percent.

The organization Mammography Saves Lives says that, since 1990, mammography has helped reduce breast cancer mortality in the United States by 40 percent. Mammograms usually take around 20 minutes. During a traditional mammogram, a woman's breast is placed between two plates. One plate holds the breast in place, while the other takes images, and the breasts must be compressed to get clear pictures of breast tissue. Some women find the process to be uncomfortable.

Even though mammograms can be essential parts of preventive healthcare, many women avoid them because of pain and other discomfort. However, women should not put off mammograms because they are worried about discomfort. There are many ways

to avoid pain during mammograms that can make the entire experience more comfortable.

- Schedule the mammogram for a week after a menstrual period when hormonal swings are less likely to increase breast sensitivity.
- Caffeine can make the breasts more tender. Reducing caffeine consumption for two weeks before the mammogram can help.
- Keep your feet and trunk facing forward and simply turn your head at the mammogram machine.
- Reduce tension by breathing deeply a few times before the procedure.
- Try a pain reliever before the mammogram.
- Ask the mammography center if it has padding, as cushioning between the breasts and the plates of the mammogram machine can reduce pain.

By taking these steps, women may be more comfortable during mammograms, which can play a vital role in the detection and ultimate treatment of breast cancer.

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# Cleaning Can Alleviate Allergies

**A**llergies affect people of all ages. The American Academy of Allergy, Asthma & Immunology reports that allergic rhinitis affects between 10 and 30 percent of the world's population. In addition, the prevalence of allergic diseases has risen in industrialized nations for more than 50 years.

Seasonal allergies tend to be the strongest in spring and autumn. Allergies can be exacerbated by many factors, including in homes where improvements are being made. Regular housecleaning can remove many common allergy triggers and help alleviate symptoms. Knowing which common home improvement mistakes can aggravate allergies can help homeowners avoid them.

## Suit up

Before any cleaning begins, allergy sufferers should don face masks and rubber gloves to prevent themselves from breathing in allergens or having them touch their hands, where they can be transferred to the face or elsewhere. Those cleaning should also wear clothes that can be easily removed and laundered after a day's work.

## Clean windows singularly

Prolonged exposure to outdoor allergens, such as pollen, mold or ragweed, can aggravate allergies. Therefore, if windows are being cleaned, do one at a time and then promptly close the window. Having the air conditioning running can help filter the air as well.

## Use exhaust fans

The AAAAI recommends using an exhaust fan in the kitchen and bathrooms to reduce the levels of moisture in these rooms and filter out potential allergens and odors. Moisture can eventually lead to the growth of mold and mildew, which

isn't healthy for anyone, including allergy sufferers, to breathe in.

## Invest in a HEPA filter

Vacuums with HEPA filters can trap allergens that are so small that they pass through regular vacuum filters. That means instead of containing them, these small particles are only being shot back into the air where they are easily breathed in. WebMD suggests vacuuming once or twice a week to keep carpets and floors as clean as possible. Plus, don't forget to vacuum upholstered furniture and drapes as well.

## Laundry with hot water

When it comes time to wash linens, do so in hot water, which can kill dust mites residing in sheets and blankets. Employ mattress covers to further protect against dust mite allergies.

## Shampoo smart

Shampooing a carpet may cause moisture to become trapped in the carpet fibers,

leading to increased dust mites or mold growth. Spot-clean stains instead. Otherwise, hire a professional cleaner who will clean and dry the carpet as quickly as possible.

## Damp dusting is better

When cleaning up dust or home renovation debris, use a damp cloth or a vinegar solution to wipe down surfaces. This helps trap small particles instead of sending them into the air.

## Treat mold issues

Mold can trigger allergic reactions, so it is best to keep it out of a home. Solutions that contain at least 10 percent bleach can be effective at killing mold, but it's best to prevent mold from growing entirely. That means keeping tabs of any moisture issues and addressing them immediately.

Allergies can be problematic, but routine home cleaning in the right way can help alleviate symptoms.

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## Different Generations Can Learn and Benefit From One Another

In the not-so-distant past, extended families frequently lived in close proximity to one another. Such families shared meals and experiences and essentially grew up together. Nowadays, families separate for various reasons, such as job opportunities and cost of living concerns.

While there are advantages to spreading out, there are also some disadvantages, namely that grandparents and grandchildren may not see one another frequently enough. Even though people of different age groups may not entirely have the same interests, the interactions between generations can benefit both young people and their aging relatives.

### Finding renewed vigor

Senior living and active lifestyle communities provide invaluable care and amenities for seniors. While being around like-minded individuals can be handy, it's also limiting. Seniors who continue to age in place in mixed-age communities can extract joy from watching youthful children and young adults growing up, playing and socializing. Being around multiple generations also can spark interesting conversation, and all parties involved can learn something from one another.

### Planning for the future

Younger generations may not understand the concept of "hard times" or "doing without" like a person who has lived through various ups and downs. Passing along advice about economic cycles, saving for the future and maintaining stability is one area of expertise at which many seniors excel.

### Practicing interpersonal skills

All the technological savviness in the world cannot compensate for the power of strong interpersonal skills. Being able to address a group of people or speak one-on-one is essential in the workplace and in life. When younger generations speak to older adults, they may become stronger at verbal discourse and have greater perspective of different points of conversation.

### Learning new technology

Younger generations can impart knowledge of technological devices to older adults. People with skills are usually happy to share their knowledge. Even if seniors aren't ready to purchase tablets or smartphones, they may be excited to have their grandchildren teach them about the latest gadgets.

### Providing sense of purpose

Both seniors and younger generations can realize a greater sense of purpose when interacting with one another. That person may be the reason the other one greets the day with a smile. Visits from grandchildren can reduce the likelihood of isolation and depression in older adults. And younger generations can discover the benefits of personal social interaction rather than communicating exclusively through social media apps.

Fostering intergenerational connections is a great way to broaden social circles, improve communication and learn new things.

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# Who Needs Life Insurance?

**L**ife insurance is one of many components of estate planning. Statistics from the insurance industry groups Life Happens and LIMRA indicate that 70 percent of Americans consider life insurance a necessity. However, 41 percent of respondents in 2017 did not have any life insurance. Even though most people deem life insurance important, it is not necessary for everyone. Determining if you are a good candidate for life insurance involves doing a little research. These qualities often make life insurance a smart move.

## You're married or in a committed relationship

If you are married or in a relationship in which your partner depends on you financially — even if just partially — it is smart to have a life insurance policy. This way your significant other does not have to rely entirely on his or her income to pay off debts or maintain the quality of life you currently enjoy. Many households cannot function without two incomes. Life insurance can ensure financial burdens do not rest entirely on the shoulders of surviving loved ones.

## You have children

If you have children who depend on you, life insurance is a must-have. If your spouse and children could not continue their standard of living on one income, then life insurance can fill in the gap or pay for future plans, such as college educations.

Even if you are a stay-at-home parent, your contribution to the household still holds weight. Should you pass away, your spouse will have to pay for tasks that you would normally perform, such as child care, cleaning services, cooking, and transportation.

## You're a business owner

Entrepreneurs benefit from life insurance since it can help pay off business debts, advises the online financial resource Nerd Wallet. When business owners pass away, their heirs might be able to use life insurance payouts to pay off estate taxes or fund a buy-sell agreement.

## You want to leave an inheritance

If you do not have a vast accumulation of assets, investing in permanent life insurance can provide a small sum of money to heirs upon your death.

A life insurance policy is a wise investment for people whose survivors could benefit from some financial assistance in the wake of their deaths. © Metro Creative Connection



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## Quick Tips

### ***Insurance policies everyone should have - no matter what your age.***

- **HEALTH INSURANCE** Everyone needs health insurance. Out-of-pocket costs for routine care can be quite high and tests, hospitalization or surgery can take quite a toll on a person's finances.
- **LIFE INSURANCE** life insurance is something most people will never benefit from personally, but it leaves a financial legacy for the people they love, providing for those they leave behind.
- **DISABILITY INSURANCE** Many people do not believe they will become ill or insured. But the statistics speak otherwise. Three in 10 workers entering the workforce will become disabled before they reach retirement.
- **AUTO INSURANCE** People who drive need to have auto insurance to protect themselves in the event of an accident or theft. It also protects against any litigation as the result of an accident.



# Exercise and Aging:

## How to Work Out Safely After 50

**I**n an ideal world, people young and old exercise each day. But as men and women age, finding time to work out is not so easy.

Commitments to work and family often take precedence over daily exercise. As a result, many people 50 and over might not have exercised regularly or at all in many years. But as children grow up or even move out, people facing down their golden years are often compelled to get back in the gym. That's a wise decision that can increase a person's chances of being healthy and happy in retirement. But before beginning a new exercise regimen, men and women over 50 should take heed of the following safety tips to ensure their efforts are not derailed by accident or injury.

- **Speak with your physician.** The National Institute on Aging notes that even people with chronic conditions such as heart disease, diabetes or arthritis can be physically active. However, anyone with such a condition and even those who don't fall into those categories should consult with their physicians and receive a full physical before exercising. Such a consultation and checkup can shed light on any unknown issues, and physicians can offer advice on how to safely manage any problems that may arise.

- **Begin with low-intensity exercises.** Even if you feel great and have maintained a healthy weight, don't push yourself too hard at the start. Your body needs time to adjust to physical activity, so choose low-intensity exercises like walking and light strength training so your muscles, tendons and ligaments can adjust. Initially, exercise every other day so your body has ample time to recover between workouts.

- **Choose the right places to exercise outdoors.** Exercising outside provides the best of both worlds for many people, providing a chance to get healthy all while enjoying the great outdoors. When exercising outdoors, choose areas that are not remote and where others can see you and offer help if you suffer an injury or have an accident. Boardwalks, public parks and outdoor gyms are safer places to work out than wooded areas or other places well off the beaten path.

- **Stay hydrated.** The NIA notes that many people lose their sense of thirst as they age. But just because you aren't thirsty does not mean you don't need water, especially while exercising. Water regulates body temperature and lubricates the joints, thereby decreasing your risk of injury during exercise.

Exercising after 50 can help people live healthy well into retirement. But caution must be exercised when aging men and women return to exercise after a long break.

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# Smart Ways to Embrace Retirement

**R**etirement is on the horizon for a significant number of people. Around 10,000 people retire each day in the United States, according to a study by Merrill Lynch and Age Wave, a consultancy studying the cultural and economic impacts of aging. But many soon-to-be retirees are not fully prepared for life after their work life ends. Shedding new light on this next chapter can make retirement something to look forward to even more.

## How retired are you?

Retirement may no longer mean what it once did. Some retirees remove themselves entirely from the active employment market, while others prefer to keep at least one toe in the professional water. Some retirees change fields and do part-time work. Others may volunteer their time without getting paid. Still, some choose to use retirement as an opportunity to spearhead a new business venture that may not have been possible beforehand.

Retirees should reflect on their goals, as well as their finances, and make plans accordingly.

## Don't neglect health care

Retiring may involve finding health insurance and preparing for other types of health care later in life. The U.S. Census Bureau says that employment-based insurance covered 55.4 percent of the population in 2015, the most recent years for figures, followed by Medicaid (19.5 percent) and Medicare (16 percent). Residents of other countries may be covered by government standardized health programs. It pays to know the rules of each plan to avoid unnecessary expenses that can eat into retirement dollars. For those Americans who will be relying solely on Medicare, find a counselor who can spell out the intricacies of the plan, or use the free tool on Medicare.gov.

## See retirement as a beginning, not an end

Quite often soon-to-be retirees focus on the end of a career or the end of a stage in life without putting enough focus on the possibilities ahead. This is a prime time to find a new social network, travel, join a ministry, and much more.

## Choose your living space

Retirement can be an opportunity to shed an old skin and try on a new one — especially as it pertains to housing. There are options to downsize for empty-nesters or even to secure resources to “age in place.” According to United Income, a money management service, retirees should try out particular scenarios and locations prior to jumping in. Rent in a particular neighborhood, or house sit and try things on for size. Airbnb and other types of services can make this trial easy.

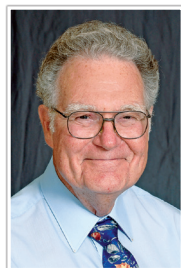
A new outlook on retirement can open up a world of opportunities. © Metro Creative Connection



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