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## PrimeTimes Newsletter, Fall 2016

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# PrimeTimes

College of Science • Office of Lifespan Studies • Coastal Carolina University

FALL 2016

## *Live a positive legacy*



By: Muriel O'Tuel, Ph.D., educator, author and motivational speaker

**“The world isn’t connected by molecules. It is connected by stories, traditions, memories, hopes and dreams. We are connected by the legacies passed down from those who came before us and the legacies we pass down to those who come after us.”**

**– Susan Bosak**

Although the word “legacy” is often associated with death, it is very much about life and living. Everyone desires to feel valued and useful regardless of age. Positive legacy living is living with purpose so that our presence on this earth matters. It leads

us to nurture values that we hold most dear as we inspire others to follow.

By building strong human relationships and strong communities and by strengthening the human spirit, we are connected to something bigger than ourselves. Making meaning of our lives is not an optional activity in which we sometimes engage; it is about how we use our time on Earth to connect with others every day.

Living a positive legacy is about advancing, not retreating. It is about how we shape our lives to become a timeless part of ourselves.

My first-grade teacher was a positive legacy maker. Even with serious health problems, she never gave in; she never gave up. For her, legacy was not about stuff and status, but about life and living. She was a meaning-making creature who left an indelible mark on my life by nurturing my sense of wonder and my passion for

learning. Although she departed this life years ago, she is alive and well inside my skin, my head and my heart.

Your legacy doesn’t just happen; you make it happen! No matter how old you are, your work is NOT finished. Use your Sharpie pen (not a pencil or ballpoint pen) to leave an indelible mark.

See possibilities and hope. Hope propels us to act. Be an inspiring example who invigorates others into action. Your legacy will live forever in the hearts of those you inspire to reach destinations they never dreamed possible, and they will pass your torch forward. Hold fast to your human spirit and keep singing your song.

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By: Jessica Stalvey, B.S., Certified Personal Trainer, Fitness Coordinator, Conway Recreation Center

In the fitness world, individuals are constantly examining ways to reinvent practical exercises that will create enough incentive for someone to at least walk. Of all the exercises, walking is the most practical, not to mention its benefits. It is also the most convenient; you can walk indoors or outdoors, whichever best suits you. Many cities and local schools focus on getting people active by using local parks and/or outdoor fitness areas. For example, there are local “walk to work” campaigns that encourage people to walk. There are many benefits to walking that include physiological and psychological responses.



## Sunshine

Vitamin D provided by exposure to the sun has some great benefits. It strengthens your immune system, makes bones stronger and improves your mood. Exposure to sunlight is a common treatment for depression and other mood disorders. Endorphins, which can raise your mood and keep it stable, are released when you spend time in the sun.



## Mental Stimulation

Outdoor exercise provides mental stimulation that indoor workouts cannot match. It doesn't matter if you're working out at home or at your local gym, you're surrounded by four walls. Training outside means you have constantly changing scenery that excites and stimulates your brain. Give your mind a workout as well as your body!



## Psychological Benefits

An increasing amount of research shows us that outdoor activity is psychologically and physiologically beneficial. Exercising among trees and wildlife can give you a healthy mood boost, combat anxiety, lower tension and alleviate stress.



## New Exercises

Despite some claims that exercise simulations are just as good as the real thing, you'll find outdoor training uses muscles you never realized you had. Running outdoors is physically more demanding than a treadmill, even if you set the treadmill on an incline.



## More Varied Workout

Outside, you'll encounter varied terrain and conditions that cannot be simulated in the gym. You hit hills and different surfaces, such as concrete, grass, sand, earth and mud. All these surfaces and gradients exercise your body in different ways. You'll need to flex your limbs differently in order to adapt to the contour of the terrain.



## Pain Management

Walking isn't a high-impact exercise (depending on the surface you are using), but a functional one, so the joints – such as knees, hips and back – do not suffer with overuse as opposed to other types of nontraditional exercises.



## Respiratory Issues

Walking is one of the best ways to regulate respiratory functions. The motion forces the lungs to contract and receive a better supply of oxygen in your blood so that your overall stamina improves.



## Walking vs. Weight Loss

On average, larger people burn more calories. Your weight matters, at least when you're calculating how useful your workout might be. For instance, a 125-pound person who walks for 30 minutes at 3.5 mph burns about 125 calories, but a 185-pound person who does the same walk burns about 178 calories.

Walking faster will burn more calories over a set period of time, but it won't make much difference if you're going for distance rather than speed. That is, if you were going to walk for 90 minutes every day, you'd burn more calories walking at a speed of 4 mph than at 2 mph, but you'd burn a similar number of total calories if you went for five miles at either speed, even though it would take you longer at the slower pace.

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# Stay Hydrated

## DID YOU KNOW?

Your tissues and organs are mainly made up of water!

The human body is comprised of anywhere from 55 percent to 78 percent water, depending on one's body size.



The brain consists of **90** percent water.



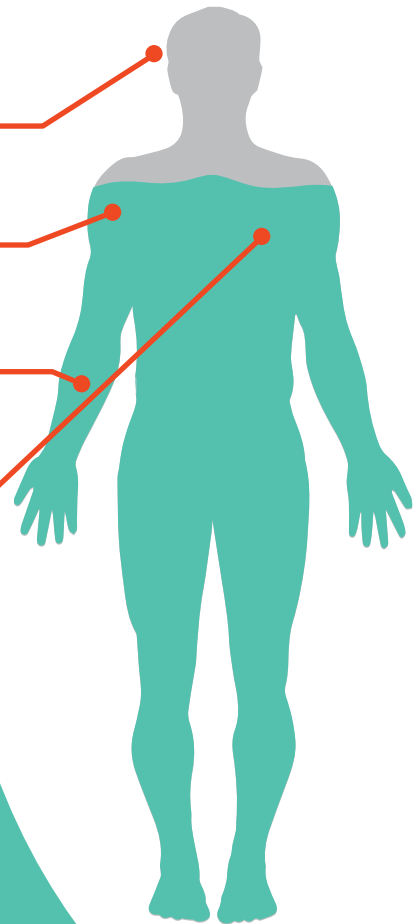
Muscle consists of **75** percent water.



Bone consists of **22** percent water.



Blood consists of **83** percent water.



### The functions of water in the human body are vital.

- Water transports nutrients and oxygen into cells.
- Water moisturizes the air in the lungs.
- Water helps with metabolism.
- Water protects our vital organs.
- Water helps our organs absorb nutrients.
- Water regulates body temperature.
- Water detoxifies.
- Water protects and moisturizes our joints.

Every cell in your body needs water. If you become dehydrated, brain and body performance are greatly affected. The harmful effects of dehydration are:

- Tiredness
- Migraines
- Constipation
- Muscle cramps
- Irregular blood pressure
- Kidney problems
- Dry skin

### Symptoms of dehydration include:

- Dark urine - Urine is generally pale yellow to clear when you have sufficient water intake.
- Dark color or smell indicates you need to drink more water.
- Dry skin - Skin is the largest body organ and requires its share of water.
- Thirst - Thirst is the most obvious sign that you are already dehydrated. It is always good to drink more water when you are NOT thirsty. Don't wait until you're already thirsty.
- Hunger - Most people mistake hunger for the indication to eat more, whereas they actually may just be dehydrated. Before you eat a meal, drink a glass of water.
- Fatigue - Water is a source of energy and gives you a boost of energy.

# SUPER SEED TRIO

By: Sharon H. Thompson,  
Professor of Public Health,  
Coastal Carolina University

Seeds are no longer restricted to planting in the family garden. Take a walk down the grocery store aisle and it becomes evident that seeds are growing in popularity among food manufacturers and consumers. Despite their small size, seeds are nutritional powerhouses that easily integrate into everyday recipes, making experimentation in the kitchen a worthwhile act for those seeking added health benefits with little additional effort.

Chia, flax and hemp were selected as the “super seed trio” for this seed overview due to their recent rise in popularity, their health benefits and their versatility in the kitchen. The nutritional components housed in this seed trio pack a powerful punch against inflammation and promote good health. This is in part due to the fact that all three are excellent sources of omega-3 fatty acids, fiber, and a multitude of vitamins and minerals.



## Chia

A member of the mint family, chia was originally grown in Mexico and used by Aztec warriors for energy. The word “chia” means strength in the Mayan language. Remember Chia Pets from the 1970s and '80s? Their green “fur” was the result of germinated edible chia seeds. Chia seeds have recently gained popularity for their pleasing taste and nutritional benefits. Chia is a mild-tasting seed with a nut-like taste that blends well with sweet and savory foods.

Chia seeds are well known as a rich source of dietary fiber. Just one ounce of chia seeds contains 11 grams of fiber and only 137 calories. To reach the same serving of fiber from peanuts, almost 5 ounces must be consumed, maxing out at nearly 800 calories. In addition, in contrast to flaxseeds, which are detailed below, chia seeds do not require grinding to unlock powerful omega-3 fatty acids.

The majority of fiber found in chia seeds is insoluble. The remaining fiber is in the form of soluble fiber, which absorbs water in the stomach and creates a gelatin-like substance that acts as a prebiotic, working to support the growth of good bacteria in the gut. Chia seeds will absorb up to 10 times their weight in fluid, so when consuming chia seeds be sure they are accompanied with adequate fluids. In the kitchen, chia seeds are a great way to make

puddings or thicken smoothies. They can be added to juice drinks, cereal, yogurt, oatmeal or baked goods. The dissolved seeds, or “chia gel,” can also be used in baking to replace half of the butter required in recipes. To make this chia gel, allow half a teaspoon of chia seeds to dissolve in 1 tablespoon of water for 15 minutes.

**Tip: Anytime you would like to use chia as a thickening agent, wait at least 10 minutes for the tapioca-like effect they have on liquids to commence.**

Polyunsaturated fat, particularly alpha-linolenic acid (ALA), is the primary fat found in chia seeds. ALA, a plant source of omega-3 fatty acids, is converted by the body into eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA), animal forms of omega-3 fatty acids. For example, EPA and DHA are typically found in animal foods such as cold-water fish. These forms of omega 3-fatty acids are known to enhance health. Although the conversion rate of ALA by our bodies to EPA and DHA is quite low, do not be deterred; plant sources of ALA are deemed suitable alternatives for health benefits. (Note: Alpha-linolenic acid is not the same as alpha-lipoic acid, which is also often abbreviated as ALA, too.)

The calorie ratio of macronutrients for chia seeds is 36 percent of calories from carbohydrates, 53 percent from fats and 11 percent from protein. One tablespoon of chia seeds (14.3 grams) contains 60 calories, 3 grams of protein, 5 grams of fat, 6 grams of fiber and 2.6 grams of omega-3 fatty acids. Chia seeds also contain vitamin A, vitamin E, vitamin D, niacin, thiamine and minerals such as calcium, manganese, iron, iodine and magnesium.

### Nutritional content in seeds (per nutrition labels)

	Chia	Flax Meal	Hemp
Serving size	1 oz.	1 oz.	1 oz.
Calories	137	150	161
Protein	4 g	5g	9 g
Total fat	9 g	12 g	12 g
Saturated fat	1 g	1 g	1 g
Carbohydrate	12 g	8 g	3 g
Dietary fiber	11 g	8 g	2 g
Omega 3-fatty acids	5 g	6.4 g	.882 g



## Flax

Flaxseed, also known as linseed, was cultivated as early as 3000 B.C. by the Babylonians. Later, Hippocrates used flax for intestinal health. Flaxseeds rank as one of the highest antioxidant-rich foods due to the plant lignans found in these seeds. According to lab results from the Swedish University of Lab Sciences, flaxseed has tens to hundreds more lignans than other edible plants. Lignans are found in the fiber-rich parts of plants and perform a variety of biological activity in the body, like anti-inflammatory, antiviral and antitumor tasks.

Unlike chia seeds, flaxseeds must be ground prior to being eaten. If flaxseeds are consumed whole, they are not absorbed because they simply pass through your system undigested. Flax products at the store are either labeled as flaxseeds (not ground) or flax meal (ground). If flaxseeds are purchased, they can be ground into flax meal using a coffee grinder.

Flax has a mild, nutty flavor and can be added to smoothies, cereals and baked goods. Both flax meal and chia seeds can be used as replacements for eggs. Use 1 tablespoon of flax meal or chia and 3 tablespoons of liquid per egg. Flax meal can also be substituted for plain flour. If flax meal is used as a substitute for flour, reduce the amount of flour in the recipe by 25 percent.

The calorie ratio for flax is 22 percent of calories from carbohydrates, 66 percent from fats and 12 percent from protein. Two tablespoons (15 grams) of ground flax contain 60 calories, 3 grams protein, 4.5 grams fat, 4 grams fiber and 3 grams of omega-3 fatty acids, as well as manganese, selenium, copper, magnesium, thiamine, vitamin B-6, folate, calcium, copper, zinc, potassium, phosphorous and iron.



## Hemp

Hemp plants grow hard seeds that, once shelled, are good sources of protein, fiber and omega-3 fatty acids. Hemp seeds are one of few plant foods that contain all 20 amino acids, including the nine essential amino acids in proper proportions. When you purchase hemp seeds for consumption, they are actually hulled seeds, known as “hemp hearts.” Hemp is a good choice for those with food allergies because they are less likely to trigger allergies than other seeds. Providing a mild, grassy taste, hemp seeds can be used as a salad topping to increase the nutrient density of leafy greens, blended into smoothies, added as a key ingredient in protein bars, or stirred into ingredients for baked goods.

Hemp seeds are grown from industrial hemp and are completely legal and safe. Although hemp and marijuana are from the same species, they are different plants. About a dozen or so varieties of

hemp plants are grown for food uses, and consumption of these will not cause mood alteration or cause one to fail a drug test.

Two tablespoons (15 grams) of hemp seeds contain 90 calories, 5 grams of protein, 6 grams of fat, 2 grams of fiber and .88 grams of omega-3 fatty acids. The protein found in hemp seeds is digestible and should not cause some of the gastrointestinal distress found in soy, another popular plant protein. They also contain vitamin E, calcium, iron, magnesium, phosphorous, manganese, zinc and copper.



Chia, flax and hemp were selected as the “super seed trio” for this seed overview due to their recent rise in popularity, their health benefits and their versatility in the kitchen.

In conclusion, if awards were given to each of the seeds in our trio, chia would win for “highest fiber,” flax would take the “highest omega-3 fatty acid” award, and hemp would shine for “best protein source.” Consider being adventurous in the kitchen and give these seeds a try. They add a nutty crunch and an additional supercharged nutrient boost to wake up your diet.

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# Things My Hairdresser Taught Me

By: Bridgette Johnson

In February, I lost my first hairdresser. My mother. She passed into the happily ever after and left me here with memories and the sound of her voice in my head. You'd think that after your mother is sick for so many years that you'd be ready to say goodbye. Trust me when I say this: You are never ready to say good-bye to your mama.

Never.

My mother battled Alzheimer's disease for longer than 10 years. It was during the last years of her life that I learned what a blessing, honor and necessity it is to learn new ways of communication.

And there are life lessons along the way. The value of time and the hours in the day increasingly become more important. This includes time as a parent, but also time to myself. I learned what deep guilt feels like – guilt from watching my strong mama become so frail, guilt for not getting to my housework, my laundry and my children who needed me so. I now know the kind of love and devotion I want and will need as I age. But what I've also learned is there is strength that lies within my family and within myself. I am witness to the complete selflessness we are all capable of.

For years, we worked and maneuvered around Mama's illness. We would take her places, buy her favorite meals and new clothes, and accompany her to concerts and shows, but communication grew more and more confusing. Ultimately, Alzheimer's robs a person of the ability to tell others what he or she needs them to know. All her grandchildren ever saw was sweet Grannie Rosie sitting in her chair with a sweet little smile on her face.

Those closest to someone with Alzheimer's learn to listen to the messages sent from the eyes. I studied my mama's eyes almost daily, and I know my mama, my hairdresser, was a wonderfully wise woman. Many of

the little things she said to me throughout my lifetime, her little nuggets of wisdom, I still think of today. Not one morning in front of my mirror passes that I don't see her standing there watching, smiling and saying...

## **"Paint your lips."**

"Always paint your lips. Lips are your asset. You can paint them bright red, hot pink or blush for all I care, but paint your lips before you leave the house. You just look better."

I used to have my lipstick in my purse and I always put my lipstick on in the car, but it never failed that she would tell me, "Paint your lips before you leave the house now." She even bought me an extra tube of lipstick so I would, but somehow it would always end up in my purse, and I'd still wait until I got in the car.

Here's one more thing I learned by watching her lips: "Use your lips to speak love, to kiss others hello and goodbye, and use those same lips to share your smile when others need it." Also consider the power of your words: The words that drop from your lips can either breathe life into someone or cut them to the bone. What words do you want to be remembered for? As you're speaking to people, think about those lips on your face. Speak kindness. Always. In red lipstick.

## **"Comb out your curls."**

Lots of girls like to curl their hair and be the prettiest they can for a special occasion. My mama used to love to watch me get primped for a date or special ceremony or anything, really. When I thought my hair was just right, she'd say, "Now, comb out your curls. Loosen them up a little bit." A hairdresser her entire working career, she knew that a natural look was always more attractive than one that was too fixed. But here's what she really meant: Sometimes I needed a change in perspective, and somehow she knew exactly when I needed it.

At some point in our lives, we find ourselves on top of the world, making the right decisions, being in the right places at the right times with the right people. Nothing can make us feel ugly and nothing can tear us down. I've been there before – high on ego – and my curls were tight; I was so fixed on things so unimportant, trivial and untrue that I forgot who I was in my core.

It's during those times that we find it so easy to veer from our core values and our purpose-driven life because we've been given a little dose of fame – perhaps even good fortune – and we like it. It's during those same times that we must purposefully stop ourselves and take a good long look in the mirror. It's that image that stares back at us that we must ask why we're working so hard to accomplish so much, please so many people, attend so many parties, and practically say yes so many times when we really want to say no.

That's exactly when my mama would tell me to comb out my curls – just when it was time to get unfixed on pride and ego and ask myself why I want what I want. Am I doing these things to make myself a better person? To lift someone else up to a better place? To make a change in the world through my words or good deeds? Or am I doing these things to gain some sort of credit? Am I competing to outshine someone else? Am I doing what I'm doing and living like I'm living because I'm trying to keep up with the Joneses? I have a hard enough time just keeping up with the Johnsons.

When I break it down and shake things up a little, I better understand the power of natural attraction. It's the power of being beautiful. The process of becoming the person people fall in love with and are naturally drawn to starts in our hearts – loving ourselves and knowing what we stand for and letting them see who we are. That's the Bridgette my mama knew. The real me.

The natural. And that's who I was always encouraged to be. She didn't want me to chase someone else's dreams, she wanted me to get caught up in my own. She taught me to know the difference, and when I forget that the most important things are not things, it's time to comb out my curls and shake loose from the world for a little while.

### **"Don't let a bad hair day get you down."**

My mama thought that a good "ride to town" was the cure-all to everything. When I was struggling through adolescence and the hard core lessons of life like bad break-ups, a bad perm or bad breakouts, she'd say, "Go get dressed and let's ride to town. Let's get out of Dodge for a while." Feeling a little down about something? Get in your car and ride. It'll do wonders. Don't EVER let one bad day rob your joy.



Winn Dixie was the place to go during times like these. I'd see someone I knew, buy some orange pineapple ice cream and a box of Little Debbie Swiss Rolls, and head home. It was an amazing attitude adjustment. It was her way of cheer – I wasn't allowed or encouraged to sit around and feel sorry for myself, no matter the reason I was in a slump. I can't tell you how many times she'd ride to town by herself to cheer up.

Today, it's so easy to get caught up in work – work that pays the bills, housework, yardwork, homework. I can miss some viable opportunities to enjoy myself if I'm

not careful, because I love to work. But a good trip or even a ride in the car can make a world of difference in my outlook. And many times, I remind myself it's OK to take a break. I don't want to be so busy that I forget how to enjoy myself. Because if anyone is entitled to some good, clean fun, that gal would be me!

### **"Guard your mouth in the beauty shop."**

My mama taught me that earning a good, honest living was important. She'd say, "Don't be dependent upon anyone. But don't ever, and I mean ever, judge someone who is." She wanted me to go to college and earn a degree in something. She wanted to know that I would always be able to stand on my own two feet. I did, and I have, and I would again if I needed to.

She worked hard in her little beauty shop. She loved her customers, they loved her, they loved me. When she was at work, she treated them fairly and with the utmost respect, all the while displaying her little sign, "I'm a beautician, not a magician."

Her clientele spanned from the wives of local farmers who stepped out of the tobacco field on Thursday evening to come get their hair done on Fridays, to the wives of the local real estate tycoons who came, by God, twice a week. And in their comings and goings, one of the many things I learned from watching my Mama shampoo, roll, tease, and comb out those many heads of hair was to just guard my mouth and simply listen.

According to Rosie, everyone you meet will have their own life story. It is not your place to judge them or smear them. Sometimes all you need to do – sometimes the ONLY thing to do – is just sit back and listen. She believed there is good in everyone, and there is. It is our job to find it by listening. And lucky for me, my hairdresser did.

### **"Never let them see you sweat."**

My mama was a super strong lady. She did what she knew was the right thing to do. I never in my 44 years of life saw her melt down or hear her say a harsh word to or about a friend. In everything she did, she always had complete composure. I never saw my mama "sweat."

She stood in the gap for so many of her loved ones. She took care and nursed her mother through a battle with cancer, her own father and his battle with Alzheimer's disease, my father and his battle with cancer,

and later, my grandma Emma who lived well into her 90s – all while working a full-time job and juggling the responsibilities of being a wife and mother.

There were only a few years after those battles that Mama enjoyed life with no restrictions before her own sickness presented its ugly self. But not once did I hear her utter a complaint about anything that had to do with taking care of her family. She never lost the sweet smile on her face.

She didn't have time for negativity and visits to the complaint department. Somehow she was able to resist. All of us, at some point in life, will feel like complaining and belly aching about our current situations. We'll just simply want to cry out and throw in the towel, blame it all on someone else and hide under a rock. Isn't that the easiest road to take? But what we all need to remember is this: If God brings us *to* it, He'll bring us *through* it.

Those times spent seeking solutions and answers is time God is showing us something extra special about ourselves. Adversity is not necessarily challenges and roadblocks, but opportunities to learn and grow stronger and wiser. Whether we're dealing with a relationship, job, finances or even with God, we will work through them. Before long, we're back on our feet. These times are not meant to embarrass us, but to grow our character, our belief in ourselves, and for many, the belief in God and the power of prayer.

Mama always said, "I think you've learned your lesson now. Hold your head up high – don't you be embarrassed. Get over it and move on." Joy was just around the corner. It always was. It always is.

If the urge to take on a negative perspective arises, reassess, regroup and recharge. But don't sweat it – this is life, and it's real. And, more than that, it's OK.

Job well done, sweet Mama. Rest well.

*Bridgette Johnson is a Prime Times pioneer contributor and a favorite of PT readers.*



# Maintain and Improve Your Mental Skills as You Age

By: Bert Hayslip Jr., Ph.D., Teaching Associate,  
Department of Psychology, Coastal Carolina University

All of us suffer from memory lapses or have difficulty learning new information from time to time. Yet it is when people reach their 40s, 50s and 60s that even temporary slips of memory, difficulty in learning new ideas and concepts, or solving new problems sensitize them to the fact that “they must be getting old” or that they might be suffering from Alzheimer’s disease.

Even for those who “value their brain,” such difficulties may cause them to lose self-respect and self-confidence, and other people may expect less of them because they are forgetful or have difficulty learning and understanding new things. Rather than reading a new book, trying a crossword puzzle or attending a lecture, the older adult learner may simply give up, convinced that his or her mental acuity has declined and cannot be improved.

For some older persons, difficulties in thinking, learning, problem-solving or memory loss with increased age become a self-fulfilling prophecy. That is to say, the more such difficulties are experienced, the more anxiety and negative thinking become attached to everyday activities where one’s memory and intellect are required. Among older persons who have lost confidence in their skills, simply balancing a checkbook, attempting a crossword puzzle, trying Sudoku or memorizing important numbers cause the person to rely on a computer program, a calculator, or one’s husband or wife to perform these relatively simple activities!

The lessened use of one’s skills further contributes to more avoidant behaviors, and this leads to a further loss of one’s self-confidence and greater anxiety about failure. Learning and memory failures in an older family member might even cause a son or a daughter to consider institutionalizing a parent or a grandparent.

Maintaining our mental skills and making efforts to improve our skills is a hallmark of successful aging. With regard to intellect, learning and memory, knowledge is power. Learning refers to the process of getting information in, while memory refers to the process of getting what has been learned out. Many factors can interfere with both learning and memory, and indeed, we can change their influence on us. Moreover, it is important to distinguish between whether we are referring to memory for what has already happened (retrospective memory) or memory for what is yet to happen (prospective memory), like a doctor’s appointment next week.

Likewise, one’s memory for general concepts and ideas (semantic memory) may be different from that for details (episodic memory). Skills that depend upon education and experience (crystallized abilities) on average decline little relative to skills which reflect our ability to solve new problems (fluid skills).

Importantly, in thinking about intellect, learning, memory and aging, it is important to distinguish between normal, maturational changes in our skills that are independent of disease and pathological changes in our skills that are due to the effects of disease and/or lifestyle: for example, Alzheimer’s disease, multi-infarcts (many small strokes) dementia, isolation from others, anxiety or stress.

Fortunately, as people age, they can cope with changes they associate with the process of growing older by either developing new skills or finding ways of compensating for losses in their skills. For example, attending to our health, avoiding the negative effects of chronic stress, not abusing alcohol, and avoiding fatigue are important for older learners. Likewise, making a concerted effort to learn and remember information and using a variety of approaches to learn and recall information (for example, listening to a lecture, taking written notes, reading those notes later, thinking about the information) increases learning and retention.





**Foster new, interesting and supportive relationships with others. Diversity beats sameness and boredom! Seek out the company of others with whom you can share ideas, converse and solve problems.**

## **So, how should we maintain and improve our mental skills as we age?**

- Become knowledgeable about the aging process. This enables you to separate myth from fact and makes it more likely that you will not succumb to the stereotype that your skills will decline as you get older.
- Remember that the aging brain is flexible and is continually responsive to stimulation and both physical and mental activity. While our brains are slower to respond, they are more fully engaged in response to stimulation as we age – the aging brain demonstrates plasticity.
- Develop realistic expectations of what you can and cannot do. Set everyday goals that are meaningful to you and increase the quality of your life.
- Take care of your health. Get regular exercise to improve cardiovascular functioning; get a good night's sleep to enable the brain to rejuvenate itself; eat heart-healthy foods that are low-fat and high-fiber, like fruits, vegetables, fish, chicken, olive oil.
- Be aware of factors that undermine the acquisition of new skills and the use of the skills you already have, e.g., diabetes, heart disease, high blood pressure, medications, depression, stress, anxiety, isolation and loneliness, and sensory loss.
- Do things that force you to think and that are interesting and challenging, e.g., travel (by yourself), do crossword or jigsaw puzzles, Sudoku, juggle, play an instrument, listen to new music, garden, paint, write a poem, watch "Jeopardy," listen to NPR.
- Do things that you normally do in different ways, e.g., write or brush your teeth with your nondominant hand.
- Try new activities and develop new interests (e.g., car repair, tax preparation, knitting, cooking or crocheting). Use your newly acquired skills daily.
- Rely on your experience and wisdom about life when you can, but realize that your ability to cope with new situations and tasks is just as important.
- Make a concerted effort to improve your memory (read a book on memory improvement, take a class).
- Do not rely on technology or drugs to improve your skills (e.g., ginkgo biloba).
- Put yourself in situations where it is necessary to think logically and abstractly, to compare and contrast, to make decisions and judgments, and to test your reasoning and memory skills.
- Foster new, interesting and supportive relationships with others. Diversity beats sameness and boredom! Seek out the company of others with whom you can share ideas, converse and solve problems.
- Most importantly, maintain a positive attitude toward learning new things, toward changing and toward not giving up or giving in. Never give up on trying to learn things. Have a sense of purpose in life and look forward to each new day. Ask yourself, "What can I accomplish today?"

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An illustration on a teal background shows two hands in black suits dropping gold coins with dollar signs into a pink piggy bank. Several more gold coins are scattered around the piggy bank. The text 'Actively Managed Accounts or Index Investing' is written in white on the right side of the teal background.

# Actively Managed Accounts or Index Investing

## Which is the **BEST?**

By: Norman F. Whiteley

An index fund is one that is constructed to follow a given benchmark or index that represents either a defined segment or the total market for a given investment. Since little research or trading in the fund is required, administrative costs are usually very low. The fund relies on the long-term efficiency and wisdom of the markets for its results.

Active managers, on the other hand, by necessity do a lot of expensive research and usually also do a lot of expensive trading of investments. Results are dependent on their efficiency and their wisdom. As a result, during the past few years, nearly 80 percent to 90 percent of active managers have tended to underperform the benchmarks. Also, for those who did manage to outperform, many of them tended to fall short in other years.

In fact, one of the more consistent “outperformers,” Warren Buffett, reportedly has included a provision in his will that requires the funds he leaves to his wife be invested in index funds rather than turned over to an active investment manager. Buffett also engaged in a \$1 million bet in 2008 with a prominent hedge fund company, Protégé Partners, to compare the performance of a group of hedge funds of their choosing against a simple S&P 500 index fund of his choosing to see who would do better over a 10-year period. After all, we have heard prominently in political jargon how hedge funds rake in huge wealth by unscrupulously exploiting the investment markets.

So far, Buffett is ahead with his simple S&P 500 index fund. It looks like an average investor may have the means for possibly beating those hedge-fund tycoons at their own investment activity.

There are some downsides to index investing, as well. One is that when the markets go down, the index tends to go down with them. An investor has to have a good risk tolerance to ride through those downturns. Some investors simply cannot go through that stress and wind up selling at the low point. Then they don't get back in until the market has recovered. That does not yield good results. Active managers will tend to try to minimize the downside impact, although from my experience they are not always successful at accomplishing that.

Index investors can also take actions to lessen the impact of a market downturn by choosing index benchmarks that represent investments that go down less. For example, in the case of stocks, they would choose benchmarks that are mostly made up of stable, nondiscretionary, high dividend-paying stocks. In an upturn, these stocks may not go up as much as some of the more volatile indexes, but they will also go down less.

Personally, I prefer a core/index strategy for the stock portion of my investments. That type of portfolio is made up of a core of index funds, generally reflecting the total market, and satellites of individual stocks or indexes, which I expect will perform better than the overall market. That type of investing requires more active participation on the part of the individual investor, and not every investor is able to engage in that level of participation.

Another alternative for reducing volatility is through allocating bonds or cash equivalents (like CDs) to the portfolio. If you use actual investment grade bonds (rather than bond funds) and hold to maturity, it will provide a high degree of comfort when the stock market turns down that at least a significant part of your portfolio will be preserved until the stock market recovers.

Of course, there is another component that active managers, especially individual private money managers, provide that is not available from indexes, but it is frequently difficult to quantify. That component is “hand holding.” In order to secure that, you may wish to find an investment adviser who helps you set up your portfolio of index funds and then reviews it with you periodically. There is some cost associated with this approach, but it can provide some comfort that you are investing on a sound basis.

*Norm Whiteley has more than 25 years of experience with nearly a dozen private money managers from some of the most prominent financial firms in the country. He can be reached at [nwhiteley@sc.rr.com](mailto:nwhiteley@sc.rr.com).*



# Fluid Weight During Warm Weather

By: Larissa Farnam, DHSC, RD, LD, Clinical Nutrition Manager, Conway Medical Center

The warm weather may bring barbecues and beach trips, but for many, it also can bring fluid retention and swollen feet.

Fluid retention during heat waves is usually caused by the body trying to compensate for inadequate water intake. In order to keep our fluid balance in check, the body retains water within our tissues, which can result in fluid retention and swollen legs, hands and feet.

To make this retention even worse, diets that are high in sodium will also throw our fluid balance off, causing even more water to be stored in the tissues. Fluid retention can cause weight fluctuations of up to a few pounds in a single day.



There are steps you can take to help reduce water weight during the hot months.

## Stay hydrated

Drink water during the day, especially if you are sweating. Avoid sodas that contain sodium and empty calories, which will contribute to weight fluctuations.

## Avoid too much sodium

Limit the amount of processed foods and added salt you eat during the day. Choose fresh meats and produce whenever possible, and check food labels for the sodium content when using canned foods.

## Exercise

Physical activity encourages sweating, which helps eliminate water stored in the tissues, but, as counterintuitive as it may seem, be sure to stay hydrated by replenishing with more water.

## Calcium

Choose foods high in calcium to help with the electrolyte balance within the body. Calcium-rich foods include bananas, melons, tomatoes and potatoes.

Enjoy the steamy months by paying attention to your body to reduce the risk of heat-related health problems. Talk to your health care provider if your swelling and fluid retention do not improve, as these may be signs of a more serious health condition.

*Larissa Farnam can be reached at 843-347-8242.*

**WE WANT**



**YOU**

# PrimeTimes *wants to hear from YOU!*

If you have comments or questions about articles in this issue, want to submit a letter to the editor, ask a question or make a comment, or if you would like to suggest appropriate subjects for consideration in future issues, the *PrimeTimes* staff wants to hear from you. If you want to be added to the *PrimeTimes* mailing list, just email, call, fax or write to let us know. Previous issues of *PrimeTimes* can be viewed at [coastal.edu/academics/colleges/science/centersandinitiatives/lifespanstudies/](http://coastal.edu/academics/colleges/science/centersandinitiatives/lifespanstudies/)

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# SCAM WATCH

By: Sandy Gamby, Interim CEO, Conway Better Business Bureau

Many of us have heard about it. Some of us have even experienced it. But for those who aren't familiar with it, receiving a call from the IRS can be unsettling and terrifying.

Here's how it works: You receive a phone call from someone claiming to be from the IRS. They claim a variety of things – you owe back taxes or something to that effect – and threaten to take action against you if you don't send them money. The Better Business Bureau (BBB) has heard from a number of callers who were not familiar with this scam and ended up draining their savings to satisfy the request made of them.



What you need to know: The IRS will **never** contact you over the phone. They will only contact you through the mail. That being said, if you do receive a letter from the IRS, be sure it is truly from them. Call the number on the letter you receive (if it provides a phone number) but then also look up the IRS's phone number independently to ensure the number you are calling isn't going to a scam artist.

The reason the phone is such an effective way to scam people is because of the sense of urgency. The caller has your full attention and can hijack your emotions. Don't let this happen to you! Any legitimate organization or agency will understand your need to verify information before sending your money to them. Be sure you can validate the caller's request before acting on it.

## Debt collection

BBB was recently asked about debt collection and consumers' rights. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the Fair Debt Collection Practices Act (FDCPA). This act regulates the behavior of debt collectors.

1. You should not receive a call from a debt collector before 8 a.m., after 9 p.m. or at your place of work unless you've given permission for them to do so.
2. Debt collectors can only contact third parties to try to get information regarding how to contact you. They cannot discuss your debt with a third party unless it is your attorney.
3. You should receive a "validation notice" within five days after being contacted about a debt. This notice will include the creditor and how much money you owe.
4. Debt collectors cannot harass, threaten or deceive you.
5. You can be sued by a debt collector if the debt is yours. If they win, the court will enter a judgment against you and the judgment can be used to garnish your wages.
6. If you feel a debt collector has violated the law, you have the right to sue in a state or federal court within one year from the date the law was allegedly violated.

For more detailed information, go to [ftc.gov](http://ftc.gov).

## Door-to-door solicitation

What can consumers do to protect themselves against door-to-door solicitation?

- Be prepared in advance so you aren't caught off guard.
- Find out if your city requires a permit to solicit, and if it does, ask the solicitor to produce it.
- Ask for identification, including a photo ID and business card (but keep in mind that anyone can make a business card).
- Get everything in writing. Don't make a decision on the spot. Do the research and if everything checks out, then you can contact the business.
- Read the contract thoroughly.
- Know your rights regarding the three-day cooling-off period enforced by the FTC, which states that if a transaction involving more than \$25 takes place in your home, the consumer is permitted to cancel the contract within that time period.

If the transaction takes place in your home, the business should give you a receipt and a completed cancellation form. By law, the business must give the customer a refund within 10 days of receiving the cancellation notice.

Regarding all of the above, check [bbb.org](http://bbb.org)!

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BBB Coastal Carolina is located at 1121 Third Ave., Conway, S.C., and can be reached by phone at 843-488-0238 and fax 843-488-0998. The purpose of the Better Business Bureau (BBB), a nonprofit organization, is to promote an ethical marketplace. BBB helps resolve buyer/seller complaints by means of conciliation, mediation and arbitration. BBB also reviews advertising claims, online business practices and charitable organizations.

# BITES & BUTES

*PrimeTimes* readers often call or email with questions about websites that deal with specific issues, i.e., health, finance, retirement, etc. Readers will also suggest websites they've found useful and informative. The following are some websites, mostly about heart and health, that readers have recommended:

## **mylifecheck.heart.org**

An American Heart Association-sponsored website geared toward helping people set up a plan to achieve targets on seven different risk factors for cardiovascular disease.

## **cardiosmart.org**

An educational site for patients sponsored by the American College of Cardiology.

## **womenheart.org**

An educational and support group website focusing on prevention and treatment of women affected by heart disease.

## **my.clevelandclinic.org/heart411book**

Heart 411 is the definitive guide to heart health written by two of America's most respected doctors at Cleveland Clinic.

## **encore.org**

An organization that encourages seniors to have continued involvement in the work world, including starting a business or charity and a variety of endeavors.

## **gracefullyaging.org**

"Neighbor to Neighbor" is a volunteer program dedicated to helping Horry County "neighbors," doing such things as transporting people to appointments. In March 2015, 108 "neighbors" were served. The "N2N" program is always in need for volunteers as the "neighbor" community continues to grow. The organization has a newsletter.

## **reynoldsriskscore.org**

Reynolds Risk Score is designed to predict your risk of having a future heart attack, stroke, etc.

## **www.realage.com**

Deals with a wide range of heart issues.

## **agingsociety.org**

A website readers may find of interest is from the National Academy on an Aging Society. The publication/newsletter covers a broad area, including health and government policy.

## **icaa.cc**

The International Council on Active Aging is an organization supporting wellness environments and services for adults older than 50.

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## **Other Sites**

- American Diabetes Association: [diabetes.org](http://diabetes.org)
- American Heart Association: [heart.org](http://heart.org)
- American Cancer Society: [cancer.org](http://cancer.org)
- American College of Sports Medicine: [acsm.org](http://acsm.org)
- Alzheimer's Association: [alz.org](http://alz.org)
- Centers for Disease Control and Prevention: [cdc.gov](http://cdc.gov)
- Center for Aging and Population Health: [www.caph.pitt.edu](http://www.caph.pitt.edu)
- National Arthritis Foundation: [arthritis.org](http://arthritis.org)
- National Institutes of Health: [nih.gov](http://nih.gov)
- National Institute on Aging: [nihseniorhealth.gov](http://nihseniorhealth.gov)



**Note:** If you're a member of a health plan that offers the "Silver Sneakers" program, visit [silversneakers.com](http://silversneakers.com) and [healthways.com](http://healthways.com).





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**PrimeTimes**  
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# PrimeTimes



*PrimeTimes* recognizes that there's always room for a smile – occasionally even a laugh out loud – among the serious topics we address. If you have a humorous story about the lighter side of aging, send it in and we may publish it in a future issue of the newsletter.

## **HUSBAND FALLEN**

A husband and wife are shopping in their local supermarket. The husband picks up a case of beer and puts it in their cart. "What do you think you're doing?" asks the wife. "They're on sale, only \$20 for 24 cans," he replies. "Put them back, we can't afford them," demands the wife. They continue shopping. A few aisles further on, the woman picks up a \$40 jar of face cream and puts it in the basket. "What do you think you're doing?" asks the husband. "It's my face cream. It makes me look beautiful," replies the wife. Her husband retorts, "So does 24 cans of beer and it's half the price!"