



Dealing With Stress

Need another thing to get stressed out about?

Your stress itself could be making you sick. Here is a sampling of some of the health problems related with stress.

- 1. Heart disease.** Researchers have long suspected that the stressed-out, type A personality has a higher risk of high blood pressure and heart problems.
- 2. Asthma.** Studies show that stress can worsen asthma and that a parent's chronic stress might even increase the risk of developing asthma in their children.
- 3. Obesity.** Excess fat in belly seems to pose greater health risks than fat on the legs or hips.
- 4. Diabetes.** Stress can worsen diabetes by increasing the likelihood of bad behavior, and, raise the glucose levels of people with type 2 diabetes directly.
- 5. Headaches.** Stress is one of the most common triggers for headaches, not just tension headaches, but migraines as well.
- 6. Depression and anxiety.** It's no surprise that chronic stress is connected with higher rates of depression and anxiety. One survey of recent studies found that people who had stress related to their jobs - had an 80% higher risk of developing depression within a few years.
- 7. Gastrointestinal problems.** Although stress doesn't cause ulcers, it can make them worse. It is a factor in many other GI conditions, such as chronic heartburn and irritable bowel syndrome
- 8. Alzheimer's disease.** One study found that stress might worsen Alzheimer's disease, causing its brain lesions to form more quickly.
- 9. Accelerated aging.** Another study compared the DNA of mothers who were under high stress and caring for a chronically ill child. Stress accelerated aging about 9 to 17 years.
- 10. Premature death.** A study looked at the health effects of stress of caregivers looking after their spouses - people who are naturally under a great deal of stress. It found that caregivers had a 63% higher rate of death than people their age who were not caregivers.

Source: WebMD – by Dr. Jay Winner, MD

Back Pain Remedies

“Argh!” If you ever hurt your low back, you're familiar with that microsecond of awareness that signals something is wrong, followed by a sudden jolt of pain. Fortunately, there are natural back pain remedies that really work.

- #1 – Walking on hills.** Research tells us that walking regularly is as effective as physical therapy, chiropractic care and medication for many types of low-back pain. That's because walking uses and strengthens muscles in the back and abdomen but doesn't overwork them. If possible, do *hill* walking.
- #2 – Ice.** Many people think that ice helps only right after you've injured your back. This isn't so. Ice reduces pain and inflammation as long as your back is still hurting.
- #3 – Stretching.** Gentle stretching is great for reducing back pain. Breathe deeply and stretch (reach overhead, bend forward and lean from side to side) but only as far as you can without causing pain.
- #4 – Traumeel.** This ointment is anti-inflammatory, promotes circulation and reduces pain. It is available from naturopathic physicians' offices and over-the-counter at natural-food stores and pharmacies.
- #5 – White willow bark.** This herb, which reduces pain and inflammation, contains *salicin*, a chemical that is similar to aspirin. Check with your doctor first if you have a chronic medical condition or take medication (especially a blood thinner or *diuretic*).

Source: Bottom Line – by J. Starbuck, ND



When Is The Right Time ?

For some people, there is a natural progression toward retirement, for others, there isn't.

You're eligible for Social Security - By delaying the start of Social Security, there is an 8 percent annuity gain each year, and, unlike many pensions and annuities, is inflation-adjusted and offers unmatched spousal benefits.

You plan to work part time - Many people are planning to work part time in retirement for both personal and financial reasons. However, it might be harder to find suitable part-time work to supplement retirement income.

Your spouse doesn't want you to retire – A successful retirement warrants approval from your partner. It's best if you both prepare for the transition.

You don't have a place to go – You may not be prepared for the time you'll have on your hands and may find yourself wishing to be back in those boring staff meetings. Have a meaningful approach to what you're going to do every day.

You're counting on the stock market – If your nest egg isn't quite large enough to sustain you through retirement, don't expect great stock market returns to make up the difference. Live within your means and maintain low withdrawal rates.

You haven't planned for health care costs – Health care costs have risen at a higher rate than inflation and there's the specter of an unanticipated big expense. Having no health care coverage can make for a stressful retirement.

You have financial obligations – When it comes to major life decisions like retirement, sometimes the most obvious signs are **too many** financial commitments.

- You're the co-signer for someone else's property.
- Your parents haven't retired yet.
- Your kids are in college.
- You need house repairs.
- You have credit card debt.

Deciding when to retire doesn't have to be rocket science. Sometimes it's as simple as looking for personal and financial signs that tell you now is definitely **not** the best time to retire.

If you would like some assistance, consider contacting a financial adviser.

Source: Bankrate – by Robert Laura

The New Old Age

It's official: we're older than ever. The annual report on mortality rates by the National Center for Health Statistics (NCHS), tells a now-familiar story:

In 2012, life expectancy for older Americans continued to climb.

People who reached age 65 could head to an average additional 19.3 years, an all-time high. Men could anticipate another 17.9 years, on average, and women another 20.5 years.

Predictions are that life expectancy at birth would never top 80. It has just hit 78.8 years. For some older adults and their families, these "extra" years represent nothing but a bonus.

Some people keep chugging along either because they have remained healthy or because they are coping well with disabilities and managing chronic diseases.

In other cases, ailing older people don't necessarily welcome additional years and the medical interventions that make them possible.

Some confess not only frustration and sorrow about an older relative's long decline, but befuddlement at how to help and where to turn. As a society, we've never been this old.

Sometimes it's great, sometimes it's awful, and everyone's just muddling through the best they can.

Source: Source: The New York Times – by Paula Span



Investment Swindles

The Internet is a useful way to reach a mass audience without spending a lot of time or money. It's easy for swindlers to make their messages look real and credible and sometimes hard for investors to tell the difference between fact and fiction. That's why you should think twice before you invest your money in any opportunity you find online.

Here are some ways investors can be tricked online:

Online Investment Newsletters While legitimate online newsletters may contain valuable information, others are tools for fraud. Some companies pay online newsletters to "tout" or recommend their stocks. Touting isn't illegal as long as the newsletters disclose who paid them, how much they're getting paid, and the form of the payment, usually cash or stock. But swindlers often lie about the payments they receive and their track records in recommending stocks.

Pump and Dump "Pump and dump" schemes have two parts. In the first, promoters try to boost the price of a stock with false or misleading statements about the company. Once the stock price has been pumped up, swindlers move on to the second part, where they seek to profit by selling their own holdings of the stock, dumping shares into the market.

Swindles Deceptive schemes – junk e-mail – are often used to promote bogus investment schemes or to spread false information about a company. With a bulk e-mail program, spammers can send personalized messages to millions of people at once for much less than the cost of cold calling or traditional mail. Many scams, including advance fee frauds, use schemes to reach potential victims.

To learn how to protect yourself online and other tips for investing wisely, visit: www.investor.gov

Source: Source: U.S. Securities & Exchange Commission

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**Scam
Alert**

- Medicare Frauds -

The most common ploy: Posing as employees from the Centers for Medicare & Medicaid Services (CMS), scammers claim that new cards are being issued. They say, you need to verify sensitive information including your Medicare number.

Don't give out account numbers.

Scammers angle for your bank account number. "Just hang up".

Don't trust caller ID. It can easily display whatever name or phone number they choose.

Nix supplemental swindles. Open enrollment is prime time for unscrupulous salesmen to pressure you to buy supplemental insurance.

Mind your records. To spot fraud, review the quarterly Medicare Summary Notice.

Bilking billing. Are you told that something isn't usually covered by Medicare, but there's a way around the rule by getting a free medical checkup? This spells fraud – and possible criminal charges against you and the caller.

When in doubt, check with Medicare or your supplemental insurance provider.

Source: AARP – by S. Kirshheimer

SarahCare

Adult Day Care Centers



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