



Higher Yields & Risk

Money market accounts are eking out abysmally low yields and even 10-year Treasuries won't get you more than 3 percent, so where can a retiree find a higher return in a fixed-income product? While none of the high-yield options out there are risk-free, and many are considered high risk, some alternatives exist that can help retirees reach their income goals.

Master limited partnerships

A master limited partnership, or MLP, is a publicly traded corporate structure operating in the energy sector, typically natural gas pipelines. MLPs pass on the vast majority of their income to investors, meaning that these companies usually offer huge dividend yields.

Real estate investment trusts

Real estate investment trusts, or REITs, are required to distribute at least 90 percent of their taxable income to unit holders. As with MLPs, a portion of the dividends may be a return of capital. Also like MLPs, REITs borrow money to invest. But REITs invest in real estate instead of energy. This means they are sensitive to declines in the real estate market as well as rising interest rates.

Business development companies

For those with a bigger appetite for risk, business development companies, or BDCs, allow retail investors the ability to invest like a venture capitalist. This is because BDCs invest in small, emerging companies, usually offering them loans that larger banks will not.

High-yield bonds and funds

A small group of high-yield bond funds have caught the attention of investors since 2008. Hungry for higher yields, investors have paid closer attention to bond funds that offer high-dividend yields by specializing in municipal or corporate debt

Source: Bankrate – by Michael Foster

Cancer Fighting Foods

The American Institute for Cancer Research (AICR), recently identified the following foods as being among those having the strongest scientific evidence for fighting cancer ... *

PUMPKIN - Under the hard rind, orange pumpkin flesh is rich in *carotenoids* such as *beta-carotene*, *alpha-carotene*, and *lutein*. A high intake of foods containing *carotenoids* has been linked to a lower incidence of many cancers, including those of the esophagus, mouth and larynx. Scientists have recently uncovered another protective compound in pumpkins - *cucurmosin*, a protein that slows the growth of pancreatic cancer cells.

GRAPEFRUIT - Grapefruit is a rich source of dietary fiber and vitamin C. The pink and red varieties also contain *carotenoids* (such as beta-carotene and lycopene) that decrease the DNA damage that can lead to cancer. Research shows that foods like grapefruit help reduce risk for colorectal cancer. Other evidence suggests that it reduces risk for such malignancies as those of the mouth, lung and stomach.

APPLES - An apple a day is good for you - but two may be even better! In a study published in the *European Journal of Cancer Prevention*, people who ate an apple a day had a 35% lower risk for colorectal cancer - and those who ate two or more apples has a 50% lower risk. Apples are protective because they contain several anticancer nutrients, including fiber, vitamin C and *flavonoids* such as quercetin and kaempferol.

MUSHROOMS - When trying to prevent cancer with diet, it's not only what you eat - it's also what you *don't* eat. The evidence is convincing that eating too much red meat is linked to *colorectal* cancer. The AICR recommends eating no more than 18 ounces a week of cooked red meat (such as beef, pork and lamb). An easy, delicious way to lower your intake of red meat is to replace some of it with mushrooms. With ground meat, they're a perfect meat extender, with a savory, meaty taste and texture.

* The studies cited in this article are only a small portion of the research supporting these cancer-fighting foods.

Source: Bottom Line – by Alice Bender



~ Adult Day Care ~

With life expectancy rising, more and more of us find we need assistance as we age.

Adult day care centers are designed for older adults who can no longer manage independently, or who are isolated and lonely. They enable seniors to socialize with others while still receiving needed care services.

Adult day care centers can be public or private, non-profit or for-profit.

The intent of an adult day center is primarily two-fold:

- To provide older adults an opportunity to get out of the house and receive both mental and social stimulation.
- To give caregivers a much-needed break in which to attend to personal needs, or simply rest and relax.

Is an adult day care center right for me?

Good candidates for adult day care centers are those who:

- Can benefit from the friendship and functional assistance a day care center offers
- May be physically or cognitively challenged but do not require 24-hour supervision
- Are in the early stages of Alzheimer's disease
- Are mobile, with the possible assistance of a cane, walker, or wheelchair
- Are continent (in most cases)

When to opt for an adult day care center?

- Can no longer structure his or her own daily activities
- Is isolated and desires companionship.
- Can't be safely left alone at home
- Lives with someone who works outside the home

Consider contacting an Adult Day Care Services specialist regarding your plans.

Source: Help Guide

~ Avoid Accidents ~

Preventing a fall, and the resulting injuries, isn't simply a matter of being more careful.

Regular exercise classes can help, especially those that include balance drills, such as standing on one foot, or working with bosu balls, the squishy hemispheres seen at gyms.

Several studies have shown that vitamin D, which can improve muscle strength and balance, helps reduce falls. Also, remaining appropriately hydrated, particularly on hot days or for people at risk for low blood pressure (a main cause of dizziness) is important.

People on multiple medications can be at especially high risk of falling. Psychotropic drugs such as antidepressants can directly affect your balance.

Elderly patients should discuss their drugs with their primary care physician, an eye toward reducing dosages or eliminating medications that might not be necessary.

Sleep medication, can cause a wobbly gait. Instead of taking sleeping pills, people can drink warm milk or listen to soft music.

Reducing the number of tripping and slipping hazards at home also helps prevent falls. Scatter rugs should be removed, and floors and stairways kept clear.

Also, people should have their eyes checked at least once a year and wear single-vision glasses while out on walks.

Source: The New York Times – by Kate Hafner



Willing Grandchildren Money

Maybe you'd like to give your grandchildren some money, but you don't want to spend your last years in poverty.

Here are some issues to consider:

How Long Will It Last? - The statistics about inheritances are sad. According to some financial experts, most people spend money that they inherit within one year.

Children, Grandchildren or Both? - Are you skipping your children entirely to leave your money to your grandchildren? Unless your children are very financially secure, they are likely to resent being bypassed.

Can Money Be Divided Fairly? - Leaving money to grandchildren isn't as simple as it sounds, because you have to decide a number of issues:

- How Will you divide each child's portion?
- What if a grandchild predeceases you?
- Do you want to make provision for unborn grandchildren?

Tax Consequences - Many individuals don't pay federal estate tax, because it is assessed only on substantial estates (currently upward of \$5 million). Those with a substantial estate cannot avoid estate taxes because the government assesses a generation-skipping tax (GST).

Turning to Trusts - Trusts have been used to minimize estate taxes for some time, but they are gaining popularity among the non-affluent, for whom estate taxes may not be a problem. Financial assets that have been placed in trust don't require probate and thus don't become a matter of public record.

Significance of a Bequest - For many grandchildren, it's being remembered that matters more than the inheritance itself, especially if it is paired with a sentimental object from the grandparents' estate.

Source: About Parenting – By Susan Adeox

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Counterfeit Prescriptions

In today's consumer marketplace, use *caution* to avoid counterfeit prescription drugs.

- Be mindful a appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert to any changes from one prescription to the next.
- Consult your pharmacist or physician if your prescription drug looks suspicious.
- Alert your pharmacist and physician immediately if your medication causes adverse side effects or if your condition does not improve.
- Use caution when purchasing drugs on the internet. Do not purchase medications from unlicensed only distributors or those who sell medications without a prescription.
- Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site, (VIPPS), provided by the Association of Boards of Pharmacy.
- Be aware that product promotions or cost reductions and other'special deals' may be associated with counterfeit product promotion.

Source: Federal Bureau of Investigation

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Adult Day Care Centers



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