

Fall 2008

# InsideCircle

**Control Diabetes**  
the Mediterranean way

**Don't Stress the**  
House Guests

**Bah Humbug?**  
SAD may be  
the reason

**Win a Free Trip**  
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*Editor's Note: In the summer issue, there was an omission in the second place short story. We are pleased to reprint the story in its entirety.*

## Lady of the Fire

Edward P. Schmidt, Fannin Chapter, Blue Ridge, Georgia

*Prologue – In 1983 I purchased property in the mountains of north Georgia. At the time I lived in Peachtree City, Georgia. The cabin on the property was new, but just a shell. It took me one year and many weekends to finish off the inside. I loved everything about the place, but especially the warmth, nurturing quaintness of the fireplace. However, there was something strange about the formation of the flames dancing. Somehow there seemed an odd eeriness to the movement of the flames. I never really quite understood what it was I was imagining. Over the years I totally forgot about it. Now, after an absence of ten years, I am retired and in the cabin full-time.*

**The first time I noticed it, I didn't pay much attention.** I was in my rocking chair, listening to my favorite Chopin CD, and watching the warm glow of the logs burning in the fireplace. I felt that someone or something was trying to communicate with me, but I was too mellowed out to give it much thought.

Two nights later in the same situation, my attention was piqued. On the right side of the burning logs, a distinct flame rose larger and higher than any other. It was shaped as a caricature of a lady dancing, arms stretched upward, bobbing, weaving, at once bowing down, then again reaching for the sky. I was fascinated, almost frightened by what I was watching! It was what I had seen two nights ago, in exactly the same place. I shivered as I realized that this was the enigma I had puzzled over ten years earlier!

I ruled out coincidence since these were new, different logs I was burning. Previous ashes had been taken out, and yet, there in the same spot was the dancing lady! I was shaken, and began to think of this dancing lady as a poor lost soul, whose eternal task was to forever dance as a flame in fireplaces everywhere, or perhaps only always in my fireplace? I cannot describe the fear I felt as I watched transfixed. I would not have been overly shocked had this flame called out my name!

I did not sleep well for a week, nor did I use my fireplace. At the end of the week I searched my woodpiles and carefully selected types of logs I hadn't used the two previous times. I wondered about many things I had heard and read about "life after death," "reincarnation," the "last time around," and the "next time around." Someone once said that if a person comes back in a form that entices a living person, that the two will trade places magically! As with so many other theories I considered this laughable.

I carefully arranged the logs I would light in a few hours. I was almost afraid at what I would see again. I sipped on a brandy and listened to Rachmaninoff's Second Symphony, movement III Allegro, which by the way, was to be played during my funeral!

God, what if she's there again, I mused as I lit the kindling below the logs? The lower flames licked up at the upper logs and slowly lit them. Tonight it won't happen, I thought to myself. As if on cue, the lady of the fire sprang up, all aglow, arms stretched high, staring at me. She made a hissing sound! I knew it wasn't the sound of wet wood, these logs had dried for over two years.

As I watched, unable to turn away, I felt as if my inner self, my very soul, began to move toward the fireplace, ever so slowly, always staring directly into the face of the lady of the fire. When she stopped dancing, I started dancing. It seems I have taken her place now. As I burn and dance on the logs I lit, I watch as she slowly smiles and rocks back and forth in my favorite chair.

*Epilogue – No one knows where I have gone.*



Are you dreaming of  
a white Christmas?

Try thinking green, instead.

Americans produce 25 percent more trash – 5 million tons – between Thanksgiving and New Year’s Day than any other time of year, according to the Environmental Protection Agency. In fact, approximately 20 billion letters, packages and cards are mailed between Thanksgiving and Christmas, including 1.9 million Christmas cards alone.<sup>1</sup> The vast majority goes into landfills – a costly proposition to haul away and dispose of – paid for by the consumer. And, there’s the additional cost to the environment of harvesting the trees that made all this paper in the first place.

Although the holidays take a punch out of the environment, there are simple ways to celebrate and preserve our natural resources.

**Holiday cheer, no stamp required**  
Instead of traditional holiday cards, send an electronic card or slideshow, or create a family blog. Popular card sites include [hallmark.com](http://hallmark.com), [bluemountaingreetings.com](http://bluemountaingreetings.com) and [kodak.com](http://kodak.com). If you can’t part with traditional printed holiday cards, look for cards that have the recycled logo.

**All Wrapped Up**  
The festive appearance of colorfully wrapped presents makes most of us feel giddy. Yet, after holiday cards, wrapping paper is the second

largest waste of paper (and therefore; trees), during the holidays. Most wrapping paper isn’t recyclable because it is dyed, laminated, and often contains gold or silver fibers or glitter. Ribbon is another story: Robert Lilienfeld, co-author of “Use Less Stuff: Environmental Solutions for Who We Really Are” suggests that if every family reused just two feet of holiday ribbon, the saved ribbon – 38,000 miles worth – would be enough to tie a bow around the Earth.

Besides purchasing biodegradable ribbon and recyclable wrapping paper, explore non-traditional ways to wrap your gifts. Try using butcher paper or brown paper bags trimmed with twine or bright ribbon. Newspaper, comic strips, or colorful catalog pages work well, too. Other creative solutions are a pretty (and reusable) gift bag, tissue, even inexpensive fabric. Or, give a gift that doesn’t need a box, such as tickets to a movie, music performance or sporting event. You can make a donation to a charity in honor of a loved one or friend at [changingthepresent.org](http://changingthepresent.org), an online service that links donors with charities around the country.

**Live or artificial**  
Roughly 30 to 35 million live Christmas trees are sold in the United States every year.<sup>2</sup> A live tree can be a good choice, as long as you recycle it after the holidays; if not recycled appropriately, discarded trees emit gases associated with global warming.

Cut trees can be taken to your local recycling center and chipped into mulch for your yard. To locate a drop-off center go to [earth911.com](http://earth911.com) and enter your zip code.

## A Green Holiday Season

An earth-friendly  
approach to  
holiday  
celebrations



## LED-ing the Way

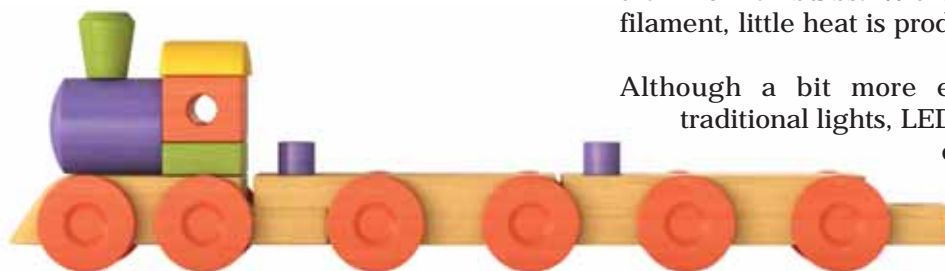
The Christmas tree lighting in New York City's Rockefeller Plaza – one of the most recognized tree-lighting ceremonies in the country – made history in 2007 with an 8-ton, 84-foot Norway spruce adorned with 30,000 LEDs. The LED lights were projected to save as much energy in a day as an average household uses in one month.

In honor of its 100th anniversary, the famous Times Square New Year's Eve ball implemented LED technology in 2007. The exterior of the ball, which is made of Waterford crystal panels, was covered with thousands of LED lights.

The ball was twice as bright, but with 15,000 watts used compared to the old ball's 30,000 watts, it was more environmentally friendly.

### Go 'traditional' when decorating your tree

Instead of tinsel and plastic ornaments, use natural objects. Replace artificial garlands with natural garlands made from cranberries, popcorn, wooden beads, hard candies or gumdrops. Hang candy canes on your tree. Collect pinecones to use as ornaments adding a glitter frosting. Thread a ribbon through old photographs or Christmas cards you've been saving for an ornament you'll treasure. Cut paper snowflakes or make an angel paper-doll chain with small children. Rediscover the fun of making handmade ornaments with your family – and making memories at the same time.



### Choose wood toys over plastic.

PVC (or polyvinyl chloride) and other chemical compounds are used to inexpensively manufacture hundreds of toys on the market today. Wooden toys aren't just nostalgic; they last longer and are safer, too. Look for untreated, unpainted wood for infant and toddler toys that may end up in baby's mouth. Seek out local merchants at craft fairs for one-of-a-kind items.

Traditional toys encourage little ones to use their imaginations instead of their plastic, battery-operated counterparts and

reduce waste. Approximately five billion batteries are purchased by Americans each year, creating around 146,000 tons of battery waste.<sup>3</sup> If you purchase toys that require batteries, choose rechargeables.

### Don't try to win the neighborhood lighting contest

Unless you're lighting a jet runway, less is more. Check out the latest offerings in LED (light emitting diode) holiday lights. LEDs are made from tiny chips which convert electricity to light without the use of a filament or glass bulb. Since LEDs have no filament, there is nothing to burn out; they use 80 to 90 percent less electricity than normal bulbs. Without the burning filament, little heat is produced.

Although a bit more expensive than traditional lights, LED lights are more durable and offer energy savings in the long run. Fortunately, they aren't hard to find. Home Depot, Lowe's, Target or other retailers carry them during the holidays.

### Finally, recycle. . . yourself

Some of the best Christmas memories are time spent with family and friends, not gifts. Slow down, enjoy the season, and concentrate on quality time.

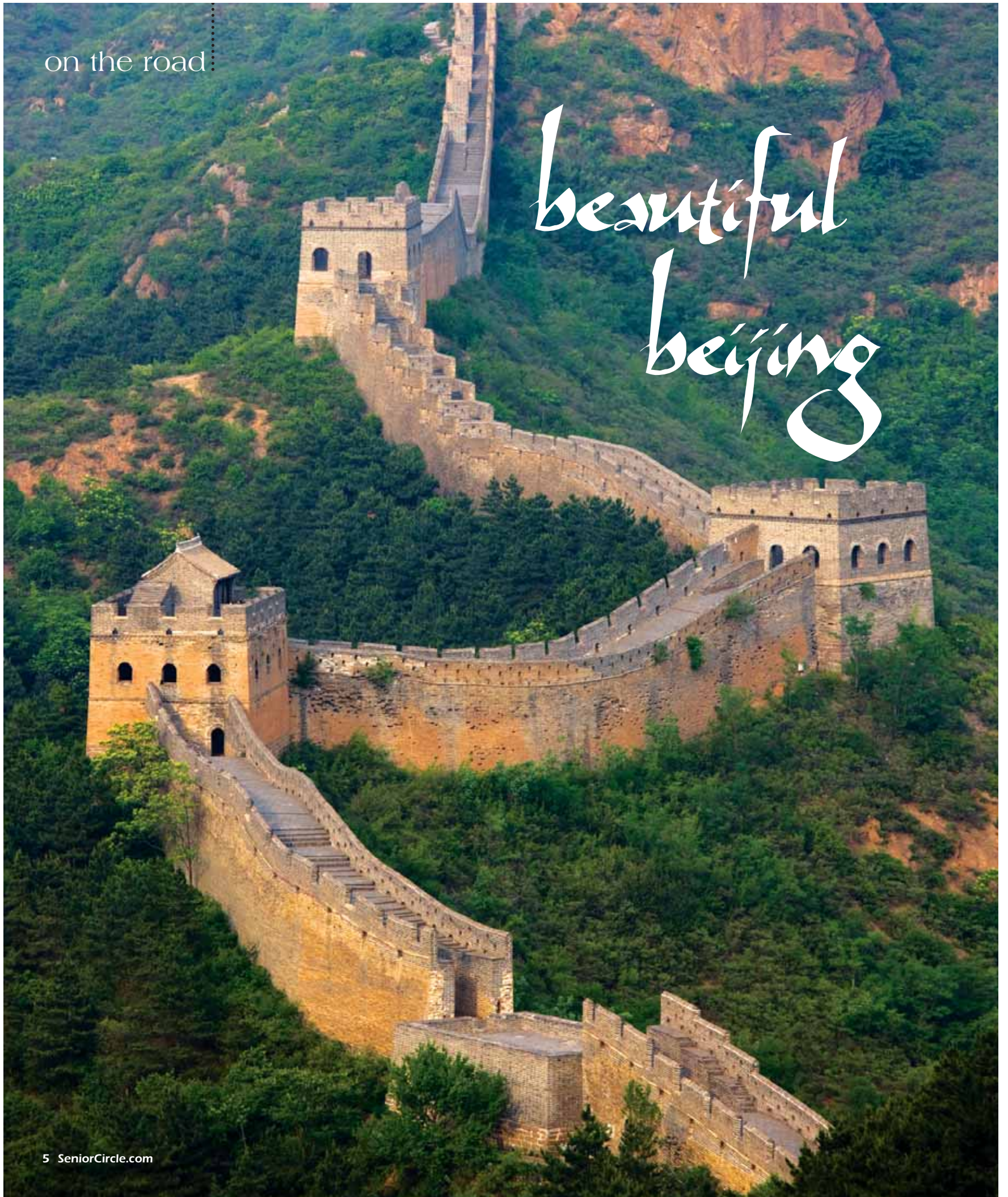
Sources for  
traditional,  
yet recyclable,  
wrapping paper  
and biodegradable  
ribbon

[fishlippaperdesigns.com](http://fishlippaperdesigns.com)  
[naturalcollection.com](http://naturalcollection.com)  
[paporganics.com](http://paporganics.com)

<sup>1</sup> U.S. Postal Service, <sup>2</sup> University of Illinois, <sup>3</sup> treehugger.com

on the road:

# beautiful beijing



More than 20 members of the South Texas Regional Chapter in Jourdanton, Texas, were fortunate to experience Beijing this spring as the city was preparing to host the 2008 Olympic Games in August.

Beijing is China's second largest city, after Shanghai. It is recognized as the political, educational and cultural center of the People's Republic of China. Advisor Jacquie Stacy shares highlights of their trip.

Beijing - or Peking as it was originally known - is a thriving city of more than 12 million residents, with a history that dates back more than 3,000 years. The Chinese are excellent stewards of



*John and Kathy Allen and John Scheel at the Forbidden City.*

their history and culture, as we learned while visiting landmarks such as Summer Palace, Forbidden City and Tiananmen Square. It was apparent that the locals were eager to practice their English and learn more about the Western way of life.

We experienced many cultural aspects during our visit, from history to cuisine. Our first breakfast was fish, cabbage and fried

Chinese noodles - a departure from our traditional Texas breakfast of pastries and croissants. You'd be amazed at how good salad tastes for breakfast! Some brave souls in our group even sampled eel and octopus for dinner.

A marked difference in the Chinese culture is their preferred mode of transportation. Bicycles are the most economical form of travel, as well as great exercise. We were impressed by citizens' skill in balancing tall stacks of personal belongings neatly perched on their bikes, with one, two, even three people on each bike. No wonder the Chinese are nice and physically fit!

While in Hutong Village, we learned about the typical Chinese home life. Hutong Villages of Beijing are the most common housing and are a popular draw for tourists. The siheyuan houses (siheyuan literally means a courtyard surrounded by four buildings) form a backdrop for narrow streets. The streets are so slight, that we had to access the area by rickshaw. In a city filled with soaring high-rises, these single-story habitats made us feel that we were experiencing authentic Beijing. Families of the Hutong Villages generously opened their homes to us and prepared an authentic Chinese dinner - by far, the best meal and the finest hospitality we experienced.



Of course, no trip to Beijing would be complete without a trip to the famous Great Wall of China. After years of riding around on their bicycles, local residents might be in sufficient good shape to scale the entire Great Wall. Several of our group members attempted that feat, making it to the third lookout tower - a noteworthy achievement. The Great Wall is an inspiration.

Although we didn't make it over the Wall, the famous landmarks we visited, as well as the historic culture we experienced, made us feel triumphant.



*Bill and Katie Schuchman in a rickshaw ready to depart for lunch in the Hutong Village.*

## Over the river and through the woods

*Host family and friends without the stress*



### Nice Touches

Freshly laundered bed linens, extra blankets and pillows, fresh flowers, and a few books or magazines in the guest bedroom make a stay even more enjoyable.

Gathering with family and friends is a natural part of the holidays. Yet when it's our turn to host, we often feel pressure to dazzle our guests: a perfectly decorated house; meals that rival Martha Stewart's culinary talents, and a dizzying array of activities, planned and executed with military precision.

Instead, try these simple tips for stress-free planning, and remember your loved ones' only expectation for their visit is quality time, with you.

#### Help everyone feel at home.

Make sure your guest room is comfortable and well-appointed. Your guests don't expect five-star accommodations, but some simple and inexpensive efforts can make them feel extra welcome.

**Your guest room should have a bedside lamp and an alarm clock, as well.**

A basket of travel-sized toiletries, including

a spare toothbrush and scented soap, is a thoughtful gesture for a well-stocked bathroom – as well as plenty of extra towels! Include a small basket of snacks for late night munchies. Make sure there is room in the closet for hanging clothes; an empty bureau drawer; a folding luggage rack, empty chair or a convenient low table for suitcases.

#### Anticipate needs in advance.

For stress-free planning, make sure you know the answers to a few basic questions. Do you have sufficient sleeping accommodations for everyone? Will any guests need transportation assistance? Does anyone have special medical or dietary needs to plan for?

**Have an extra set of house keys handy so guests can come and go as they please.**

If your house or subdivision has a security system or your neighborhood has a pool or exercise center, golf course or tennis

courts, make sure guests have any necessary codes to access these areas easily.

**Give guests a crash course on your hometown.**

You may feel obligated to provide around-the-clock entertainment for friends and family. Yet, a formal itinerary isn't necessary. Instead, help guests find activities and local attractions of interest – and accompany them, if you wish. You may end up rediscovering your hometown! Provide street maps so guests can navigate the area with ease.

**Don't over-schedule the visit.**

Include downtime for relaxing, reading, watching an old movie or playing board games together.

**Make meals easy.**

Continental breakfasts and buffets are simple to assemble and clean up, and allow you to visit with company. Make coffee the night before and program your coffeemaker to brew automatically, first thing in the morning. Choose breakfast items – bagels, pastries, jellies



and jams – that can be set out and guests can help themselves. Small boxes of cereal in variety packs are a good idea. Also, a breakfast casserole or quiche can be made ahead and popped in the oven for a quick and easy breakfast.

**For other meals, find a few dishes that can be prepared in advance.**

Make and freeze simple casseroles. Don't try a new recipe on your guests without practicing it – choose a dish you're familiar with and make well. Or, take advantage of the opportunity to prepare a meal together during the visit. Ask everyone to make a family favorite, and trade recipes.

**Don't be afraid to ask for help.**

Remember, your loved ones are visiting to see you. No one expects perfection. Don't hesitate to delegate tasks; guests are usually glad to pitch in and enjoy feeling useful! So relax, and enjoy your full household.

**Google It!**

Do a quick online search for information or pick up brochures to have on hand about local attractions or cultural events based on your guests' interests: holiday activities for children, exhibits at the local museum, or performances for the music lover.

# Freeze Frame Annual Photo Contest

It's time to show off your photography talents. Winners will be announced in the summer issue of *Inside Circle*.

Check One:  Landscape & Garden  People  Animals  Cityscape

- Photo should be taken by the submitting Senior Circle member and shot in 2008 or 2009.
- Only (1) entry per category per member. Both color and black/white accepted.
- Submission must be in 8 x 10 format. No slides, transparencies, or e-mailed submissions accepted.
- Entries must be postmarked by **April 17**.

Name \_\_\_\_\_

Chapter Name \_\_\_\_\_ Name/Title of Submission \_\_\_\_\_

Complete and attach this form to the back of your photo.

Mail to Senior Circle Photo Contest • 4000 Meridian Blvd. • Franklin, TN 37064

Photos will be returned to your Advisor after the contest concludes. Judges will be corporate Senior Circle and marketing staff. Prizes will be awarded for 1st and 2nd place in all categories. The 1st place winners will receive a \$50 gift cheque, and 2nd place winners will receive a \$25 gift cheque. Each placing photo will also be published in *Inside Circle* and on Seniorcircle.com.

feature



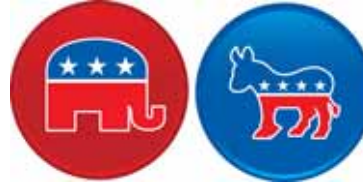
## Make Sure Your Voice Counts

If you haven't already registered to vote, there's still time. Visit [canivote.org](http://canivote.org) to confirm your current voter registration or download a voter registration form. You can also locate your polling location and determine the documents you'll need to bring with you on Election Day.

In most states, these documents include your voter registration card, current drivers' license and a photo ID.

## Election 2008

Who's voting, what's the motivation – and more



Over the past year, the political climate has been downright steamy. Looking to next month and the election of the next President of the United States, politics are the focus for all voting-age Americans. Here are some interesting facts about the nation's voting habits, watershed moments in politics, and elections gone by.

### What matters most?

According to a nationwide *CBS News/New York Times* poll conducted in mid-September, registered voters' top two primary concerns this election season are: the economy and jobs (48 percent) and terrorism and national security (14 percent).

### A year for the books – 2004

In 2004, 89 percent of U.S. citizens eligible to vote cast their ballot, compared to 86 percent in 2000. With 126 million people voting, it was a record high for a Presidential election, with citizens 55 and older having the largest turnout – 72 percent.

### Partisan priorities

Issues are only half the picture when it comes to voting habits. A December 2007 Kaiser Family Foundation poll found that voters were evenly split between candidates' stands on issues (46 percent) and their perception of candidates' leadership abilities, character, values and experience (45 percent). The poll found that Republicans pick character and experience over issues by 20 percentage points; Democrats favor issues over character; and independents are evenly split.

## All hail to the Chief

**George Washington** was the only U.S. President to be unanimously elected – and the only one who did not represent a political party.

**John Adams** was the first President to live in the White House. He also had a pet alligator.

**Thomas Jefferson** was the first President to be sworn into office in Washington, D.C.

The tradition of playing “Hail to the Chief” when the president appeared at a state function was begun by the second wife of **President John Tyler**.

**Franklin Pierce** gave his 3,319-word inaugural address from memory, with no notes. He was also the first President to have a Christmas tree in the White House.

**Rutherford B. Hayes** held the first Easter egg roll on the White House lawn.

**Grover Cleveland** personally answered the White House phone.

**Theodore Roosevelt** christened the “White House.” Prior to his term, it had been known as the Executive Mansion or the President's House.

**Herbert Hoover** approved “The Star Spangled Banner” as the national anthem. During his time in office, he donated his salary to charity.

**Harry S. Truman** awoke every morning at 5 a.m. to practice the piano for two hours.

**Gerald Ford** was a boxing and football coach at Yale University, while attending law school there.

(Sources: U.S. Department of the Interior/National Parks Service, National Geographic)

# Check out **SeniorCircle.com**, and enter to win **A FREE VACATION!**

Want to win a free trip for two with Collette Vacations? Visit our newly designed Senior Circle Web site, **SeniorCircle.com**, and complete a short survey by November 21. Your name will be entered into a drawing for a trip in 2009\*.

## At **SeniorCircle.com** you'll find:

Health Resources – over 1,500 pages of disease and health information

Collette Vacations 2009 trip information

National benefit information

Archived issues of Inside Circle

# SeniorCircle.com

*\* Must be a Senior Circle member to enter. Only one entry per member. Must complete the survey to qualify. Trip for two includes hotel, air fare and some meals. Trip location to be determined when 2009 trips are confirmed.*

## **NATIONAL FALL MEMBER-TO-MEMBER CAMPAIGN**

### **On Your Mark... Get Set & RECRUIT!**

As a Senior Circle member you already know that your organization is all about aging gracefully, living well, having fun and saving money. Now isn't it time to share it with your friends? From October 15 through December 15, each time you recruit a new member to

your chapter, your name will be entered into a drawing for an American Express cheque. Three prizes will be awarded to members who recruit others: One \$100 and two \$50 prizes, drawn randomly from among all the entries. Invite your friends to join the Circle today!

## REASONS TO GET YOUR MAMMOGRAM

Best weapons against breast cancer are education, awareness and regular exams

### Stay Informed

Health experts agree that an annual clinical exam and mammogram are still the best way to safeguard your health.



October is Breast Cancer Awareness Month. Research continues to uncover new information about the causes and ways that women can protect themselves against this disease.

**Don't substitute self-diagnosis for a doctor's visit.** For years, doctors preached the benefits of regular breast self-exams (BSE) to monitor changes in your breast tissue. Now, health organizations have backed away from this recommendation, citing recent studies, the high number of false alarms and benign breast biopsies, new digital technology and the fact that there is no scientific evidence that performing a BSE reduces breast cancer-related deaths.

**Get a mammogram annually.** Data backs up the benefits of screening mammography for older women. Despite the changing guidelines for older women, research shows that women age 70 and up continue to benefit from frequent mammograms. A

recent study at Jacobi Medical Center and Albert Einstein College of Medicine in New York – conducted to discern the reasons for differing recommendations from health care organizations – reviewed 24 breast cancer cases in women ranging from age 70 to 89. Researchers found that 19 of the 24 diagnosed cases were initially identified through screening mammography, and 18 cases were treatable through surgery. The study also showed that the average time lapse between the patient's most recent mammogram and their cancer diagnosis was two years – suggesting that more frequent, annual mammograms could catch breast cancer earlier in these patients, resulting in less invasive surgery and better long-term health prognosis.

**High-risk patients may benefit from advanced screening techniques.** Ultrasound, in addition to mammograms, has been proven to help find cancer earlier, especially smaller, invasive cancers that

have not yet spread, and screening for high-risk patients with dense breast tissue. A recent study by American Radiology Services at Johns Hopkins at Green Spring was conducted to see if ultrasound improved the rate of detection among women with dense breasts. In women with existing breast cancers, half were detected using only a mammogram, but when a mammogram and breast ultrasound were performed, the rate of cancer detection increased to 80 percent.

The benefits of adding another screening test to mammograms are being debated. Supplemental screening techniques increase the likelihood of early diagnosis, when cancers are more treatable, but research shows that secondary screening techniques also increase the rate of false positives. The bottom line: an annual mammogram is a must, and the value of additional

screenings can be discussed with your physician on a case-by-case basis.

**Research continues  
to show that  
breast cancer  
can be affected  
by other health problems.**

**Weight plays a role in the type of cancer and risk for recurrence.** Breast cancer patients who are overweight or obese have more aggressive forms of cancer, greater risk for recurrence and lower survival rates, according to a recent study at M.D. Anderson Cancer Center at the University of Texas.

**Risk factors for chronic diseases increase your odds of developing breast cancer.** New research indicates that older women with

increased risk factors for Type 2 diabetes also are more likely to develop advanced breast cancer. A study conducted at the University of Melbourne in Australia found that women who were overweight or had signs of developing diabetes, such as elevated blood glucose or insulin levels, were approximately 50 percent more likely to be diagnosed with an advanced form of breast cancer, i.e., a Stage 2-4 tumor.

While the varying opinions will continue to be debated, health experts agree that an annual clinical exam and mammogram are still the best way to safeguard your health. Your age, family history and risk factors will impact what's best for you, and your physician can help make appropriate recommendations regarding how closely you should monitor your own breast health between official check-ups.



A study of women ages 50 to 79 showed that walking decreased their breast cancer risk by up to 30 percent. The study, published in the "Journal of the American Medical Association," followed the health habits and activity levels of 74,000 postmenopausal women for a six-year period.

Weight control played a part too: women with a body mass index (BMI) in the lowest category (under 24.1) had the greatest reduction in risk – up to 30 percent. Women with a higher BMI still accrued benefits, but had to exercise more to get there.

Exercise is considered an effective prevention tool because of its power to control estrogen levels, which are thought to play a role in women's breast cancer risk.

## Get Moving!

### Take a daily walk to decrease breast cancer risk

Ladies, lace up your walking shoes and hit the road. For years, physicians have preached the preventive benefits of regular exercise.

Studies continue to show that women who are physically active have a decreased risk of breast cancer.

Best of all, it's never too late to start. Women who were sedentary and began an exercise routine late in life still accrued benefits – regardless of how active (or inactive) they were during their teenage years. You can still reap the benefits even if you don't have much time to spare: even an hour or two a week can make a difference.



## CDC Recommends New Shingles Vaccine

*Shingles will affect more than half of all older Americans*

### SHINGLES Who is Affected?

Between 40 and 50 percent of the million cases reported annually in the United States occur in people age 60 and older.

Remember those itchy red bumps from that childhood run-in with chicken pox? It can return – and the consequences can be much more severe and long-lasting.

Any adult who has had chicken pox – 95 percent of the nation's population – is susceptible to an outbreak of shingles. As you get older, the odds of developing this painful skin condition increase dramatically.

This year, the Centers for Disease Control & Prevention (CDC) put its stamp of approval on a shingles vaccine, now officially recommended for all people over age 60. Zostavax was approved by the Food and Drug Administration in 2006. It's administered by a one-time injection. In recent tests, the vaccine eliminated shingles outbreak in half of clinical trial participants, and reduced shingles-related pain and complications in two-thirds of vaccinated individuals.

#### What is shingles?

Shingles, also known as the herpes zoster virus, is an infection caused by the same virus that causes chicken pox. Once an individual has had chickenpox, the virus lies dormant. Certain conditions – stress, a weakened immune system, certain drug treatments, and aging – can reactivate the virus, which results in shingles.

Some experts even speculate that sunburn or the flu could be among the potential triggers.

Symptoms include a red, blistered and painful skin rash and crusted scabs, in addition to other virus-like indicators: chills, fever, upset stomach or headache. Shingles usually occurs on the face, torso, arms or hands. The initial outbreak can be treated and controlled with prescription medication. However, a shingles outbreak is not to be taken lightly: shingles-related complications can be very severe, and can linger long after the outbreak has run its course. As many as one half of senior adults who have suffered an outbreak of shingles experience chronic pain, scarring, secondary bacterial infections, pneumonia, and visual and hearing impairments.

Though shingles is not highly contagious, it can be debilitating and a severe outbreak can result in vision loss, physical impairment and depression.

While advancing age is the primary risk factors for shingles, other groups at risk include people with HIV infection or compromised immune systems, cancer, or those taking steroids.

### Get vaccinated early for best results

It's important to know that the vaccine is intended to prevent – not treat – shingles, and the vaccine's effectiveness in reducing the incidence of shingles is lower for older adults. In clinical trials cited by the CDC, the vaccine was 64 percent effective for adults ages 60 to 64, 41 percent effective for people ages 70 to 79 years old, but only 18 percent effective for individuals 80 years and up. However, shingles is so

pervasive among the oldest Americans and the side effects are so severe that the vaccine still has a major impact among this age group, according to the CDC.

If you're considering the shingles vaccine, remember that the earlier it's administered, the better. Even if you've already had shingles, it's still a good idea to get the vaccine – a past outbreak of shingles won't protect you from getting it again.

### Zostavax Vaccine

The vaccine is covered for people over age 65 by Medicare Part D.

Visit [cdc.gov/vaccines/vpd-vac/shingles](http://cdc.gov/vaccines/vpd-vac/shingles)



## MAKE THE MOST OF YOUR HEALTH BENEFITS

### Time for Annual Medicare Enrollment Review

If you have Medicare, open enrollment from November 15 to December 31 is a very important time for you to make the most of your benefits. Start now by reviewing your health and prescription plans. Understand what your existing coverage includes and compare it to your current life situation and any anticipated changes in need.

Next, evaluate your coverage. Medicare offers information in person in your community, on the phone at 1-800-MEDICARE, and on the Internet at Medicare.gov. Take an "Enrollment Check-up" using Medicare's online tools to compare your current health and prescription drug coverage to other options that may better meet your needs.

Your Senior Circle-sponsoring hospital wants to be your hospital of choice. If you're enrolling or making changes in your Medicare coverage, we hope you will ensure your sponsoring hospital is a participating provider in any plan you choose. Contact your Advisor for information on the hospital's accepted insurance providers and services offered.

Please note: If you are going to make changes to your current coverage, do so as early as possible to make certain that you can get the prescriptions you need on January 1. If you're satisfied with your costs, coverage and service, you don't have to do anything. Be sure that you get the most out of Medicare.

## New Alzheimer's risk assessment tool uses input of those who know patient best

### Alzheimer's Increase

Last June, the Centers for Disease Control and Prevention reported that Alzheimer's Disease had moved up from the seventh to the sixth-leading cause of death in the United States, overtaking diabetes.

An estimated 5.2 million Americans – one in eight people – have Alzheimer's Disease.

When a loved one develops dementia, the resulting loss of memory can cause great anguish. Loved ones feel that they've lost the person they've known all their lives.

New research is banking on friends' and families knowledge of their loved one to help with early diagnosis of dementia.

A new questionnaire developed at the University of California may help to identify people at risk for developing dementia at a very early stage. *The Everyday Cognition Instrument* consists of 39 questions to be answered by the people who know the patient well – friends and family.

Researchers tested the list with 576 older adults – 126 of whom had a mild cognitive impairment and 276 with a diagnosed dementia. Study participants were interviewed by friends and family who had known them for an average of 45 years. The questionnaire not only confirmed existing diagnoses, but also was able to detect the subtle differences between patients with mild cognitive impairment and those with dementia. Findings were published in the July 2008 issue of "Neuropsychology."

Unlike existing tests, the questionnaire does not take into consideration factors such as patients' occupation and education levels, which have been thought to influence their baseline level of cognitive function.

Current Alzheimer's screening tests assess two categories: basic activities (independent feeding, dressing, self-care and hygiene), and activities of daily living (managing medication, finances and driving). *The Everyday Cognition Instrument* is more comprehensive, dividing normal functioning into seven areas: memory, language, factual knowledge, visual/perceptive abilities, planning, organization and divided attention (i.e., multi-tasking). Examples might include remembering needed items at the store without a list, reading a map, balancing a checkbook, or doing two or more activities that require concentration, simultaneously.

Researchers hope that the questionnaire will not only help with early diagnosis, but also with educating and preparing patients and their families and determining areas to monitor. The questionnaire can also be used to track the effectiveness of medications for already-diagnosed patients.

### CALCULATED RISK: BRING OUT THE MEASURING TAPE

Findings linking belly fat and an increased risk for Alzheimer's disease and other dementia were published this spring in "Neurology." Researchers found that carrying extra fat around the midsection in your 40s – regardless of your total weight – upped the risk for developing dementia in your 70s. The study found that the larger your waist-to-hip ratio (the measurement of your waist compared to your hips), the greater your risk level.

To calculate waist-to-hip ratio, measure your waist at the navel or smallest part, then your hips at the widest part. Divide the hip measurement into the waist measurement. A waist-to-hip ratio of 1.0 or higher for both men and women is considered "at risk." Ideal waist-to-hip ratio is .9 or less for men and .8 or less for women.

The studies indicate that changes in the brain can occur over several decades prior to the development of symptoms and formal diagnosis.





## Bah, Humbug!

Seasonal Affective Disorder may be the cause of those blues

Ever get the winter blues? Sometimes it's more than holiday stress or a case of the blahs. If your somber mood coincides with the changing of the seasons from long, bright summer days to shorter, darker winter days, you may suffer from seasonal affective disorder (SAD).

**SAD affects  
up to 500,000 people  
in the United States  
each year.**

The symptoms of SAD are similar to depression, but last longer and occur at the same time each year. SAD is thought to be a reaction to the changes in the amount of daylight received. Women are three times more likely to suffer SAD than men, and the odds of developing the disorder grow as you age. SAD occurs more often among people who live in the northern United States, due to the longer winter season.

### Find your happy place

There are various ways of controlling SAD, ranging from behavioral and lifestyle strategies to physician-supervised treatments involving therapy and medication. Some do-it-yourself remedies include:

- Increase your exposure to light. Get outside when you can for a quick walk and some good exercise.
- Take a daily multivitamin that includes magnesium and B-complex.
- Change your diet. Eat fewer carbohydrates (refined sugars and white breads) and more protein (red meats, fish and nuts), and decrease your caffeine intake.
- Get sufficient zzz's each night. Overscheduling during the holidays creates stress and sleep deprivation. Make sure you are well rested.

If your symptoms linger for more than a couple of weeks, see your physician for diagnosis and treatment recommendations.

### SAD symptoms

- Unexplained weight gain or bloating
- A craving for sweet or starchy foods
- Joint pain
- Reduced energy level
- A change in sleep patterns, such as oversleeping or feeling sluggish
- Difficulty concentrating and completing tasks
- Feelings of irritability, anxiety, despair, hopelessness
- Withdrawal from friends and family
- Loss of interest in activities that you formerly enjoyed

### A variety of treatments

Your doctor may prescribe oral medication, such as an anti-depressant, or behavioral or light therapy – a daily dose of light treatment using a light box or wearing a light visor that simulate the effects of outdoor light.

health:



# Find the Good Fats

*Low-carb diets may help prevent, manage diabetes*

**T**rying to eat healthy can seem like a moving target, given the debate over low-fat versus low-carbohydrate regimes. What's a calorie-conscious dieter to do? Eating right is even more important if you have diabetes, or are at risk for developing the disease.

For the moment, it appears that the scale has tipped in favor of low-carb menus. New research supports low-carbohydrate meal plans as the diet of choice for

preventing or managing diabetes. A two-year study of diabetes patients, conducted in Israel and published in the "New England Journal of Medicine" in July, touts the benefits of eating a diet low in carbohydrates to manage diabetes.

Diabetes patients who followed a Mediterranean diet lost more weight and lowered their cholesterol and sugar levels. The study, sponsored in part by the Atkins

Research Foundation, focused on the health effects of diabetics' food choices.

While the American Heart Association (AHA) does not endorse the diet, it does state that elements of this eating plan are close to AHA dietary recommendations. Mediterranean diets have a high percentage of calories from fat, but more than half the fat calories come from monounsaturated fat, a healthier alternative that doesn't raise cholesterol levels the way saturated fats do.

A similar study focused on the protective role of a Mediterranean-style diet to help prevent diabetes. Conducted at the University of Navarra in Spain, the study followed more than 13,000 healthy individuals with no history of diabetes between December 1999 and November 2007.

Study participants completed a 136-question food survey about their diet, including questions on meal preparation, dietary supplements, and use of fats and oils. Every two years, participants were again surveyed on diet, lifestyle, risk factors and medical conditions. During the four-year follow-up period, research showed that patients who followed the Mediterranean-style eating plan had an 83 percent reduction in diabetes risk.

Primary protection factors in the diet, researchers concluded, were high fiber consumption, low to moderate alcohol usage, and a low intake of trans fats. Key to the diet's success was the plentiful use of olive oil in cooking, seasoning and as a dressing for other foods.

While the studies were aimed at diabetes prevention and management, study authors predict that findings may fuel the ongoing debate about the right balance of fats and carbohydrates for regular dieters, as well.

## Mediterranean Diet – the Basics

The Mediterranean diet was inspired by the cuisine of countries surrounding the Mediterranean Sea basin: Italy, Turkey, Greece and other coastal areas. Incorporate the health benefits of Mediterranean cooking by stocking your pantry with:

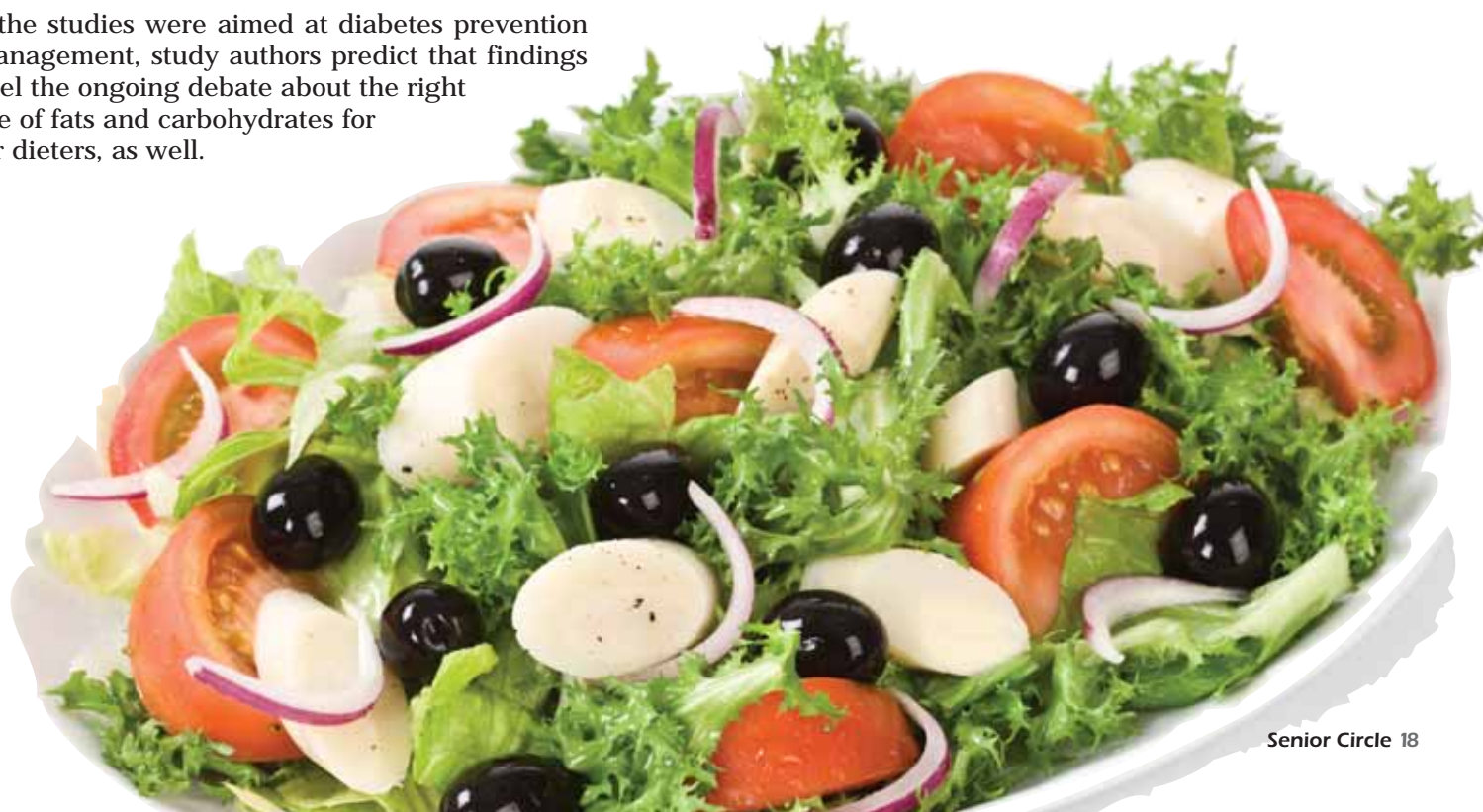
- Whole grain breads and unrefined cereals
- Fresh fruit and vegetables, especially local, seasonal produce
- Rice (not instant or pre-cooked)
- Hard durum wheat pasta (fresh or dried)
- Dried beans, chickpeas, and lentils (not canned)
- Nuts (tree nuts such as walnuts, pecans, almonds and hazelnuts), both raw and in recipes
- Fish and seafood (grilled or broiled, without heavy sauces)
- Olive oil (for cooking, and as an alternative to butter)
- Moderate consumption of dairy products (mostly cheese and yogurt)
- Limited amounts of red meat and eggs
- Limited consumption of red wine

## Online Mediterranean Resources

[eatingwell.com/recipes/collections/healthy\\_mediterranean\\_recipes.html](http://eatingwell.com/recipes/collections/healthy_mediterranean_recipes.html)

[diet.lovetoknow.com/wiki/Mediterranean\\_Diet\\_Recipes:\\_Main\\_Courses](http://diet.lovetoknow.com/wiki/Mediterranean_Diet_Recipes:_Main_Courses)

[mediterranean-food-recipes.com/mediterranean-recipes.html](http://mediterranean-food-recipes.com/mediterranean-recipes.html)



## From Sea to Shining Sea...

U.S. Navy nurse traveled the world and forged new paths for women in the military

As a young girl, Maxine Conder knew she wanted to become a nurse. She didn't realize that in doing so, she would make history. As a U.S. Navy nurse and the second woman in military history to achieve the rank of Admiral, her career has spanned land and sea, foreign countries and new frontiers in medicine.

Conder's 28-year career in military medicine began in 1944 during World War II. She was trained as a member of the Cadet Nurse Corps, a federal program created to address the nursing shortage. She earned her nursing diploma from St. Marks Hospital School of Nursing in Salt Lake City in 1947 and joined the U.S. Navy in 1951.

Assignments during her career included naval hospitals in San Diego, Calif.; Guam; Chelsea, Mass.; St. Albans, N.Y.; Portsmouth, N.H.; Chelsea, Ma.; Philadelphia, Pa.; Camp Pendleton, Calif.; Camp Lejeune, N.C.; Guantanamo Bay, Cuba; and the U.S.S. Haven in Inchon, Korea.

Conder also served at the U.S. Navy Recruiting Office in Seattle, which oversaw the branch's program in Oregon, Idaho, Washington



and Montana, and the Bureau of Medicine and Surgery in Washington, D.C.

A career highlight was her promotion in 1975 to Rear Admiral – the second female in history to achieve this rank. In this role from 1975 to 1979, she oversaw the recruitment and training of 2,600 U.S. Navy nurses around the world.

“Each assignment offered something different,” Conder recalls. “The Naval Hospital in Chelsea was neat because it was an old, old hospital that had cared for soldiers during the Civil War. It was also rewarding to work in proximity to major medical schools like Harvard University and MIT and work alongside such great talent.”

During her career, Conder witnessed great strides in medicine – and in world history. In 1977, she was one of a group of representatives of the American Nursing Association who traveled to mainland China to tour hospitals and schools – one of the first active duty military personnel allowed into that country since the 1949 revolution.

As a nurse, you were expected to be a jack of all trades. One day I'd be in the operating room and the next, the nursery.

“In the early days of my career, we experienced the challenges of polio, iron lung, chickenpox, measles and mumps,”

Conder reflects. "I saw the introduction of penicillin. As a nurse, you were expected to be a jack of all trades. One day I'd be in the operating room and the next, the nursery. Nurses today have the opportunity to specialize in a certain area, and they are doing such a fantastic job: they're saving lives that we never could have saved before."

She received her bachelor's degree from the University of Utah in 1962 and a master's in nursing from the University of Washington in 1966. She retired in 1979, and the same year received the Legion of Merit award for outstanding military service.

At home in Utah, Conder enjoys retirement. Having seen much of the world, she now explores the local area on sightseeing outings with friends and enjoys reading



Maxine and her sister Betty Park enjoy a sightseeing cruise on the Branson Showboat during a recent Senior Circle trip.

history, mysteries and genealogies. Conder is a member of the Mountain West Senior Circle Chapter, which celebrated its six-year anniversary in August.

"I feel lucky," she says. "I've seen the world, and witnessed incredible changes in transportation, communications, healthcare and technology. I think I've lived at one of the most exciting times in history."



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around the circle:

**ALABAMA**

**South Baldwin Chapter, Foley**

The chapter celebrated Independence Day with a sundae party. L-R: Sandra Hogeland, Helena Harris and Don Auseon.



**KENTUCKY**

**Three Rivers Chapter, Louisa**

Edd McCoy and Jan Crum shopping at an Amish market on a chapter trip.



**MISSOURI**

**Northeast Regional Chapter, Kirksville**

Sally Crenshaw at the chapter's seventh anniversary party.



**FLORIDA**

**Lake Wales Chapter, Lake Wales**

Red, white and blue all the way! L-R: Jim Snow, Doris Kissell, Helen Snow and Al Kissell.

**SOUTH CAROLINA**

**Springs Chapter, Lancaster**

Evalena Catoe, Hazel Taylor, Brenda McManus and Frances Ghent had fun petting, feeding and visiting exotic animals at Hollywild Animal Park in Inman, S.C.



**ILLINOIS**

**Gateway Regional Chapter, Granite City**

Roy and Judy Wood on a recent trip to a lavender farm in Eureka, Mo.



**Heartland Chapter, Marion**

Dorothy Hostalak and Betty Rice practice CPR chest compressions during a Lunch & Learn.



**TENNESSEE**

**Dyersburg Chapter, Dyersburg**

Dell Salemi shows off his baby picture at the *Oh Baby!* party.

**Union County Chapter, Anna**

At the National Tiger Sanctuary in Bloomsdale, Mo., Helen Hickam, Carole Larsen, Mary Ann Emmons, Annabelle Claussen and Margaretha Jerolds are standing only three feet from tigers!



**Haywood Park Chapter, Brownsville**

Louis Stuart and Jerilyn Thornton aboard the Pickwick Belle.





**Heritage Chapter, Shelbyville**  
Carolyn Rogers and Alene Hall pose outside of the Elvis Presley Automobile Museum during a trip to Memphis.



**Hill Regional Chapter, Hillsboro**  
L-R: Dell Greenhill, Naomi West, Odessa Schronk, Carleen Harris and Sue Wells at July Bingo.



**Jackson Chapter, Jackson**  
L-R: Steve Johnson, Ben Coffman, Sylvia Coffman, Advisor Angela Johnson and Royce Sherrod mosey along the Bucksnot Trail Ride in McEwen, Tenn.

**Weatherford Chapter, Weatherford**  
Advisor Deb Williford (left) welcomes the chapter's 1,000th member, Betty Johnson.



**SkyRidge Chapter, Cleveland**  
Cynthia and Donald Humes sight-seeing in Skagway, Alaska.



**UTAH**  
**Mountain West Chapter, Tooele**  
Jim Winchester, 92, stands at the top of Hidden Peak at Snowbird, Utah.

**TEXAS**  
**Big Bend Chapter, Alpine**  
Linda Edney shows off a covey of quail she purchased in Castolon, Texas near Big Bend National Park.



**VIRGINIA**  
**Southampton Chapter, Franklin**  
Jackie Hicks, Buck Hicks, Louise Noles and Marti Clark have a little fun on a trip to Amish country.



**Cleveland Regional Chapter, Cleveland**  
Long-time friends Judy Mosley, Sandra Schramme, Beverly Goodson and Mary Ann Wehmeyer share an early morning group hug before boarding the Branson Scenic Railroad's breakfast run.



**WEST VIRGINIA**  
**Plateau Chapter, Oak Hill**  
Darrel Hughes with General Ambulance provides monthly blood pressure/ glucose checks for members.





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