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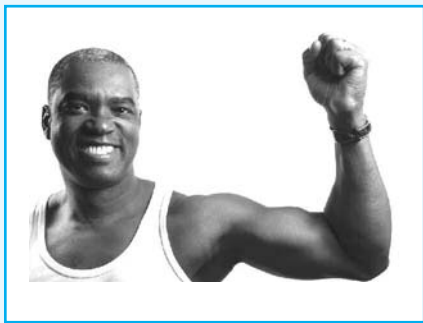
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The first and so far, the only president to be married in the White House was Grover Cleveland. During his second year in office, he married Frances Folsom, who was 27 years his junior.

Precaution is better than cure.
—Edward Coke

Exercise Over 65: Where Do I Start?
Contributed by Liza Thomas

Putting on weight is a common reality for older adults as their metabolic rates slow down. Over time, body fat begins to increase as muscle mass declines. As a result, losing weight becomes more difficult because your body doesn't burn calories as quickly as it used to. In fact, muscle mass declines by five percent per decade beginning in your late twenties or early thirties. By age 70, muscle mass makes up only 27 percent of your total body weight.¹ Muscle loss can also mean pain and stiffness, poor balance, and fatigue.



If you want to lose weight or just feel better, getting started is usually the hardest part. A good way to begin is by changing your diet and writing down goals. However, simply cutting calories alone

won't guarantee success. Regular exercise is just as important as a healthy diet. Plus, regular exercise helps prevent the onset of chronic conditions and can even treat the symptoms associated with those conditions. Overall, exercise is an absolute must for everyone—especially aging adults. Try writing down an exercise plan on your calendar and make it part of your daily routine. Be sure to consult your doctor before starting.

GETTING STARTED:

- **Duration:** A minimum of 30 minutes per day. Exercises can be broken into 10-minute increments for beginners.
- **Regularity:** At least five days per week.
- **What counts:** Exercise should increase your heart rate and breathing rate. You might sweat but you should still be able to carry on a conversation. You might feel some soreness, slight discomfort, or fatigue but you shouldn't feel pain. On a 10-point scale, with zero being a state of rest, moderate activity would be a 5 or 6. With different levels of fitness, some people will achieve this feeling by taking a brisk walk while others will need to jog, bike, or swim.
- **What doesn't count:** House chores like cleaning and yard work, playing with the grandkids, leisurely walks, or grocery shopping shouldn't be mistaken as exercise. These activities are not consistent enough to see or feel long term results.

BEGINNERS TIPS:

- Start slowly. Gradually build up your activities and exertion levels. Doing too much, too soon, can be harmful to your body especially if you have been inactive for a long period of time.
- Unless your doctor has asked you to limit fluids, be sure to drink plenty of water.
- When you bend forward, bend from the hips and not the waist. If you keep your back straight, you're probably bending correctly.
- You don't want to strain a muscle so make sure you're warmed up before you start exercising. A five minute walk is a great way to get your blood flowing.
- It's important to engage in three types of exercise: weight training for strength, aerobic exercise for endurance and calisthenics (stretching and bending) for flexibility. The SilverSneakers® Fitness Program blends those three disciplines into a variety of fitness classes that are tailored to the needs of older adults. Taught by certified instructors, these classes are organized in a group setting, offering a great way for beginners to feel comfortable and stay motivated.

SilverSneakers is available to Humana and Care Plus Medicare members at no additional cost beyond their monthly premium. The program is offered at 92 participating locations across South Florida. For a list of SilverSneakers locations by state, call 1-888-423-4632 or visit www.silversneakers.com.

Getting started is easy. Simply visit a participating location and bring your Humana or Care Plus ID card. You can start exercising the very same day!

This article is sponsored by Primary Care Specialists of the Palm Beaches, an affiliate of Humana Health Care.

¹ Web, Denise and Ward, Elizabeth, M.S., R.D. (1999). *Super Nutrition After 50*: Publications International.

Liza Thomas is an Account Manager with the SilverSneakers® Fitness Program.

Learn About Alzheimer's And The Legal Aspects That Can Assist In Caregiving

Every day, thousands of people are diagnosed with Alzheimer's Disease. If your spouse has received the diagnosis, you may both feel like you've been punched in the gut. Still, you have to move ahead, and learn about the disease so you know what to expect and how to cope. You've got legal planning to do, too. Your family is about to embark on a challenging journey, and sound legal strategies can go a long way toward smoothing the path ahead, freeing up your energies for your spouse, and yourself.



Joseph S. Karp, C.E.L.A.

In these circumstances, time is not a friend. The window of time in which your spouse remains competent must be seized without unnecessary delay, so that he can create the appropriate legal documents. After that point has passed, it will be far more complicated and expensive, and perhaps even impossible, to do so.

Firstly, your spouse must establish a Health Care Power of Attorney that gives one or more persons the right to make medical decisions when he can no longer do so. Also essential is a Durable Power of Attorney; this empowers one or more people to manage your spouse's affairs when he can no longer do so. You will need this power to manage any assets that are not jointly held. Without these documents, the courts may get involved in the process—a scenario you'd no doubt prefer to avoid.

Because no one knows how the future will play out, your spouse may also wish to create a living will. In it, he'll specify the kinds of life-prolonging treatment he wishes to receive should he be in a persistent vegetative state, or in a terminal or end-stage condition.

In his Last Will and Testament, your spouse will specify how his assets will be distributed upon death. However, any assets you own jointly with your spouse, or which are held

payable on death to you or any other designated beneficiary, will not pass under the will, but by operation of law. In certain circumstances, it may also be appropriate for the spouse to establish a Revocable or an Irrevocable Trust.

Let's not forget YOU. If you're like most married couples, your spouse is probably named to positions of responsibility in your own estate planning documents. Obviously, these documents must be amended. Someone other than your spouse should serve as your Durable Power of Attorney, your Health Care Surrogate, your Trustee and Personal Representative.

As unlikely it may seem right now, given the focus on your spouse's illness, it is possible he will survive you. If that happens and you've left your spouse money outright, that inheritance might cut him off from qualifying for vital government assistance, like Medicaid long-term care benefits. To protect him, it's prudent to leave monies to your spouse through a Testamentary Special Needs Trust for the benefit of your spouse.

Be sure to consult with a Certified Elder Law Attorney for guidance on these most important and complicated legal matters.

★ **Listen to Joe Karp with Anita Finley on Saturday, September 27 from 7:30-8:00 AM on WSBR 740AM and on the Internet at www.wsbradio.com.** ★

Joseph S. Karp is a nationally certified and Florida Bar-certified elder law attorney (C.E.L.A.) specializing in the practice of Trusts, Estates and Elder Law. His offices are located at 2500 Quantum Lakes Drive, Boynton Beach; 2875 PGA Blvd., Palm Beach Gardens; and 1100 SW St. Lucie W. Blvd., Port St. Lucie. Call him at 561-752-4550 (Boynton); 561-625-1100 (Palm Beach Gardens); or 772-343-8411 (Port St. Lucie). Toll-free from anywhere: 800-893-9911. E-mail: KLF@Karplaw.com. or website www.karplaw.com

Cooking With Tom
Chef Crum's Potato Chips

By Tom Blair

Into this world of ours many things are born of strife and travail. Man's greatest discoveries have often been the result of trial and error. The culinary universe has not been exempt.

Chef George Crum learned this the hard way in 1853 when attempting to satisfy his guests with a new European dish called french fries, which consisted of thickly sliced, deep-fried potatoes. One of his guests repeatedly returned his plate complaining that the potatoes were too thick.

Exasperated, George cut the next portion as thin as possible and the customer was delighted. Out of his frustration, Chef Crum had created what would become a classic, the potato chip.

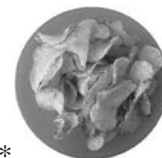
With this recipe, you can enjoy Chef Crum's world-renowned snack.



Fresh Potato Chips

Ingredients:

- 4 medium potatoes
- 8 oz. canola oil
- salt



1. Wash potatoes, peel* potatoes with a potato peeler.
2. Rinse peeled potatoes and wipe dry with a paper towel.
3. With a potato peeler, peel thin slices off of the potato.
4. Heat oil in a medium saucepan until hot (380 degrees F).
5. Slowly drop slices into oil, stir potatoes occasionally while frying. Cook until golden brown (2-3 minutes).
6. Remove potatoes with a slotted spatula and place on paper towels to drain. Salt to taste.

Adult Supervision Required.
*Or do not peel

Tom Blair is an internationally syndicated columnist. His articles appear in publications throughout the US, Canada and Europe. Read his blog and listen to his radio show at www.ExploreTheMidwest.com. © Tom Blair 2008