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\*Sources: NAIC Final 1997 Medicare Experience Report by Direct Premium Earned for Total Individual Policies—12/21/98.  
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**Pumpernickel bread in German means "the devil's fart."**

(From: Random Kinds of Factness)

The word "Sunday" doesn't appear in the Bible at all. Not once.

(From: Random Kinds of Factness)

**Change**

They say that the only thing that is constant is change. The older I get, the more apparent that becomes. It seems that I see changes every day that signal the end of one phase of life and the beginning of a new one.

I can remember the first gray hair that defiantly popped out of my head. (Why is it that gray hairs appear at least three inches long?) That errant white wire, and the several hundred that rapidly followed it, ended the days of not having to worry about what color my roots are. As sad as that was, it also gave me the perfect excuse to experiment with new hair colors.

I can also remember the first day that the print on the morning newspaper appeared fuzzy. (I think it was the morning of my 40<sup>th</sup> birthday.) I was ready to call the paper and have them bring me a new paper until my husband put on his glasses and read it without a problem. Now, all I have to do is take off my glasses and all

the bad news disappears.

Every day of our lives brings changes and transitions that we can either embrace or resist. Finding the beauty in what is, and not lamenting the loss of what was, is the key to happiness. By looking for the lesson and the benefit in each stage and phase, we can begin to step back from the tangled threads and see the beautiful pattern emerging on the tapestry of our lives. Too often, it is only in hindsight that we realize that what we had was really what we wanted.

Change is inevitable, but growth is optional. We have to make the conscious choice to grow and make each day fuller than the last.

*Cheryl Godbout is the Community Development Director for the Dignity Memorial Funeral and Cemetery Providers in South Florida. For information on any of the Dignity Memorial Community Outreach programs, please call (561) 585-0555 ext. 219.*



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**Factors That Can Lead to Arthritis**

**What are the factors that can lead to Arthritis?**

**Age.** Your risk of developing arthritis depends on your age. Arthritis is the leading cause of physical disability among adults 18 years of age and older, with Osteoarthritis (OA) being the most common form of arthritis in this age group.

**Gender.** In general, arthritis occurs more frequently in women than in men. Before age 45, OA occurs more frequently in men; after age 45, OA is more common in women. Rheumatoid arthritis (RA) also occurs much more frequently in women than in men. About two to three times as many women as men have RA.

**Obesity.** Obesity increases the chances of getting OA, particularly for women. There is a clear link between obesity and the development of OA of the knee in women. Diet and exercise can help with weight control and minimize the stress on weight-bearing joints, such as your knees.

**Work factors.** Work-related repetitive injury and physical trauma contribute to the development of OA. If you have a strenuous job that requires repetitive bending, kneeling, or squatting, you are at high risk for OA of the knee.

**What are the different forms of treatment?**

There are ranges of treatment options available to assist with management of arthritis:

- Traditional medication
- Alternative therapies
- Exercise
- Diet

**Should people with arthritis exercise?**

Yes. Studies have shown that exercise helps people with arthritis in many ways. Exercise reduces joint pain and stiffness and increases flexibility, muscle strength, cardiac fitness, and endurance. It also helps with weight reduction and contributes to an improved sense of well-being.

**What types of exercise are suitable for someone with arthritis?**

Three types of exercise are best for people with arthritis:

• **Range-of-motion** exercises (e.g., dance) help maintain normal joint movement and relieve stiffness. This type of exercise helps maintain or

increase flexibility.

• **Strengthening**

exercises (e.g., weight training) help keep or increase muscle strength. Strong muscles help support and protect joints affected by arthritis.

• **Aerobic or endurance** exercises (e.g., bicycle riding) improve cardiovascular fitness, help control weight, and improve overall function. Weight control can be important to people who have arthritis because extra weight puts extra pressure on many joints. Some studies show that aerobic exercise can reduce inflammation in some joints.

**Are there different exercises for people with different types of arthritis?**

There are many types of arthritis. Experienced doctors, physical therapists, and occupational therapists can recommend exercises that are particularly helpful for a specific type of arthritis. Doctors and therapists also know specific exercises for particularly painful joints. There may be exercises that are off-limits for people with a particular type of arthritis or when joints are swollen and inflamed. People with arthritis should discuss their exercise plans with a doctor. Doctors who treat people with arthritis include rheumatologists, orthopedic surgeons, general practitioners, family doctors, internists, and rehabilitation specialists (physiatrists).

**How much exercise is too much?**

Most experts agree that if exercise causes pain that lasts for more than 1 hour, it is too strenuous. People with arthritis should work with their physical therapist or doctor to adjust their exercise program when they notice any of the following signs of strenuous exercise:

- Unusual or persistent fatigue
- Increased weakness
- Decreased range of motion
- Increased joint swelling
- Continuing pain (pain that lasts more than 1 hour after exercising)

*(This article was a courtesy of your local Arthritis Foundation, Florida Chapter.) Call 1-800-654-1046 for more information about programs and services to help you or go to [www.arthritis.org](http://www.arthritis.org).*



**37 Things People "Know" About Wills That Aren't Really So.**

**Do you KNOW the answers to such questions as these?**

- ✓ How is property distributed when people die without wills?
- ✓ Do married couples who own property together need separate wills?
- ✓ If a person doesn't have a lot of money, is a will necessary?
- ✓ Are laws on wills pretty much alike throughout the 50 states?
- ✓ Do people without dependents need wills?

**For answers to these and many other questions you may have about wills, we would like to send you our free booklet, 37 Things People "Know" About Wills That Aren't Really So.**

Fill out the form and mail to: Arthritis Foundation, Planned Giving Service Center, P.O. Box 915230, Longwood, FL 32791. You can also call us at (800) 664-2182 or email us at [twilkins@arthritis.org](mailto:twilkins@arthritis.org)

Please send "37 Things People 'Know' About Wills That Aren't Really So."

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The mission of the Arthritis Foundation is to improve lives through leadership in the prevention, control and cure of arthritis and related diseases.

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