Senior LIVING

A Special Section From The Malone Telegram

- Pros and Cons of Early Retirement
- Brain-healthy habits
- Grandparents raising grandchildren

MAY 2019
Pros and cons to early retirement

A lifetime of working compels many people to look forward to their retirement. Some people even work to retire early. But what are the advantages of early retirement beyond starting a life of leisure? And are there any detriments to this plan?

A 2014 survey by the financial services provider TIAA-CREF found that 37 percent of Americans plan to retire before age 65. However, many of them will not have control over the matter. Those who do may want to consider the pros and cons of early retirement.

ADVANTAGES

Many people seek early retirement so that they can live a life free of the constraints of schedules. In retirement, time becomes, more or less, a retiree’s own. Leaving a job can be a boon to a person’s health as well. Relieving oneself of the pressures and stresses of professional life can free up the mind and body. Stress can affect mental and physical health, taxing the heart and contributing to conditions such as depression or anxiety. According to the Mayo Clinic, stress can cause headache, muscle and chest pain and contribute to trouble sleeping.

The earlier the retirement, the more opportunity to travel before health issues begin to limit mobility. Early retirement also can be a way to volunteer more or even start a new job opportunity — one where workers have greater control over their schedules and careers.

DISADVANTAGES

One of the disadvantages of early retirement is a loss of income. Contributions to retirement accounts also cease at retirement. This can lead to financial setbacks if adequate savings were not allocated for retirement. According to the resource Wealth How, some people who retire early fear outliving their savings.

While retiring early may be good for health, it also can have negative consequences. An analysis from the National Bureau of Economic Research found that retirement can lead to declines in mental health and mobility as well as feelings of isolation. Retiring early may jump start these health implications.

Another consideration is that health insurance provided by an employer typically ends at retirement. That means having to pay out of pocket until a person ages into government-subsidized healthcare, such as Medicare in the United States, at age 65.

Retiring early is a complex issue that requires weighing the pros and cons.
How to finance long-term care needs

Failing to plan for long-term care expenses may leave aging men and women with little or no assets late in life. AARP says that the cost of long-term care continues to rise and the array of options can make it difficult for families to find the best, most affordable care.

The median monthly costs for a semi-private room in a U.S. nursing facility hovered around $6,800 in 2016, according to The Genworth Cost of Care Survey. That adds up to roughly $82,000 per year. Individuals who only anticipate hiring a home health aide should know that such options cost an average $3,800 per month.

Retirement savings can quickly dry up when long-term care is required. Individuals need to keep in mind that, in 2014, the Social Security Administration said the average monthly retirement income from Social Security was just $1,294. The National Care Planning Council says that at least 60 percent of all individuals will need extended help during their lifetimes.

Ongoing care can last for many months or years. Long-term care needs, including assisted living and nursing home stays beyond a few months, may not be covered by federal health insurance programs, such as Medicare. As a result, it is up to individuals to find ways to finance their care.

LONG-TERM CARE INSURANCE
Long-term care insurance is one of the ways to offset costs of care for later in life. But many people are unaware that this type of insurance exists. A survey conducted by Leger Marketing for the Canadian Life and Health Insurance Association found that 74 percent of respondents said they haven’t included provisions for long-term care in their retirement plans.

Long-term care insurance is a safety precaution that can be purchased early in life to plan to help pay for expenses aging men and women may incur in their golden years. New York Life Insurance says that policy holders will be reimbursed for qualified long-term care costs up to a maximum daily benefit amount. Coverage varies, but policy premiums generally increase with the age of applicant.

GOVERNMENT AID
Government aid is available for U.S. and Canadian residents but qualifications vary and it is usually limited to those with financial hardships. Medicaid pays for the largest share of long-term care services in the United States, according to the Administration on Aging. But to qualify, one’s income must be below a certain level and the person must meet minimum state eligibility requirements.

Canadian provinces will assess one’s ability to pay and may subsidize care costs. Also, there may only be a handful of facilities supported by the government, so applicants cannot be picky about accommodations.

Financing long-term care is something individuals must consider as they make their plans for the future. It is a large expense that cannot go unaddressed even though the need for care might be in the distant future.
Grandparents called upon to raise grandchildren

Older adults whose children have grown up often look forward to the next stages in life, which may involve retirement, downsizing and enjoying visits with their grandchildren. A growing number of aging adults may find themselves playing a key role in their grandchildren’s lives.

According to data from the U.S. Census Bureau, 2.7 million grandparents across the country are stepping into parental roles for their grandkids. Some assist their adult children while others have become the primary caregivers. Factors like military deployment, illness, incarceration, and substance abuse are forcing grandparents to take on responsibilities they may have thought were over. PBS reports that, between 2009 and 2016, the number of grandparents raising grandchildren in the United States rose by 7 percent.

Although raising the next generation can bring about many rewards, including security, sense of purpose, a deeper relationship with family, and social interaction, there are many obstacles as well. That includes the financial strain that raising children can place on individuals unprepared for the cost of child-rearing. Census figures also show that about one-fifth of grandparents caring for children have incomes that fall below poverty level. Grandparents may be rusty concerning safety requirements and equipment now needed to care for grandchildren as well.

As grandparents navigate the unexplored waters of raising grandchildren, there are certain factors they need to consider.

LEGAL ADVICE OR ADVOCACY
Certain circumstances may require grandparents to seek legal help so they can raise their grandchildren in lawful ways. If there is neglect, divorce, arrest, or other factors, it may be a smart idea for grandparents to seek the help of an attorney or advocacy group to clarify their legal rights and ensure access to grandchildren. In addition, grandparents may need certain legal documents, such as a power of attorney, citizenship papers, adoption records, or consent forms.

GET EDUCATED
The rules have changed since grandparents raised their own children. It is important they learn as much as possible about safety guidelines. Consumer advocacy groups or pediatricians can help explain how guidelines have changed. New furniture and toys that meet current safety guidelines may have to replace older, unsafe items.

TAKE CARE OF YOURSELF
Raising grandchildren can be emotionally taxing, especially if poor circumstances led to the grandchildren being placed with family. It is crucial to recognize feelings and one’s own health when caring for others. A grandparent who is exhausted or overwhelmed may not offer the appropriate care. Emphasizing one’s own mental and physical health is essential, as is getting help and advice when it’s most needed. The organization AARP recommends compiling a list of support services, such as respite care providers, counselors and support groups.

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GRANDCHILDREN WILL HAVE FEELINGS, TOO
Children, whether they are old enough to understand or not, may react to change differently. Some children may act out while others may grow detached. Grandparents can focus on providing stable environments and offer support and consistency even if grandchildren are withdrawing or pushing their loved ones away with words or actions.

Raising grandchildren can be complicated, but it has become more prevalent. It can take time for these new family units to find their grooves.

More information is available at www.aarp.org in their GrandFamilies Guide.

Understanding, preventing and managing osteoarthritis

The most common chronic condition of the joints in both the United States and Canada, osteoarthritis affects roughly 30 million people in just those two countries alone.

While osteoarthritis, or OA, can affect people of all ages, it’s most common in men and women over the age of 65. Understanding osteoarthritis and how to prevent and manage the disease can help men and women over the age of 50 reduce their risk and live more comfortably even if they develop OA.

WHAT IS OSTEOARTHRITIS?
According to the Arthritis Foundation, healthy joints are covered by cartilage, a flexible connective tissue that covers the end of each bone. Cartilage facilitates motion of the joints and serves as a cushion between the bones. When a person has OA, cartilage breaks down, causing swelling and pain and affecting the mobility of the joint. Over time, OA can worsen and cause bones to break down and develop bone spurs, which form when bones meet each other in the joints. OA can even advance to a point where cartilage wears away and bone rubs against bone, creating even more pain while damaging the joints even further.

WHAT CAUSES OSTEOARTHRITIS?
Once considered a by-product of the wear and tear the human body naturally endures over a lifetime, OA is now viewed as a disease, notes the AF. The following are some potential causes of OA.

- Genes: The AF notes that certain genetic traits can increase a person’s likelihood of developing OA. Collagen is a protein that makes up cartilage, and, while rare, a genetic defect that affects the body’s production of cartilage can lead to OA occurring in people as young as 20 years old. Researchers have also noted that the gene FAAH is more commonly found in people with OA of the knee than in people who
OA

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don’t have the disease. FAAH has been previously linked with pain sensitivity.

■ Weight: Being overweight increases a person’s risk for a host of ailments and diseases, and OA can be counted among them. Extra weight puts additional pressure on hips and joints, and over time those extra pounds can cause cartilage to break down more quickly than it would if the body was not carrying extra weight.

■ Injury: Men and women who have suffered injuries to their joints may be at greater risk of developing OA than those with no such injury history.

■ Overuse: Overuse of joints, tendons and ligaments can accelerate the breakdown of cartilage and increase a person’s risk of developing OA. Cartilage also can break down more quickly in the bodies of athletes and people whose careers require them to stand for extended periods of time, bend over frequently and/or lift heavy items.

■ Preexisting conditions: Conditions such as rheumatoid arthritis, hemochromatosis and acromegaly may also contribute to the development of OA among people diagnosed with such disorders.

PREVENTION AND MANAGEMENT OF OA

Men and women who maintain healthy weights and exercise regularly and appropriately may be able to prevent the onset of OA. Appropriate exercises include strength training that focuses on building muscles around the joints, even if those joints are already affected by OA. Strong muscles around the joints can reduce the pain associated with OA, while range-of-motion exercises can improve flexibility of the joints and reduce stiffness. Aerobic exercise also helps men and women maintain healthy weights while facilitating weight loss for those who are already overweight.

Those already diagnosed with OA should speak with their physicians before beginning an exercise regimen, and such conversations can also include discussions about the various medications that can be used to reduce symptoms of OA.

More information about OA is available at www.arthritis.org.

Things people should know about creating wills

Drafting a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent’s wishes in mind, and can ensure that assets and possessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

■ Assets owned: Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.

■ Guardianship: Parents’ wills should include a declaration of who they want to become guardians of their underage children or dependents.

■ Pets: Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn’t gift money directly to pets in a will.

■ Funeral instructions: Setting probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advice resource Find Law.

■ Executor: An executor is a trusted person who will carry out the terms of the will. This person should be willing to serve and be capable of executing the will.

People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person lived, and a court-appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go against the decedent’s wishes. To avoid this outcome, a will and other estate planning documents are crucial.
Cognitive decline is a condition that is often associated with aging, but even middle-aged people can experience memory loss or cognition issues.

The Alzheimer’s Association says that more than five million Americans are living with Alzheimer’s disease and other dementias. By 2050, that number could rise to as high as 16 million people. More than 747,000 Canadians are living with Alzheimer’s or another dementia, says the Canadian Alzheimer’s Association.

Although there is no definitive way to prevent dementia, living a long, vibrant life may be possible by encouraging some healthy habits for the brain. It is never too late or too early to begin health and lifestyle changes.

**EXERCISE**

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal Neurology found that older people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.

The Harvard Medical School says aerobic exercise may help improve brain tissue by improving blood flow and reducing the chances of injury to the brain from cholesterol buildup in blood vessels.

**QUIT SMOKING**

The Alzheimer’s Association indicates that evidence shows smoking increases the risk of cognitive decline. Smoking can impair blood flow to the brain and cause small strokes that may damage blood vessels.

**EAT HEALTHY FOODS**

Foods that are good for the heart and blood vessels also are good for the brain. These

See BRAIN 7

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Metro

See BRAIN 7
**Brain**

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include fresh fruits and vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3 fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.

**CONSUME CAFFEINE**

Caffeine may help boost memory performance and brain health. A Journal of Nutrition study found people ages 70 and older who consumed more caffeine scored better on tests of mental function than those who consumed less caffeine. Caffeine may help improve attention span, cognitive function and feelings of well-being. Information from Psychology Today also indicates caffeine may help in the storage of dopamine, which can reduce feelings of depression and anxiety. In addition, compounds in cocoa and coffee beans may improve vascular health and help repair cellular damage due to high antioxidant levels.

**WORK THE BRAIN**

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in social situations can stimulate the release of brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

A good way to combine these lifestyle factors is to take an exercise class with friends, mixing the social, stimulation and exercise recommendations together.

Cognitive decline can come with aging, but through healthy habits, people can reduce their risk of memory loss and dementia.

**Caring for dentures improves oral health**

Proper dental care and oral hygiene is essential at all stages in life, even for people who have dentures, partials or implants. People with dentures must recognize that oral hygiene protects their dentures as well as their mouths.

According to the American College of Prosthodontists, 35 million Americans do not have any teeth, while 11 percent of the population require the use of a complete denture. In addition, 5 percent of the U.S. population wears a partial denture. The Canadian Denture & Implant Centres says that 16 percent of the population wear dentures.

Removable dentures require care to keep them clean and in good repair. Servicing dentures also helps ensure wearers’ mouths stay healthy. Follow these guidelines to keep dentures clean.

- Handle with care. Dentures are strong, but they are not impervious to damage. Treat them with care while handling, being sure not to bend or damage any clasps when cleaning, and try not to drop the dentures. When handling dentures, Colgate recommends standing over a folded towel or basin of water for added protection.

- Brush daily. False teeth need to be brushed, so don’t trade in your toothbrush just yet. Brushing will help remove food deposits and prevent staining.

- Take a break. Remove dentures before going to bed and soak the dentures in warm water or special denture cleansers. Removing dentures for six to eight hours allows tissue inside the mouth to recover. Soaking helps to remove stains, bacteria and tartar. The Mayo Clinic notes that most dentures need to remain moist to keep their shape, so do not allow them to dry out.

- Clean your mouth. While dentures are removed, use gauze or a soft toothbrush to clean the tongue, palate and cheeks. If you still have any natural teeth, use a soft-bristled brush to cleanse. Always rinse dentures before re-

Turning them to your mouth.

- Schedule regular dental visits. Dentists can advise how frequently to have dentures checked for fit and professional cleaning. Loose dentures can cause sores and infection, so it’s best to address any issues regarding fitting promptly. Dentists also will inspect the inside of the mouth for signs of disease or irritation.

- Eat healthy foods. Make sure to eat a well-balanced diet to keep the body and mouth healthy. Cut up hard foods like fresh fruits and vegetables if dentures are impacting your ability to eat these foods.

People of all ages rely on partial or complete dentures to maintain their smiles. Routine care is necessary to keep the dentures intact and mouths healthy.
Early signs of Parkinson’s disease

Despite affecting roughly 10 million people worldwide, Parkinson’s disease, a neurodegenerative disorder, remains a mystery to many people. To people outside of the medical field with no personal or family history of Parkinson’s, the disease may only ring a bell because of some notable names attached to it. The late Muhammad Ali and actor Michael J. Fox are two household names that made their Parkinson’s diagnoses public. But even those who study Parkinson’s for a living do not know everything about this puzzling disease.

According to the Parkinson’s Foundation, the cause of Parkinson’s disease is largely unknown. While there’s no cure for the disease, various treatment options can help those diagnosed with the disease live as normal and productive a life as possible.

The PF notes that understanding the disease and its progression is the first step to living well. Though the foundation also notes that people first start experiencing symptoms later in the course of the disease, learning to recognize some early symptoms may compel people to seek treatment.

- **Tremor:** Many people might experience shaking after a vigorous workout or when they are dealing with stress or injury. But the PF notes that a tremor in a finger, thumb, hand, or chin while at rest is a common early sign of Parkinson’s disease.
- **Small handwriting:** Handwriting can change as people age, especially if they are experiencing stiffness in their hands or their vision is deteriorating. But micrographia, a disorder in which handwriting becomes abnormally small and cramped, is another early indicator of Parkinson’s disease.
- **Loss of smell:** The PF advises people who are having trouble smelling foods such as bananas, dill pickles or licorice speak with their physicians about Parkinson’s disease. Temporary loss of smell due to something like the common cold, congestion or the flu is not an early indicator of Parkinson’s.
- **Difficulty sleeping:** A significant other may notice their partner moving suddenly during sleep, and such movements may be indicative of Parkinson’s. The PF notes that periodic tossing and turning is normal, as is quick jerks of the body during initial sleep and in lighter stages of sleep are common and should not be mistaken for Parkinson’s.
- **Stiffness:** Stiffness related to current or past injuries or even arthritis is not indicative of Parkinson’s. But stiffness in the arms, body and legs that is unrelated to injury or arthritis and does not go away with movement might be a sign of Parkinson’s. The PF notes that people sometimes describe this symptom by saying their feet feel stuck to the floor when they try to move.
- **Constipation:** People who strain to move their bowels might be showing an early sign of Parkinson’s. However, various factors, such as dehydration and a diet without adequate fiber, can cause constipation. In addition, men and women on medication may want to look into side effects of their medications to determine if their medicine, and not Parkinson’s, is the cause of their difficulty moving their bowels.

These are just a few potential early indicators of Parkinson’s disease. Information about additional symptoms is available at www.parkinson.org.
Why it’s important to buy life insurance?

Facing one’s mortality and the prospect of leaving family members behind is not always easy. Death, financial security and planning for the future are all difficult subjects, but planning ahead can make matters much easier in the long run.

Life insurance needs frequently come up when making plans, and many people find that purchasing a life insurance policy is a worthwhile investment. Life insurance holds an important place in overall financial planning. One of the most apparent benefits of life insurance is that it will provide a considerable sum of cash upon the insured’s death, which can be put toward the cost of funeral arrangements, housing and dependent care.

Beyond end-of-life bills and care, life insurance can offer other advantages, say the experts at Allstate Insurance Company. Life insurance can provide a family with a financial safety net. When a beneficiary is named, life insurance can serve as an inheritance for that person or people. Heirs may face estate taxes after a loved one dies, and life insurance benefits may help offset all or a portion of the costs.

There may be benefits to life insurance while a person is living as well. The life insurance information site Term Life 2 Go says that, depending on the policy, life insurance can be borrowed against to pay off debt, buy a house or live off of dividends from the life insurance investment. This can provide a source of supplemental retirement income.

Gateway Financial advisors say that many life insurance plans are extremely flexible and can be modified as needs change. Death benefits may be decreased if desired, and premiums can be skipped, reduced or increased.

Business owners also can use life insurance policies to their advantage. Including life insurance with the list of other benefits offered to prospective employees can entice top-notch candidates. Sole proprietors may use life insurance as a business continuation plan so that insurance proceeds can keep the business in the black until it is sold or a replacement owner is found.

Shopping for life insurance requires careful research and an understanding of the products available. Consumers should have a thorough understanding of term and whole life policies, what premiums will cost, what the death benefit will pay, and if there are any living benefits. For example, living benefits may cover some costs for chronically or terminally ill people.

Working with an experienced life insurance advisor can help people navigate the types of policies available to them.

10 early signs of Alzheimer’s disease

Change plays a big role in the aging process. As adults age, both their minds and bodies undergo changes.

The changes associated with aging are not uniform. Some people may experience small changes as they inch toward and ultimately pass retirement age, while others may undergo changes that affect nearly every aspect of their lives.

Cognitive decline is the type of age-related change that can have a dramatic impact on a person’s life, affecting his or her ability to live independently. A general term used to describe symptoms associated with a decline in memory or thinking skills such as judgment and reasoning, dementia is often mistaken as a normal part of aging. However, the Alzheimer’s Foundation of America notes that dementia-related illnesses, including Alzheimer’s disease, are not a normal part of aging.

Because many people associate memory loss with aging, they may be compelled to accept some of the early signs and symptoms of Alzheimer’s as mere byproducts of growing older. However, the Alzheimer’s Association urges men and women to report any of these 10 early signs and symptoms to their medical provider.

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signs of Alzheimer’s to their physicians the moment they’re noticed. Family members who notice these signs in their relatives also should report them to their loved ones’ physicians.

1. Memory loss that disrupts daily life: Examples of this symptom include forgetting recently learned information; forgetting important dates and events; and asking for the same information over and over.

2. Challenges in planning or solving problems: Someone exhibiting this symptom may have trouble following a recipe or paying monthly bills.

3. Difficulty completing familiar tasks at home or at work or at leisure: Forgetting the rules of a favorite game or experiencing trouble driving to a familiar location are some examples of this symptom.

4. Confusion with time or place: People with Alzheimer’s lose track of dates, seasons and the passage of time.

5. Trouble understanding visual images and spatial relationships: Some people with Alzheimer’s have difficulty reading, judging distance and determining color or contrast.

6. New problems with words in speaking or writing: Difficulty joining or continuing a conversation and calling things by the wrong name are some examples of this symptom.

7. Misplacing things and losing the ability to retrace steps: People with Alzheimer’s sometimes put things in unusual places and then cannot retrace their steps to find those things.

8. Decreased or poor judgment: Poor judgment and decision-making often affects people with Alzheimer’s.

9. Withdrawal from work or social activities: People with this symptom may begin to withdraw from favorite activities or avoid being social because of the changes they’re experiencing.

10. Changes in mood and personality: Mood changes affect people with Alzheimer’s, who may become confused, suspicious, depressed, fearful, or anxious.

Learn more about Alzheimer’s disease at www.alz.org.
Learn about the causes of adult hearing loss

Hearing loss is quite common and can impact people’s lives in profound ways. Although there are some treatments that can improve one’s ability to hear and communicate, many people are interested in learning about the ways they may be able to prevent hearing loss in the first place.

Medical experts from the American Speech-Language-Hearing Association advise that hearing loss can be caused by different factors. Learning about these causes can help individuals make smart decisions at a young age to prevent future hearing loss when possible. In certain circumstances, hearing loss may be unavoidable. In such instances, audiologists, or doctors specializing in hearing, can help.

**CONDUCTIVE HEARING LOSS**

Conductive hearing loss refers to problems with the ear canal, ear drum or middle ear and its bones, states the Hearing Loss Association of America. Some of the causes of conductive hearing loss include:

- Otitis media is an infection of the middle ear in which fluid accumulation can interfere with the movement of the ear-drum and ossicles.
- Impacted earwax also can cause hearing problems.
- Fluid in the middle ear may obstruct hearing.
- Otosclerosis, which is a middle ear disease, can make it difficult for the tiny bones in the middle ear to move. Surgery can correct the problem.
- Malformation of the outer ear, ear canal or middle ear structure can impact hearing as well.

**SENSORINEURAL HEARING LOSS**

Sensorineural hearing loss, or SNHL, occurs due to problems of the inner ear. It is often referred to as nerve-related hearing loss.

- Aging is a common cause of hearing loss that may not be reversible. Age-related hearing loss is called presbycusis and is marked by muffled or unclear speech. Treatment with assistive hearing devices can help improve hearing.
- Trauma to the ear or head may impact hearing. Wearing protective gear during sports or other activities can protect against neurological damage that may cause hearing loss.
- Damage to the inner ear can result from prolonged exposure to loud noises, states the Mayo Clinic. These noises cause wear and tear on the hairs or nerve cells in the cochlea that send sound signals to the brain. When these hairs or nerve cells are damaged or missing, electrical signals aren’t transmitted as efficiently, and hearing loss occurs. Using hearing protection and turning down the volume can help.
- Meniere’s disease is an inner ear problem of unknown origins. It usually starts in people between the ages of 30 and 50. Dizziness and ringing of the ear are common, and hearing loss comes and goes. Some loss can become permanent.
- Viruses and diseases as well as family history also may play a role in SNHL.

In some instances, hearing loss may be the result of a combination of factors. Anyone finding their hearing has become less acute should visit with an audiologist. One resource to visit is www.asa.org/profind. The doctor can then prescribe a treatment plan to help improve hearing.
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