

The Successful Method To Growing Young

(ARA) - As we grow older, we look forward to the changes that life brings - retirement, grandchildren, financial security and travel. Other changes that we might not accept so readily are the aches, pains and mental slow-downs that leave us longing for the good old days of our youth.

We think we have to put up with degeneration when aging, but that is not true. Staying active is key for a healthy lifestyle, but what else can we do to benefit our bodies as we age?

The human growth hormone (HGH) might be a key element in feeling your best as you age. When HGH was first discovered, its only purpose was thought to be to stimulate body growth to adult size. Recent studies have found that one of the main reasons the body ages is because of the decrease in HGH, which helps the body regenerate.

It is possible that aging symptoms - rise in blood glucose, high blood pressure and even skin wrinkles - can be treated by maintaining HGH levels in the body. Receptor sites for HGH exist in almost every cell in the human body, so regeneration and healing effects can be quite comprehensive.

Until now, HGH therapy was injectable, costly and messy, available only to celebrities and the very wealthy. In 1997, a group of doctors and scientists developed an all-natural source-product which causes your own natural HGH to be released again. GHR, manufactured by GlobalHealth Products, is a capsule that works as a natural releaser for HGH. It has no known side effects, unlike the synthetic version, and has no known drug interactions. Aging baby boomers and seniors can feel young again by realizing HGH potential. Some think that HGH is so comprehensive

in its healing and regenerative powers that it has the capability to displace many prescription and non-prescription drugs. HGH is known to help treat hemorrhoids, autoimmune diseases, macular degeneration, cataracts, fibromyalgia, angina, chronic fatigue, diabetic-neuropathy, hepatitis C, chronic constipation, high blood pressure, sciatica, kidney dialysis, and heart and stroke recovery.

As seniors and others deal with health care coverage problems, it is important to look at what you can do for yourself to ensure your healthiness. HGH can be particularly helpful to the elderly who, given a choice, would rather stay happy, healthy and independent in their own home. HGH gives the possibility of real health, not just treating sickness.

Bargains for Travelers over 50

(Family Features) Empty nesters, retirees and busy baby boomers can all take advantage of travel deals to plan a great getaway. If you're over age 50, there's a bargain for you.

National Parks. The America the Beautiful - National Parks and Federal Recreational Lands Pass - Senior Pass. For \$10, U.S. citizens or permanent residents age 62 or over can get a lifetime pass to any federal recreation site, which admits the pass holder and all car passengers in for free. It also provides a 50 percent discount on some fees charged for facilities and services such as camping, swimming and boating. The pass can only be obtained in person at the park. Visit www.nps.gov for more details.

Educational Tours. Don't let the name fool you - Elderhostel offers nearly 8000 educational tours in all 50 states and in 90 countries around the world. Their Web site, www.elderhostel.org, showcases many tours under \$600 including:

- A three-night Napa Valley winery trip
- A five-night service trip in Maryland to help build a Heifer Global Village
- A one-night Dine Like a Critic experience in Cambridge, MA
- A three-day digital photography class in Raquette Lake, New York

Cruises. There are cruise deals aplenty these days. Talking with a travel agent and searching online can turn up some significant savings. If you are interested in a specialty cruise for seniors only, visit www.cruisecompare.com, a cost comparison site. Searching under the seniors category will list offerings from various cruise lines and lets you compare features and pricing. Cruises for the end of 2009 and well into 2010 are listed.

Active Vacations. If sitting around the pool is too tame for you, look into the many active vacations available. The travel site www.away.com lists the Top 10 Active Baby Boomer Vacations. Affordable options include biking in Vermont, birding in Alaska, trekking the Appalachian Trail in Maine, horseback riding in Wyoming, hiking in Colorado.

There is also Passport in Time, a volunteer archaeology and historic preservation program of the USDA Forest Service. Work with professional archaeologists and historians on archaeological survey and excavation, rock art restoration, archival research, historic structure restoration, oral history gathering, and analysis and curation of artifacts. You must submit an application, be chosen, and be ready to pitch a tent or pay for accommodations nearby. Find out more at www.passportintime.com.

General Money-Saving Tips

- Joining AARP nets discounts on hotels, rental cars, vacation packages and more. At www.aarp.org, they also have a Trend Tracker that lets you evaluate the least expensive hotel and flight prices for the time of year you want to travel.
- Combining air fare, hotel and rental car costs under a package deal can often save quite a bit of money. Do some homework, however, and compare the package price with the total cost of booking each element separately to make sure you're getting the best deal.
- Sign up for promotional emails from several hotel, airline and travel sites, such as www.expedia.com, www.orbitz.com and www.travelocity.com. You'll receive alerts on special promotions and fare reductions. Sites such as www.transitionsabroad.com have helpful travel tips and resources that can save you time and money.

Eating Healthier As You Get Older

Though even the President of the United States' wife is publicly taking America's obesity epidemic to task, more and more people in America and across the globe are trying to tackle their weight problems and eat healthier. Because kids are naturally more physically active than their adult counterparts, it can be easier for the younger crowd to get healthier.

For seniors, who no longer have rapid metabolisms, losing weight or keeping pounds off is far more difficult. Because even the most active senior is limited in what he or she can handle with respect to physical activity, a greater emphasis must be placed on eating healthy the older a person gets. Fortunately, there are many ways for seniors to eat healthier without making drastic changes to their lifestyles.

Don't Forget Fluids

Be it seniors, young adults or even kids, water is an essential part of a healthy diet. For years, the medical profession has said

eight cups per day is what the average adult needs to keep his or her body working properly. Eight cups per day should help avoid dehydration, the side effects of which include dry skin, elevated heart rate, lack of energy, and weakness.

One area seniors should be extra careful regards their caffeine intake. Caffeine can make the body lose water, so seniors who still enjoy caffeinated coffee or the occasional soda should be aware that it might be costing them in other areas.

Change Your Shopping Habits

How a person shops for food can have a big impact on how healthy that person eats. For instance, don't shop when you are hungry. Doing so often leads to buying more food than you need and even buying certain foods you otherwise would not eat.

Seniors typically must live on a budget. While this can make it difficult to eat healthy, it's not



COURTESY OF METROCREATIVE SERVICES

Seniors hoping to eat healthier can alter their dietary habits in a number of ways.

impossible. Comparison shopping is one way to save money and eat healthy at the same time. Check labels for generic store brands to see if there's any difference in nutritional value. Oftentimes there is no difference, and the generic brands are significantly cheaper.

When buying fruit, buy fruit at various stages of ripeness. That way, you can eat one ripe piece of fruit today and one that will be ripe tomorrow.

Don't Forget Dairy

While many seniors struggle to digest dairy as they get older, there are ways to still get the health benefits of dairy, including stronger bones, and not struggle with digestion. When eating dairy, eat smaller amounts more times per day. Also, eat dairy products with a meal and not alone. This can help ease digestion. For cheese aficionados, eat aged cheeses like Swiss or cheddar instead of mild cheeses, which are more difficult to digest.

Start Saving For Retirement Now

(ARA) - Retirement may be right around the corner or a far off thought, depending on where you are in life. But no matter if you plan to retire in five years or 30 years, now is the time to take action.

There are a lot of factors to consider when planning for retirement, such as the age you want to stop working, the kind of lifestyle you want to live, how much money you'll need to fund that lifestyle, and the potential need for long-term care.

But whatever your retirement goals may be, one of the best ways to achieve your dreams is to take full advantage of your 401(k) or other workplace-provided defined contribution plan. Half of the American workforce has access to a retirement program through their place of employment. But the latest industry data shows that only about 77 percent of eligible workers actually enroll in their plan. And a full 40 percent of those who do participate only contribute the bare minimum, 5 percent or less of their salary.

To address this problem, Prudential Financial has introduced a new initiative to "redefine retirement." It's an innovative program that actually creates a

"glide path" to carry individuals not only to retirement, but through retirement.

At its core, this "redefined" retirement model places 401(k) and other defined contribution programs on auto-pilot, incorporating features such as automatic enrollment (to get you started); automatic contribution escalation (to help ensure you're saving enough); and automatic asset allocation (to ensure your investments are appropriately diversified).

In addition, the model includes what's called a guaranteed minimum withdrawal benefit product, which automatically converts your savings into a guaranteed stream of retirement income - a "retirement paycheck" if you will - much like you would receive from a traditional defined benefit pension plan.

"During the economic crisis of 2008 and 2009, American workers lost approximately \$1 trillion of their retirement savings. In looking for ways to help ensure that history doesn't repeat itself, the 'Redefining Retirement' model can be part of the solution," says Christine Marcks, president of Prudential Retirement.

But what about the 78 million Americans - mostly individuals at

smaller firms and organizations - who don't have access to a workplace-provided retirement plan? Here, too, Prudential is taking a leadership role by supporting federal legislation that would allow small employers to band together and pool resources to deliver retirement programs that mirror those found in the largest firms.

"It's no secret that businesses of all sizes need to provide a suitable workplace retirement plan," says Jamie Kalamarides, senior vice president of Retirement Solutions at Prudential Retirement. "By allowing smaller employers to work together to create what are called Multiple Small Employer Plans (MSEPs), the costs associated with plan administration can be shared and even the smallest firms will be able to offer retirement programs for their workers."

Ideally, of course, those programs would follow the "Redefining Retirement" model, complete with a full suite of auto-pilot features and an option to convert savings into a guaranteed retirement-income stream.

Did You Know?

According to an AARP study, Americans 55 and older accounted for 23 percent of the more than one million Americans who filed for bankruptcy in 2007, representing a significant increase from 1991.

A growing number of seniors over the age of 65 are finding they cannot meet living expenses with Social Security income and savings. Much of this is attributed to higher taxes, an increase in utility payments, and the growing expenses associated with medical care. What's more, because of the declining housing market, individuals who would normally tap the equity in their homes to cover bills when necessary are simply finding their houses aren't worth what they used to be. This means if homes are not already paid off, seniors may owe more than the actual houses are worth, further compounding money issues.



Howe

Differential diagnosis of the dizzy patient.

Howe offers audiology evaluations and services for pediatric through adult patients. Appointments may be scheduled at Yankton Medical Clinic, P.C. by calling (605) 665-1722 or Vermillion Medical Clinic by calling (605) 624-8643.

Boston Shoes to Boots
Since 1915

Shoe Repair
Fast - Neat - Looks New!

Orthopedic Work/Arch Supports

312 W. 3rd, Yankton • 665-9092

Summer Games 2010

\$10.00 registration for the entire weekend. Includes BBQ on Saturday and a T-shirt. You can pre-register or register the day of event.

<p>Friday June 25th Events</p> <ul style="list-style-type: none"> Golf (additional fee) Basketball · Jump Rope Horseshoes · Beanbag Toss Bowling (additional fee) Swimming · Disc Golf 5K Cycling 	<p>Saturday June 26th Events</p> <ul style="list-style-type: none"> Tennis 10k Bike Race · 5k Run Table Tennis Shuffleboard · Bowling Track & Field events
--	--

BBQ at The Center
11:00-2:00pm
\$5.00 for non-participants

All events open to those
40 years & Over



THE CENTER
 RECREATION • SOCIALIZATION • NUTRITION
The greatest wealth is Health - Virgil

Stop by The Center
900 Whiting Dr
Yankton, SD 57078
to register or call
605-665-4685 for
more information.

Is Your Meter Outdated?

If your meter is outdated or not working we will give you a name brand meter from Bayer, OneTouch, Accucheck and others - FREE of Charge!

It's just another advantage of ...


ROGER'S
 FAMILY PHARMACY
 "A tradition of trust"

218 West 4th Street • Yankton, SD 57078 • (605) 665-8042

June is Better Speech & Hearing Month.

ProCenter is pleased to offer complimentary hearing exams during the month of June.

No Cost & No Obligation.

So come in and have your hearing tested and receive a demonstration of what Digital technology has to offer you!

Call today or walk-in: 1-800-246-1045 or 605-665-1054
Downtown Yankton • 112 West 3rd Street

Bring in this ad and receive a significant savings on any model of Digital hearing instrument. Trial period included.

If you already wear hearing instruments you will receive FREE cleaning and inspection. Batteries and accessories on hand.


PROCENTER
 HEARING

112 W. 3rd,
Downtown Yankton
665-1045
1-800-246-1045

Daniel Smith, BC-HIS has been serving the Yankton and surrounding area for almost 23 years. We Accept Medicaid Assignments (SD & NE)