Four mature men went into the pro shop after playing 18 holes of golf. The pro asked, “Did you guys have a good game today?” The first guy said, “Yes, I had three riders today.” The second guy said, “I had the most riders ever, I had five.” The third guy said, “I had 7 riders, the same as last time.” The last man said, “I beat my old record. I had 12 riders today.” After the mature gentlemen went into the locker room, another golfer had heard the conversation went to the pro and said, “I have been playing golf for a long time and thought I knew all the terminology of the game, but what’s a rider?” The pro said, “A rider is when you hit the ball far enough to get in the golf cart and ride to it.”

Join us for “Conversations” about care giving issues or other subjects. Lunch and Learn. “Conversations” start at noon in the CCU Student Center, room 208. The Student Center is located on Spadoni Circle across from Wheelwright Auditorium. Lunch is “brown bag” or lunch with us for $5. RSVP is required to lcaulfie@coastal.edu or call 843-349-6531. You can check our Web site at www.coastal.edu/caar and click on PrimeTimes starting with the Winter 2006-2007 issue.

**UPCOMING SESSIONS:**
**FEBRUARY 5, 2008:** Featured speaker: Ray Fontaine, Executive Director, Horry County Council on Aging will talk about promoting resources and activities for keeping seniors active, including a new program series to keep the mind active and fit!

**Did you know that we don’t reach our peak in terms of muscle mass and muscle strength until our 30s? Unfortunately, that means that when we get into our 50s we may start to decline from that peak. It has been estimated that individuals who are not performing some form of regular strength training (ST) (i.e. free weights, resistance bands, etc.) lose approximately 6 percent of their muscle mass and 12 percent of their muscle strength per decade after the age of 50. This age-related loss of muscle mass is called ‘sarcopenia’ and is related to an increased risk of falling, decreased mobility, decreased bone mineral density, and impaired glucose tolerance.**

**Fortunately, the addition of ST to one’s lifestyle can usually reverse some of these muscle mass and strength losses in a relatively short period of time. For example, we have observed 30 percent increases in muscle strength and 12 percent increases in muscle mass in men and women aged 65-75 after only eight weeks of ST. In other words, we have observed 30 percent increases in muscle strength and 12 percent increases in muscle mass in men and women aged 65-75 after only eight weeks of ST. In other words, we have observed 30 percent increases in muscle strength and 12 percent increases in muscle mass in men and women aged 65-75 after only eight weeks of ST. In other words, we have observed 30 percent increases in muscle strength and 12 percent increases in muscle mass in men and women aged 65-75 after only eight weeks of ST.**

**...older adults (60+ years of age) will benefit from performing activities that maintain or increase muscular strength and endurance for a minimum of two days each week. It is recommended that strength training be performed...** continued on page 2
“Highlighting the Importance of Muscle Strengthening Exercises”  

By John F. Yanessa, Ph.D., Assistant Professor, Health, Physical Education and Recreation, Coastal Carolina University

As a person ages, the tendency to experience an unintended fall increases. The Centers for Disease Control and Prevention (CDC) recently indicated that as many as 1 in 5 adults over the age of 65 will fall at least once a year. The most prevalent injuries related to these unintended falls are fractures of the hip, pelvis, hand, and ankle (CDC, 2007). Of these injuries, the most serious is the hip fracture, with unintended falls causing more than 90 percent of broken hips among adults age 70 years and older (Tufts University, 2007). In response to this health concern, scientists have long studied physiological issues related to falls.

It has been considered that greater confidence, or self-efficacy, in ability to perform simple daily tasks leads to decreased risk of an unintended fall. There has been considerable research investigating the role self-efficacy plays in the completion of various activities without fear of falling. Usually when discussed within the context of completing an activity without falling, the construct is referred to as falls efficacy. Falls efficacy is the older adult’s belief in their ability to complete an activity without fear of an unintended fall.

The move from a free-standing independent home to a group dwelling environment is often accompanied by doubts and fears that one’s global physical and cognitive abilities must have declined, or the move would not be necessary. But recent research suggests that physical ability to perform tasks associated with daily life are not necessarily compromised simply as a result of a change in living environment.

To study the relationship between falls efficacy and actual physical balance ability, I examined 78 older adults with an average age of 77 years. The older adults were divided into two groups based on their living situation; an independent dwelling group and one that was group dwelling. All the older adults then took part in a community balance screening, consisting of two parts. First, they answered a questionnaire related to their falls efficacy regarding completion of daily activities without fear of falling. Next, they took part in a physical balance test consisting of a series of unique physical tasks designed to measure their physiological balance ability. The results, published in the International Quarterly of Community Health Education, showed that there were no physiological differences in physical balance ability for those living independently versus those older adults living in a group dwelling environment.

However, there were differences in the falls efficacy between the two groups of older adults. That is, the older adults living in the group dwelling environment felt more at risk to experience an unintended fall while performing their daily activities than their independently dwelling counterparts.

Based on this research, it seems worth considering that the decline in physical function often seen after an older adult relocates to a group dwelling environment may be based more on a decreased falls efficacy related to performing daily activities rather than any true deficit in physiological ability.

Instead of primarily focusing on involving the group dwelling older adult in activities related to increasing physical capacity, perhaps more attention should be paid to increasing confidence in the older adult’s ability to complete activities of daily living in a group dwelling environment. Perhaps then, the older adult who have more confidence that these associated activities would not lead to a fall, and the result would be an improved quality of life. Yanessa can be reached by e-mail yanessa@coastal.edu or by telephone at 843-349-6660.


"Generations – Who Are We Talking About?"...

Continued from page 5

Younger Boomers: There were different civic times with no Woodstock. First “ latchkey children,” mothers working, children of divorce, median duration of marriage 6.6 years, Wannegate, multi-tasking, working long hours and health/wellness/youth are defining characteristics. These elements make this part of the “Boomer Generation” closer to the next generation because they are into “MySpace,” “You Tube” and “I-tunes.” Advertisers love them! This portion of the Boomer Generation – 1954 - 1964 – about 42 million people.

Generation X: People born between 1965 and 1979. There are some similarities with the “Silents.” Numbering some 54 million, this is a smaller generation than the “Boomers” and the generation that follows. They are sometimes referred to as the “Baby Bust” generation and is a real “ latchkey,” generation. MTV, AIDS, single parents, and computers are defining elements. They opt for a quality of life because they watched their parents work night and day and be rewarded with downsizing and they want to be different. They focus on the job but not working hours. They are family oriented. They are technologically diverse and put less stock in single parents, and computers are defining elements. They opt for the “Bust” generation and is a real “ latchkey” generation. MTV, AIDS, Watergate, multi-tasking, working long hours and health/wellness/youth are defining characteristics. These elements make this part of the “Boomer Generation” closer to the next generation because they are into “MySpace,” “You Tube” and “I-tunes.” Advertisers love them! This portion of the Boomer Generation – 1954 - 1964 – about 42 million people.

In 2008, the oldest Baby Boomers will be turning 62, including Bill Clinton and George Bush (both born in 1946). The U.S. Census Bureau projects that an average 4.6 people will turn 65 each minute in 2008 and an average of eight will turn 65 each minute in 2025. In 2003, 28 percent of the population was 50 or older and will increase to 37 percent in 2050. Because of the smaller population of Generation X, the Bureau of Labor statistics projects that the 2010 economy will support about 167 million jobs but the population will be able to fill only 157 million positions. The shortfall continues until Generation Y becomes experienced in expertise and in managing. Some examples of shortages are computer software engineers (1.5 million), computer support specialists (396,000), and nurses (1 million). Also affected will be businesses, healthcare, financial management, and school teachers at all levels (including faculty for colleges and universities.) It behooves all organizations to consider what their future personnel needs are and, if not in effect, initiate succession policies.

It is unusual to have four generations (perhaps more) at the same time. Have a look at your family to see how many you have!

There is also much written about how Boomer bosses are going to be able to work with Gen X and Y employees, but looking into that is for a future article on “Working Together.”

Continued on page 5

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Is a “Free Lunch” Harmful To Your Wealth?

By Norman E. Whitney

Responding to a number of calls from PrimeTimes readers about mail received and newspaper ads regarding financial preparation for retirement, or watching your investments after retiring, we invited Norm Whitney, who has done previous financial articles for PrimeTimes, to address the subject.

When was the last time you got a notice in the mail offering you a free lunch or dinner at some nice local restaurant? Perhaps you even get a choice of two or three restaurants at a date convenient to you. And, if the free food was not enough, you even get a free educational opportunity to find out how you can make your retirement savings grow beyond your wildest dreams, leave a windfall to your heirs and make your golden years financially safe, secure and carefree. It sounds like a “no brainer” opportunity. Unfortunately, an investigation by the Securities and Exchange Commission, state regulators and the Financial Industry Regulatory Authority (previously known as the NASD), concluded between April 2006 and June 2007 in seven states (including North and South Carolina), uncovered several abuses associated with such “free lunch” seminars. These included using scare tactics to get seniors to question their current investments, claims of fantastic returns with little or no risk, and “tinkers” in the audience who offered testimonials about how much they had earned as a result of the seminar promoter’s recommendations. How should a senior react when presented with a “free” lunch or dinner financial seminar invitation?

I would like to preface any remarks in answer to that question by stating that there are many highly reputable financial advisors who perform a valuable service in helping retirees structure their retirement savings into sound investment programs designed to preserve capital and achieve reasonable growth consistent with the retiree’s objectives and means. Such advisors can usually be located through personal referrals from trusted friends or associates who have had significant experience with the advisor. While

this method of locating an advisor is not foolproof by any means, it may be a place to start and in my opinion is preferable to jumping in with someone you have never met before and know nothing about, who invites you to a free dinner. In addition, however, the retiree must seek to bolster his or her own financial education in order to judge if the advice given is in the best interests of the investor or in the best interests of the financial advisor.

Seniors, unfortunately, are a natural target for investment fraud. While people age 60 and older make up 15 percent of the country’s population they account for 30 percent of the nation’s financial fraud victims. Why? Because, that’s where the money is. Three-fourths of the nation’s consumer assets are controlled by persons over the age of 50 and regulators expect to see an increase in the targeting of this group as baby boomers retire. Furthermore, simply dealing with a well-known investment firm is no guarantee that the investor will be treated ethically. While these firms may have strict ethics policies, during the investigation cited above 60 percent of the 110 firms examined showed weak supervision of the employees running the seminars according to the investigation report.

The bottom line is that these “free” seminars are not as free as they may seem. Attendees should realize that the entire purpose is to get you to buy something. The cost, which includes buying a mailing list for the sales pitch, the sales pitch (few write their own), the food, renting the venue, etc., to the promotion is to get you to buy something. The cost, which includes buying a mailing list for the invitations, buying the sales pitch (few write their own), the food, renting the venue, etc., to the seminar promoter for 100 attendees can easily reach $5,000. They are not going to spend that much without being fairly certain they are going to make at least that much back. The ones who pay for the meal are the ones who become their clients. Seniors must be cautious about investing in anything they do not understand. Better to be cautious and even miss an opportunity than sorry. If you have questions and can’t get answers you are comfortable with, seek alternative opinions.

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Heartland Hospice — Enriching Life

By Britney Horvitz, Account Liaison, Heartland Hospice Services
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Telephone 843.248.2061 • Web site http://www.hcr-manorcare.com

Heartland Hospice is dedicated to providing patients with care in an environment they consider home. For some, it means a chance to stay in the house they’ve owned for years. For others, home is in a nursing home or an assisted living facility. The Heartland team is able to come in with support and care that is as supportive as having an extended family. Hospice is caring tailored to fit the patient’s and the family’s unique situation.

The word “hospice” stems from the Latin word “hospital”, which means guesthouse. It was originally used to describe a place of shelter for weary and sick travelers returning from religious pilgrimages. In the 1960s, a British physician named Dr. Cicely Saunders saw the need for a different kind of care for the dying. He established the first hospice in the United States was established in New Haven, Conn. in 1974.

Hospice is a term that many people do not fully understand. Hospice is not a place, although there are hospice houses around the world. Hospice is a philosophy of care. Heartland Hospice is dedicated to providing patients with care in an environment they consider home. For some, it means a chance to stay in the house they’ve owned for years. For others, home is in a nursing home or an assisted living facility. The Heartland team is able to come in with support and care that is as supportive as having an extended family. Hospice is caring tailored to fit the patient’s and the family’s unique situation.

Heartland Hospice supports the patient and family wherever they are in their health care journey, and upholds the patient’s and family’s wishes, goals and values. Patients needn’t lose hope or stop comforting treatments to receive Heartland Hospice services. Advance directives and health care decisions do not need to be completed before receiving Hospice care.

Heartland strives to enrich life through the skills, understanding, and compassion of our team members. We build a unique partnership with patients and their loved ones, which helps them throughout their health care journey. Our interdisciplinary team includes: patient’s physician(s) and hospice medical director, Dr. Robert Pugh, registered nurses, social worker, spiritual care coordinator, bereavement counselor, dietitian, pharmacists, physical therapists, nurses aides, music therapist, pet therapist, and numerous volunteers.

We are excited to offer other special services unique to our facility, such as music therapy and pet therapy. Music therapy is a clinical-based treatment designed to improve the quality of life for persons facing a debilitating disease. Our therapist uses music to address physical, emotional, cognitive, and social needs of our patients. This unique intervention helps alleviate symptoms, manage stress, express feelings, enhance memory and improve communication. Pet therapy utilizes trained animals to meet specific physical, social, cognitive and emotional goals with patients. There is evidence that the use of pet therapy can lower blood pressure, release endorphins which lessen pain, improve fine motor skills and promote communication.

Heartland Hospice has just celebrated its one year anniversary here in Horry County. Located on 15th Ave. and Main Street in downtown Conway, our office is the third Heartland facility to open in South Carolina. We are dedicated to providing compassionate high quality hospice care.

Heartland Hospice is committed to supporting patients’ and families’ goals, and encourages families to be involved in all care decisions. Our focus is on sustaining quality of life by encouraging personal choices, supporting meaningful experiences and preserving patient dignity.

In most media, on most days, we hear or read references to “Generation [insert].” Of late, mostly the “Baby Boomers” are in the news and in many commercials and advertisements. From cars to banks to insurance to stocks and brokers to pharmaceuticals to vitamins, they are there. And how about all that stuff that will not let you show a wrinkle and betray you’ve passed 30? And now, these magic lotions, potions and pills are being aimed toward men. Men get wrinkles, too! And have you noticed the commercials’ background music of the ‘70s and ‘80s? And how about that VW van brightly painted with the word “Groovy”?

Could it be because every seven seconds someone turns 50? That’s 10,000 more 50 year olds created daily. Could it be because the U. S. financial assets and account for more than $2 trillion in income and eat out three or more times a week?

Then TYV brings us a series promoted as Generation X, or is it Y, or maybe Millenial? Now we’re seeing or reading (those still do read) about the “Boomerangg”!

Generally, the “Baby Boom” Generation is for those born between 1946 and 1964, some 78 million people who in many ways have impacted traditions, society and the economy in everlasting ways. Whether or not 18 years is a generation is a subject of some differences between demographers, sociologists, anthropologists and gerontologists; some say a generation is 22 years. Generations are essentially tools of cultural convenience helping to try and make sense of their world.

We’ll just use the definition that “Generational cohorts are groups of people born in the same band of years, usually 10 to 20, with shared experiences in their formative years shaping their subsequent behavior, attitude, values and traits.” While it might be naive to generalize about the individuals in each cohort, what does make generations different? Let us begin with an era and travel through the “Boomers” to get closer to this year.

G. I GENERATION

These people are born before 1932. They are the parents of the “boomers” now known among the “Greatest Generation.” These people lived through the Great Depression of the 1920s, witnessed massive unemployment, the start of Social Security and World War II. Shared experiences influenced their spending and saving habits and conservation. Their era saw the first transatlantic flight, mass produced autos, central heat and radio. They danced to the “Big Bands.” Almost in unison, they went to college on the GI Bill, bought homes with GI loans, started families and had many babies — many, many babies for many years. The fertility changed the nation and it would never be the same. “BOOM!” And that wave of babies would impact every aspect of society and the economy for years and continues to do so. It is estimated that the “Greatest Generation” loses about 1,000 people a day.

SILENT GENERATION

Born between 1932 and 1945, this generation is smaller in numbers. It is smaller because their brothers (and some sisters) were away at war and the influence of the depression made for fewer children. Sometimes this generation is referred to as the “Radio Generation” or the “Swing Generation.” They’re known to be more conservative. There was no large world turmoil during their teen years. There was the Cold War, McCarthy and the Korean War. New technology was introduced as were changes in lifestyles. Those born in the earlier part of this era tended to be like the GI Generation; those toward the end more like the “boomers.” Elvis, TV, the start of feminism and civil rights affected this generation. Traditionalism and having one employer for life were other characteristics. Most women stayed at home. Most likely, they are the last generation that could count on a defined benefit pension. Gloria Steinem, Martin Luther King and Bob Dylan were “Silents.”

BABY BOOM GENERATION

Generally, this refers to those born between 1946 and 1964; the 78 million people with one turning 50 every seven seconds. One sociologist-psychologist, Ken Dychtwald (in his book Age Wave) coined the phrase that the Baby Boom generation was, “like a pig moving through a python.” The influences and social impacts of this generation continue to this day to be analyzed by economists, psychologists, sociologists, gerontologists and marketers. There appears to be an increasing tendency to look at this cohort as having two parts; leading edge 1946 - 1954 and younger, 1955 – 1964. Some characteristics:

LEADING EDGE: The country was booming and prosperous; salaries were increasing. Their parents wanted them to have all the things they didn’t have. Dr. Spocks had a great influence on how children were being raised. Individualism, better life than parents, rebels, nuclear family, Woodstock, drugs, Vietnam, the space race and the cold war were other influencing characteristics.

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