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Prime Times

NEWSLETTER OF COASTAL CAROLINA UNIVERSITY’S OFFICE OF LIFESPAN STUDIES

WINTER 2011

SMILE-A-WHILE

PrimeTimes recognizes that there’s always room for a smile—occasionally even a laugh out loud—among the serious topics we address. If you have a humorous story about the lighter side of aging, send it in and we may publish it:

A woman friend, who is a physician from a family of physicians, was talking about taking her four-year-old granddaughter to preschool. On the way to school, the doctor had left her stethoscope on the car seat, and the little girl picked it up and started playing with it. “Be still, my heart,” thought my friend, “my granddaughter wants to follow in my footsteps!” Then the child spoke into the instrument: “Welcome to McDonald’s. May I take your order?”

By Sharon H. Thompson, Ed.D.
Professor of Health Promotion
Coastal Carolina University

Despite the fact that most Americans are familiar with the saying, “Breakfast is the most important meal of the day,” almost one American in four currently skips breakfast. Often when people begin a weight loss diet, they believe skipping breakfast is an easy way to reduce calories and promote weight loss; however, eating breakfast has been found to contribute to successful weight loss and weight-loss maintenance.

Probably the best support to date for eating breakfast as a means of maintaining weight loss comes from the National Weight Control Registry. The registry is a group of 3,000 people who have maintained a weight loss of at least 30 pounds for one year. On average, individuals in this group had lost 66 pounds and kept the weight off for 5.5 years. This is a feat that many yo-yo dieters have found to be nearly impossible. What behaviors do the registry participants report practicing? First, almost 90 percent of these successful weight loss/maintainers report eating breakfast most days of the week and 78 percent eat breakfast seven days a week. Second, 98 percent said they modify their food intake

I recently visited Beaune, the old capital of the Dukes of Burgundy, from the days when they were still mere counts, to collect the two cases of wine that I had been awarded by the Center for the History of Wine for my research on the history of wine marketing in Burgundy. The occasion also gave me a reason to look up an old friend and well-known scholar of all things pertaining to Burgundy, Jean-François Bazin. His productivity—several dozen books, scores of articles and a restored farmhouse in Gevrey-Chambertin—attest to a lifelong enterprise judiciously supplemented by a strict regimen of perfectly balanced pinots. Monsieur Bazin also happens to have a car. Therefore, he has done it so often in the past, he generously gave me a lift to Beaune. Along the way—just outside the city limits—he brought my attention to the remains of an American base from World War I.

‘There will NEVER BE ANOTHER Beaune:

[... this city for a brief time was as much American as French.’

— George Hellman, Lanes of Memory (1927), p. 116

Continued on page 4

Continued on page 3
Aquatic Fitness and Its Benefits...

As our senior population in the United States continues to grow, it is important to look at how quality of life can be maintained well into your 80s.

One way of accomplishing this goal is by providing exercise that this generation can do and feel good about.

Aquatic exercise continues to gain more and more respect for what it can offer. There have been recent studies done to determine aquatic exercise effects on arthritis, as well as fibromyalgia. One recent article in the Journal of Advanced Nursing studied the "effects of aquatic exercise on flexibility, strength and aerobic fitness in adults with osteoarthritis of the hip or knee" (Volume 57, Issue 2, pages 141–152, January 2007).

The conclusion of the study led researchers to determine that "Beneficial short-term effects of aquatic exercise were found in adults with osteoarthritis of the hip or knee. Although the program may not offer pain relief or self-reported improvements in physical functioning, results suggest that aquatic exercise does not worsen the joint condition or result in injury" (Tsae-Jyy Wang1, Basia Belza2, F. Elaine Thompson4, Joanne D. Whitney3, Kim Bennett, page 1).

According to the study, aquatic exercise did not relieve the pain, but it did not make the condition worse. Many who might be cautious to begin exercise in the water should seek a doctor's approval before beginning the regimen and should be hopeful that this activity might be right for you.

As older adults begin to look at what types of exercise work for their personal needs, there are many benefits to aquatic exercise. It aids in better balance, agility and coordination by practicing functional patterns in the water. Muscular endurance gains are made by providing individuals with multiple movements in all planes with resistance. Water has 12-15 times the resistance of air. Furthermore, cardiovascular training is improved through large muscle group movement and elevation of the heart rate to the necessary level, therefore strengthening the heart.

Range of motion is also affected because participants are able to move through ranges they may not be able to on land.

Several types of people can benefit from and participate in aquatic fitness activities: healthy and active, have multiple-medical conditions, are overweight and land exercisers who need help with muscular strength.

In a typical aquatics class, instructors take participants through a warm-up, a main set of exercises and a cool-down. The purpose of each has a different goal to provide the participant a great workout, no matter what level.

The warm-up consists of walking, jogging, shoulder rolls or low kicking. The main set can include both cardiovascular training, as well as strength training. Cardiovascular training can include jumping jacks, jogging, kicking, rocking and more. There are many tools to help aid muscular strength training in the water: buoyancy dumbbells, webbed mitts and noodles, to mention a few. The cool-down would include easy kicking on the noodle, bicycling of the legs and stretching. Each workout is different, yet incorporating mainly the same type of moves.

If group exercise does not appeal to you, think about water walking or aqua-jogging. These provide some of the same benefits as the above mentioned. It is important to exercise with good form and the appropriate intensity level.

Water walking can be done in the shallow end with no equipment.

Aqua jogging is typically done in the deep end, using a buoyancy belt to help keep you upright and afloat while you maintain the running motion in the water.

Whatever your choice, if you like trying something new, the Department of Campus Recreation offers a program for older adults. The ABLE program (A Better Lifestyle Experiences) offers both land and water exercise five days a week. If you are interested in getting involved, contact Tara Saville, 843-349-2815 or tsaville@coastal.edu.

Asset Allocation and Optimization of Investment Returns

Modern Portfolio Theory identifies diversification as a key mechanism for managing investment risk. Diversification among the three major asset classes of cash, bonds and stocks allows an investor to construct an investment portfolio that is consistent with the investor’s risk tolerance and investment goals. Asset allocation, i.e., deciding how much of each asset class one will hold, as well as the distribution within the sub-categories of an asset class, is the most important tool available to most investors for optimizing investment performance. This is a topic I’ve returned to time and again because I believe it is so important. Indeed, numerous studies over the years (such as that published in 1986 by Brinson, Hood and Beebower, in 2000 by Ibboton and Kaplan or in 2009 by Bekkers, Doezsijw and Lam) have concluded that asset allocation is more important than the individual investments chosen. In addition to asset allocation, another factor that also should be considered in evaluating an investment strategy is the cost incurred in acquiring, managing and redeeming the investment. Studies have shown that there is a direct relationship between the costs associated with investing and the investment performance. Paying more doesn’t usually produce better results. That’s why most actively managed mutual funds tend to underperform the market averages over the long-term. Their costs consume a significant part of any gains they may achieve. So how does an investor decide on asset allocation and keep costs low?
The Memory of Certain Persons

The American Expeditionary Forces (AEF) University in the French city of Beaune, the ancient seat of the Dukes of Burgundy situated in what capacity the American doughboys would remain stationed in Europe. General Pershing, for one, sought to continue fighting and militarily defeat the Germans. “Military men knew what the war had cost in blood and agony, [but] they had no strong hope of a lasting peace” (John Erskine, The Memory of Certain Persons, 1947, p. 293).

The AEF University was among the largest American universities of its time. A reported 9,571 American student-soldiers matriculated through one of 12 colleges between March 15 and June 7, 1919. These included Agriculture, Fine Arts, Business Administration, Education, Engineering, Journalism, Law, Letters, Medicine, Music, Science and Correspondence. The location, 1 mile west of Beaune— with its own P.L.M. railroad tracks— was the former site of a decommissioned American field hospital with 20,000 beds. The emptied barracks were transformed into offices, classrooms and dormitories. Laid out along a square-mile grid pattern, the university gave the names of American universities to its streets. The faculty and staff, numbering 797, were culled from soldiers with experience in higher education. A “post school” was also organized to teach literacy to members of the labor battalion stationed at the AEF University. A “Beaune Club” with an old phonograph offered tea and dancing to students studying French. A movie theatre also provided 2,000 seats. As evidence of the goodwill that existed between the soldiers and their hosts, the university and its surrounding districts are also an important consideration. The old rule-of-thumb formula of “110-your age = Percent to invest in stocks,” with the rest allocated to bonds, may be a place to start, but that has to be adapted to an individual’s risk tolerance and circumstances. Some individuals may need the help of a professional financial advisor to help with the allocation formula. If that is the case, then care needs to be excised in selecting that adviser to avoid conflict of interest. It’s difficult for someone to give totally objective financial advice if they are selling financial products and will benefit from the allocation. Many individual investors rely on the use of mutual funds, including Exchange Traded Funds, as their investment vehicles for both stocks and bonds. The funds provide ready diversification with relatively small investment amounts and avoid the considerable challenge of evaluating a portfolio of individual stocks and bonds. Money markets or CDs are the usual assets of choice for cash. In choosing stock or bond funds, one factor should be kept in mind. Most actively managed mutual funds tend to underperform the indices over the long-term and, as the prospectus of most funds will warn, their past performance is not necessarily an indication of how they will perform in the future. In fact, numerous studies, including that published by Thomas McGuigan in the Journal of Financial Planning in February 2006 have concluded that investors who invest in last year’s star performers often wind up with this year’s dud. I believe a sounder approach is to invest in the indices and follow the trend of the market. Asset allocation works because it follows the trend of the economy. Index investing allows the investor to capture that trend. In addition, the operating costs of index funds are usually very low compared to actively managed funds.

A Mediterranean Diet may sound like just another trend in the world of nutrition, but the basic principles associated with it have been shown to potentially decrease the risk for heart disease by focusing on heart-healthy fats and plant-based foods. In addition to the diet’s heart-healthy properties, it may also reduce the overall risk for cancers, Parkinson’s and Alzheimer’s diseases.

Compared to the traditional American Food Guide Pyramid, the base of the Mediterranean Pyramid consists of physical activity and whole grains, and the top of the pyramid includes red meat and sweets. The diet emphasizes fresh fruits and vegetables, beans and nuts, and heart-healthy fats such as olive oil. In addition, moderate consumption of red wine is also included. Here are some tips to get you started on your way to following a Mediterranean Diet:

- Participate in regular physical activity.
- Make fruits and vegetables the main component of the meal.
- Replace sodium with herbs and spices.
- Replace butter and lard with olive oil.
- Choose nuts, beans, legumes and fish as sources of protein more frequently than red meat.
- Snack on whole grains.
- (And if it is ok with your doctor), toast to heart-healthy living with a glass of red wine.

The Memory of Certain Persons

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Some individuals may be able to handle the asset allocation themselves, perhaps with the help of some of the numerous asset allocation calculators available on the Internet. Once the appropriate allocation is determined, the individual should be prepared to stick with it and resist the temptation to jump in and out of assets classes based on market timing considerations. Investors should be structuring returns for at least a 10-year time horizon. As long as the allocation formula is properly structured, annual or semi-annual rebalancing and readjustment, in most cases, should be adequate...
to keep the portfolio performing at optimal levels. For those planning for time horizons that are less than 10 years, investment in stocks should be minimized and confined to conservative, dividend-paying stocks. Maturities of cash and bonds should be kept within the scope of the time horizon envisioned.

Norm Whiteley publishes a free monthly online investment newsletter and teaches classes for Coastal Carolina University’s Other Lifelong Learning Institute. He is also a past president of Lifelong Learning. Norm started a new website for the OLLI Investor Education Club dealing with investing questions or expertise sharing at www.groups.google.com/group/investment-fundamentals. He can be reached at nwwhiteley@coastal.edu or nwwhiteley@verizon.net.

Feel Better This Year with Massage Therapy...

By Karman S. Gossett, RA, LMT – Rivertown Massage & Bodywork Conway, S.C.

The festival holidays have once again created memories, and the new year is upon us. As we take our first breaths in this new decade, many of us will spend time reflecting on the years that have passed, while simultaneously pondering our newly proclaimed resolutions to make our lives better in the short and long term. As you engage in this mental multitasking, which might soon morph into low-level anxiety as the voice of So Much To Do whispers, “There is so much to do,” let me offer a bit of advice: Take good care of yourself. Start where you are! Are you fueling your body with nutritious foods? Are you getting good quality sleep? Are you moving your body? Are you engaging in regular can greatly improve your quality of life.

WHY SHOULD I RECEIVE MASSAGE THERAPY REGULARLY?

Massage, or human touch, is instinctive. It is almost a reflexive response when we feel pain to rub the area that hurts, whether or not we are familiar with the medical knowledge behind these actions. The science of massage therapy is rooted in this instinct, and many studies have been conducted over the years proving the benefits and healing properties of human touch. Massage therapy practitioners today have been specially trained to understand the workings of the human body and how it responds to skilled massage techniques. Here are some ways in which regular massage can improve your health physically, mentally and emotionally.

MASSAGE THERAPY HELPS YOU PHYSICALLY:

- Alleviates joint and muscle pain and improves range of motion.
- Improves blood circulation, which helps keep your tissues healthy and nourished.
- Eases muscle pain, tension and soreness.
- Reduces muscle and relieves muscle tension.
- Improves the condition of the body’s largest organ—the skin.
- Increases joint flexibility.
- Increases mineral retention in bone (i.e., sulphur and phosphorous).
- Promotes tissue regeneration, reducing scar tissue and stretch marks.
- Reduces post-surgery adhesions and swelling.
- Reduces spasms and cramping.
- Reduces and relieves injured, tired and overused muscles.
- Reduces surface dimpling of cellulite.
- Relieves headaches.

MASSAGE THERAPY HELPS YOU MENTALLY AND EMOTIONALLY:

- Reduces stress and anxiety.
- Promotes relaxation.
- Reduces feelings of depression. Promotes mental clarity and memory performance.
- Reduces fatigue and increases vigor.
- Improves mood.
- Decreases feelings of anger.
- Improves body image and self-esteem.

This is only a small sampling of the many therapeutic benefits of receiving regular massage. Just like your nutritional practices, sleep habits and exercise routines, massage therapy should be integrated into your healthcare regimen. Please note: If you are under the care of a physician or another healthcare practitioner, it is important to inform your massage therapist. Massage therapy should not be construed as a substitute for medical examination, diagnosis or treatment.

CHOOSEING A MASSAGE THERAPIST

Choosing a massage therapist is much like choosing the best physician, dentist, chiropractor, etc. You might receive recommendations from people you trust or use the Internet to research the practitioners in your area. Just like there are many different types of massage, there are many different types of massage therapists. Choose a therapist with whom you feel comfortable. The right therapist for you should have an intuitive understanding of your body and should provide a positive and relaxed experience. Also, ask if the therapist is licensed and certified and about qualifications and specialties. For example, it is best for clients with cancer to only be massaged by therapists with training in oncology massage. Remember, your massage session is about you. I suggest visiting a few different therapists to find the right match.

DO YOU HAVE A TALENT?

Waccamaw Sports Classic Wants You!

By Danita Vetter, Aging Program Director, Waccamaw Area Agency on Aging; Waccamaw Regional Council of Governments

Are you over the age of 50? Do you dance, sing, play a musical instrument, tell jokes or write poetry? Maybe your talents run to the obscure. Perhaps you’re a world champion trick yo-yo expert? Maybe you can dribble a soccer ball, in the air, with your stuff. Your Sunday best would be grand or even your best-loved sock hop attire would do. What we really want is - to see you.

Where? At the Waccamaw Sports Classic, held on the beautiful campus of Coastal Carolina University. Opening Exercises begin at 10 a.m. on April 1 in Kimbel Arena. Help us to create positive senior moments together. It’s going to be a great time.

Pre-registration is required. To download a WSC registration form go to www.sagsofic.com or contact Tim Huber at 843-918-2278, or thuber@cityofmyrtlebeach.com. To sign up for the WSC Talent Fashion Show, call Angie at 843-546-8530 or Victoria at wulchen.lcooa@gmail.com. See you there. Danita Vetter can be reached at dvetter@wurog.org or 843-436-6123.

BOOKMARK THIS!

Senior Services Directory / www.coastal.edu/lifespan/services
Clean Your Plate for the HEALTH Assists OF FRUIT AND VEGGIES

Gleaning some files in Lifespan Studies

Prime Times has received many calls and e-mails over the years of its existence inquiring or seeking sites to go to about the health benefits of blueberries, blackberries, cherries, cin-
namon, honey— and, more recently, bananas. Prime Times, of course, has no expertise in these areas and no recommenda-
tions but does understand the interest people have in what-
evver is beneficial to good health and longevity, so what fol-
lows is just an attempt to share some of what has found its way into the Office of LifeSpan Studies.

Larissa Godney’s article on the “Mediterranean Diet,” which highlights the eating of plant-based foods such as fruits and vegetables, whole grains and nuts, resulted in Prime Times reviewing information that had been gathered because of the afore-mentioned interests of PT readers.

Recent information appearing in Johns Hopkins Health Alerts related to the “disease fighting power of berries.” It is stated that blueberries, blackberries, raspberries and straw-
berries have been found to have antioxidant effects on vari-
dous health conditions, including cardiovascular health. The Health Alert also stated that frozen berries, though perhaps more costly, are just as nutritional as fresh berries. By being frozen immediately after picking, berries and other fruits maintain their nutrients. In addition to finding frozen ber-
ries at the store, if local berries are prepared and frozen for later, they maintain their valuable content.

Another Johns Hopkins Health Alert related to eating fish to get Omega-3 fatty acids to help maintain memory and cardio health.

Cherries are another fruit recommended for a variety of health benefits, including arthritis pain and potentially contributing to the prevention of heart disease and cer-
tain cancers. A nutrition expert from the University of Texas Health Science Center has pioneered many studies on cherries showing there is a combination of antioxidants in cherries, not found in other fruits (He also does work for the Cherry Marketing Institute.) Some of his studies show cherries have anti-inflammation benefits. Dr. Reiter, as a leading authority on melatonin, finds cherries to be one of the few food sources of melatonin, a potent antioxidant that helps improve the body’s circadian rhythms and natural sleep patterns. 

Lesli Bonci is director of sports nutrition in the Department of Orthopedic Surgery and the Center for Sports Medicine at the University of Pittsburgh Medical Center. Bonci endorses using cherries, cherry juice and dried cher-
ries for athletes to reduce activity-induced inflammation and to eat more RED because of the powerful anthocyanins that have anti-inflammatory properties. She refers to a study by the University of Michigan that revealed diets including cherries reduced inflammation in animals. Other foods she recommends are spinach, green tea, sweet potatoes, olive oil, ginger, fatty fish and ground flaxseed for their anti-inflamm-
atory compounds. Bonci can be found at www.askthesportsdietician.runnersworld.com.

As for the health benefits of cinnamon and honey, there are many sources of information. A lot of the beliefs about cinnamon and honey – singular or combined – stem from strong familial traditions and cultural/ethnic beliefs. How-
ever, there are many studies by universities and health or-
ganizations around the world, alleging the health benefits of cinnamon and honey in cardiovascular diseases, arthritis relief, infections, cold, flu, blood sugar control, anti-clotting and aging. It must be remembered that the cinnamon re-
tered to is from the oil of the brown bark of the cinnamon trees found in China or Ceylon, not that in the spice aisle of the supermarket and that honey is also high in calories. Cinnamon is being packaged by many supplement produc-
ers so it is necessary to read the label to find the basic source.

Whatever is valued in fruits, vegetables, nuts, etc., reference is made to being “high” in antioxidants or containing an-
thocyanins or combinations and other contents, so perhaps some simple definitions of these terms is needed.

An antioxidant is a substance capable of preventing the oxi-
dation of other molecules. In the body, oxidation reactions produce free radicals that damage cells, DNA, proteins and other sensitive biological molecules. Free radicals are reactive chemical compounds that, with oxygen being produced by the body during metabolism, can unite with other electrons and can start a chain reaction that can do more damage. Antioxidants terminate these reactions by quenching the free radicals and inhibiting other reactions. Free radicals are known to be behind many of the maladies that come with aging, including cardiovascular disease and cancer. Diets high in antioxidants have the potential to protect our bodies from this free radical damage.

Anthocyanins are water-soluble pigments found in many red, blue and purple fruits and vegetables, and are thought to play a major role in the high antioxidant activity levels observed in red, blue and purple fruits and vegetables.

Polyphenols are chemical substances found in plants and are important nutritional antioxidants found in a wide array of phytochemical-bearing foods, such as fruits, vegetables, spices, chocolate, red wine, green tea and many cereal grains.

Flavonoids are the most common group of polyphenolic compounds in the human diet and are largely found in plants. It is said in some literature that flavonoids are na-
ture’s biological modifiers because of strong experimental evidence of their ability to modify the body’s reaction to allergies, viruses and carcinogens. They show anti-allergic, anti-inflammatory, anti-microbial and anti-cancer activity.

Omega fatty acids are important in several human body systems, including the immune system and blood pressure regulation. They’re also important for all systems of the body to function normally, including your skin, respirato-
ry, circulatory, optimal brain and heart health. If your diet is low in these essential fatty acids, then your body cannot produce enough omega acid on it’s own.

Probiotics are “friendly or good bacteria” because they are the same microflora normally found in the gut that is re-
quired for proper digestion and absorption of food. These are vital to proper development of the immune system to protect against micro-organisms that could cause disease.

There is much available to learn about the “good” diets and the importance of fruits and vegetables as viewed by many organizations. Prime Times readers can assess for themselves the value of the information. Some sites follow, and infor-
mation will be under various headings, such as Nutrition and Health, Healthy Diets, Fruits and Vegetables.

www.johnshopkinshealthalerts.com
John Hopkins Hospital

www.americanheart.org
American Heart Association

www.fruitsandveggiesmatter.gov
Centers for Disease Control and Prevention

www.eatright.org
American Dietetic Association

www.choosecherrries.com
Cherry Marketing Institute

www.sleepfoundation.org
National Sleep Foundation

www.arthritis.org
Arthritis Foundation

www.diabetes.com
American Diabetic Association

www.ashleesportsdietician.runnersworld.com
Runners World

www.medicinehunter.com
Chris Lilham, University of Massachusetts, Amherst

www.mayoclinic.com
Mayo Clinic

www.clevelandclinic.org
Cleveland Clinic

www.realage.com
Real Age

www.monomentalmassage.com
Monumental Massage, Monumental, Col.
A GUIDELINE FOR THE SENSIBLE VOTER

By Yoav Wachsman Ph.D.  Associate Professor, Accounting, Finance, Economics, Coastal Carolina University

There is little question that most voters were unhappy about the performance of the federal government before the 2010 Mid-term Election. Roughly 50% disapproved of President Obama’s performance, 74% disapproved of the Congress’ performance, and 64% thought the country was heading in the wrong track. Not surprisingly, Americans voted many Democrats out of Congress and replaced them with Republicans. Somehow voters forgot that four years ago many of them were angry at the way the Republicans were handling the economy and gave Democrats control over the House of Representatives and the Senate.

In fact, every time the economy does poorly voters lash out against the President’s party and vote for the opposition instead. In the 1982 Mid-term Election, during the Reagan Administration, Republicans lost 26 seats in the House as a result of a twin recession. Despite this setback, Reagan won the 1984 election by a landslide. Similarly, President Clinton saw his party lose 54 seats in the House and 8 seats in the Senate during the 1994 Mid-term Election, but managed to win the presidency in 1996.

In reality, the results of mid-term elections have less to do with which party is better suited to govern the country and more to do with voters’ dissatisfaction. But are voters being sensible? Many voters are extremely discontent with the government’s performance but are unclear about which direction the government should take. For instance, most Americans expect the government to stimulate the economy by reducing taxes, increasing spending, or both, yet they demand that the government significantly reduce the deficit—these goals clearly conflict. If we expect to have a sensible government, we must become sensible voters. Accordingly, here are a few basic guidelines for sensible voters.

REMEMBER THE PAST

Most voters have a frightfully short memory. For instance, a segment on National Public Radio revealed that two thirds of all American believed that President Obama initiated the Troubled Assets Relief Program, which provided over $700 billion to struggling financial institutions and corporations; in reality, TARP was signed into law by President George W. Bush. Most Americans also believe that TARP failed miserably and ended up wasting taxpayer money; whereas, in reality, not only was TARP successful in saving financial giants like AIG and GM from certain collapse, but most of the money was already paid back to the government. Voters who are demanding low interest rates but are forgetting that low rates help to caused the housing market boom of 1996-2006 and the collapse of the housing market that followed the boom. Voters need to follow the news more carefully in order to make better choices.

REMEMBER THE FUTURE

Most voters rightfully believe that the budget deficit is excessively high. The budget deficit was $1.4 trillion in 2009 and is projected to be around $1.5 trillion in 2010, roughly 10% of our national income. But most voters also fail to recognize that we must make significant sacrifices now in order to ensure economic stability in the future. Despite the economic downturn the federal government must cut its spending, including (arguably) cutting its colossal military budget (currently around $700 billion a year) and gradually reducing social benefits such as payments from our nearly bankrupt social security trust fund. The Fed must also stop pumping money into the banking system. Since banks are currently reluctant to make loans, this money fails to stimulate the economy and could cause significant inflation in the future.

UNDERSTAND THE ECONOMY

Since the economy has such a profound impact on our lives, voters must gain some basic understanding of how the economy works. The most basic tenant of economics is that everything has a tradeoff. For instance, we can temporarily stimulate the economy by creating government jobs, but we will also increase our national debt in the process. Voters must also develop realistic expectations about the economy.

Most voters are upset that the unemployment rate is currently around 10% and demand that the government do something about it. In reality, it takes time for unemployment to decrease after a recession since employers are still concerned about the economy and are reluctant to hire new workers. For instance, unemployment continued to rise for 2 years following a mild recession in 2001. Voters should also not be quick to blame or credit a current administration for the state of the economy. President Obama inherited an economic crisis that was caused mainly by bad policies of his predecessors. Similarly, President Clinton is often credited with an economic boom that was driven predominantly by technological innovations and not by sound government policies. If you have any questions about the economy, please ask your friendly neighborhood economist.

FOCUS ON ISSUES

Most campaign ads focus on attacking the opposition instead of on important issues. The accusations that political candidates levy on one another are often baseless and always unproductive. If voters would not respond to negative ads they would not be aired. When you decide who to vote for, ask yourself what are the candidates’ views on important issues. Look at the candidates’ voting records, not their campaign promises. As voters, we must demand that our politicians provide specific solutions. If a political candidate promises to cut the government deficit, we the voters must demand to know exactly which programs she or he intends to cut. Each one of us should develop a clear view of how we stand on important political issues and vote for politicians who are best aligned with our views.

USE COMMON SENSE

During the 2008 Election Campaign scurrilous websites like The New American claimed that President Obama was not born in the U.S. (a requirement for the presidency) while other equally scurrilous liberal bloggers claimed that John McCain was never a prisoner of war in Vietnam. Sadly, many voters were foolish enough to believe these absurd accusations. Clearly, the Federal Election Committee would not allow Barack Obama to run if he was not born in the U.S. Just because something is in writing does not make it true—especially these days when anyone can upload their blog on the Internet. Make sure that you get your information from a reputable source and, most importantly, use common sense when deciding which candidate to vote for. Dr. Yoav Wachsman can be reached at Coastal Carolina University at yoaw@coastal.edu or 843-349-2683

If you have comments or questions about articles in this issue, want to submit a letter to the Editor, ask a question or make a comment—or if you would like to suggest appropriate subjects for consideration in future issues of PrimeTimes, the PrimeTimes staff wants to hear from you. Previous PrimeTimes newsletters are available on our website at www.coastal.edu/cas. If you want to be added to the PrimeTimes mailing list, just call, fax or write to let us know.

LOCATION

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