Do you ever experience FOMO—the fear of missing out? Perhaps you walk into the break room at work and see a box of warm glazed donuts. Do you eat one because you are afraid that you might not get one later? Eating snacks and foods that you may otherwise not choose for yourself because they are available and perhaps limited can end up breaking healthy diet choices. Splurges to diets are not only occasionally expected, they can also be a healthy part of a balanced diet without deprivation. Understanding when and on which foods to splurge can make the difference between an acceptable treat and an unnecessary cheat.

Your great aunt from Arizona made her famous triple-layer chocolate cake for a family reunion. Having a small slice would be an appropriate time to have a treat. In this instance, the opportunity to experience the treat may, in fact, be limited. Compensate with other healthier options on your dinner plate, like fresh fruits and vegetables, and lean cuts of meat.

Social pressure can also contribute to FOMO. It may be easy, and seem less socially awkward, to order what everyone else in the dinner party orders. But if that means ordering the fried-food platter instead of the salad that you know you really ought to have just so that you don't seem like the odd man out, then you may be sabotaging your health.

To make matters even more difficult, some individuals will even try to push the food on you so that they don't feel as guilty with their own food choices. “Get the crème brulee—live a little!” “One little order of french fries won't hurt.” Instead, view the menu online (if it's available) and map out what you plan to eat before arriving at the restaurant so that you are less tempted to go along with the crowd if they are heading down a less-healthy route.

In a money-driven economy, free food often triggers the most significant compulsion to indulge. To many, passing up something free is a wasted opportunity. However, free to the wallet does not mean free to the waistline.

When first trying to overcome FOMO, start by reducing your portion size of the indulgent foods you are tempted to eat. Instead of eating a whole piece of cake, taste a bite instead. It will give you something to talk about without feeling like you missed out on the taste experience.

Lastly, be confident in your food choices. Find the excitement in the healthy foods you eat and try to remember the big picture about how it will affect your overall health.

Larissa Gedney can be reached at Conway Medical Center 843.347.8242.
Was giving him a dinner bell in the guest room a mistake? The piercing shrill of that bell is driving me crazy! All I want to do is SCREAM every time I hear it. What could he want this time? After all, I was just in his room five minutes ago...or so it seemed.

I consider myself a tolerant and patient woman. I've taken care of many others. But now, I feel I can't persevere any more. My nerves are shot. I just want to walk out and be done with this. But, I can't. I'm a responsible person and I can't walk out on my husband. He just had a surgery and still can't get up by himself. So how could I even consider walking out!

My head is splitting. I feel like my blood pressure is dangerously high. My mouth is dry. I can't sleep and I'm always tired. I feel angry all the time and 5 o'clock somewhere can't come soon enough.

I've been caregiving for many years. Why, oh why am I so stressed?

Wikipedia defines caregiver syndrome or caregiver stress as “a condition of exhaustion, anger, rage, or guilt that results from unrelieved caring for a chronically ill dependent.” The term is often used by health care professionals, but it is not listed in the Diagnostic and Statistical Manual of Mental Disorders. Almost 66 million Americans are providing care to those who are ill, aged and/or disabled for an average of 39.2 hours per week. More than 13 million caregivers are caring for their own children as well. Caregiver syndrome is acute when caring for an individual with behavioral difficulties, such as: fecal incontinence, memory issues, sleep problems, wandering (dementia) and aggression. Typical symptoms of the caregiver include: fatigue, insomnia and stomach complaints, with the most common symptom being depression. Roughly 70 percent of caregivers suffer from depression. Due to the deterioration (both physical and mental) of these caregivers, health professionals have given this a name, caregiver syndrome.”
If you have ever cared for someone with a disability, you know what I am talking about. Even your immune system breaks down because of the stress, and you yourself can get ill. But you can help yourself to prevent caregiver syndrome. Here are some tips:

**Laugh Everyday**
The mother of a friend who is caring for her husband with Alzheimer’s says the last TV program she watches every night before retiring is one which will make her laugh out loud. This sets her body for a peaceful, restful sleep.

**Care for Yourself**
If you get ill, who will be the caregiver? Your stress level will get even higher trying to find someone you trust to care for your loved one. Eat healthy, exercise, rest, take a break.

**Take a Break**
I repeat this because it is so important. Give yourself permission to take even 15 minutes to lie down each day; ask church members or other family members to help and sit with your loved one if necessary. This can be difficult, so arrange for more than one volunteer if your need to get away is extremely important. There are also local adult day care centers you can take advantage of so you can get a few precious hours to yourself. Apply for the caregiver grants from the South Carolina Alzheimer’s Association, the Waccamaw Regional Council on Governments Caregiver Support, and the VA Aid and Attendance grants.

**Rest and Relax**
Your body needs recharging. We all do. But with the extra stress of caregiving, you need even more R&R. Learn relaxation techniques; listen to music if that helps.

**Cry**
Give yourself permission to cry. Don’t ever feel guilty; you know you are doing the right thing for the right reason at the right time.

**Attend Support Groups**
You are not alone; you are not the only person feeling the way you do. Get professional help, if necessary, as depression, a result of caregiving stress, can be devastating.

**Community Resources**
This is a list of some agencies that may help you with your caregiving.

- Natalie Bankowski—local Alzheimer’s Association, 843.213.1516
- Valerie Gonzalez—Waccamaw Regional Council of Governments, 843.546.8502
- Horry County Council on Veterans Affairs, 843.915.5480

**Professional Medical Assistance**
If your symptoms of caregiver stress are interfering with your daily life, you should see your own physician for help. If your loved one qualifies for either home health or hospice, your doctor will advise. This will not provide 24/7 service in the home, but it will provide professional help for short periods of time when possibly you can rest, especially when the hospice can provide a volunteer for you. These types of agencies have different qualifications and services, but either one can support you and your loved one, given his or her needs.

**Non-Medical Assistance**
There are many agencies in your area which provide in-home, non-medical help. You contract and pay for this service; as the only insurance that may provide financial assistance is long-term care insurance.

As the title states, caregiving is the roller coaster ride from hell. This was coined by a psychotherapist, Diana Denholm, Ph.D., LMHC, because every day brings NEW challenges, NEW demands and NEW adjustments.

Get off this roller coaster. Share the caregiving tasks with others and don’t become another fatality of caregiver syndrome. Care for yourself and call for help. Don’t wait until it is too late.

*Joyce J. Calabrese, RN MS, can be reached at 843.651.2335.*

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“a condition of exhaustion, anger, rage or guilt that results from unrelieved caring for a chronically ill dependent.”

—WIKIPEDIA
The biggest mistake is failing to create a plan in the first place. Without an estate plan, your assets will be distributed according to the law in the state in which you live. Usually, if you are married, your spouse is entitled to a portion of your estate and the rest is divided among other relatives. If you are single, your estate may go to your children, parents or siblings. If you have no living relatives, then your estate will go to the state. This is probably not what you want to happen to your assets. In addition, without an estate plan, you have no way to name who will be the guardian of your children or who will act for you if you become incapacitated.

1. Failing to plan
The biggest mistake is failing to create a plan in the first place. Without an estate plan, your assets will be distributed according to the law in the state in which you live. Usually, if you are married, your spouse is entitled to a portion of your estate and the rest is divided among other relatives. If you are single, your estate may go to your children, parents or siblings. If you have no living relatives, then your estate will go to the state. This is probably not what you want to happen to your assets. In addition, without an estate plan, you have no way to name who will be the guardian of your children or who will act for you if you become incapacitated.

2. Doing it yourself
It is tempting to try to save money by using a do-it-yourself online will service or by just writing something up yourself, but these poorly drafted documents may only cost you or your heirs additional money in the end. It is impossible to know, without a legal education and years of experience, what the right legal solution is to any particular situation and what planning opportunities are available. If there is anything about a family situation that’s not commonplace, using a DIY estate planning program means taking a large risk that can affect one’s family for generations to come. And only an attorney can determine whether a particular situation qualifies as commonplace. The problems created by not getting competent legal advice probably won’t be borne by the person creating the will, but they may well be shouldered by the person’s children and grandchildren.

3. Not planning for disability
A properly drafted estate plan not only specifies what will happen to your assets when you die; it also plans for what happens if you become incapacitated. It is important to have documents, such as a power of attorney and health care proxy, that appoint someone you trust to act on your behalf if you can’t act for yourself.

4. Failing to fund a trust
Once you draft an estate plan, you aren’t done. If your estate plan includes a trust, you need to actually fund the trust—by retitling assets in the name of the trust—or the trust will be useless.
5. Not checking your beneficiary designations

You should periodically review your retirement plan beneficiary designations to make sure they aren’t outdated. Retirement accounts do not follow your will or trust—they are distributed according to the forms you fill out with the insurance company. Make sure you have named a beneficiary and the beneficiary is who you want it to be.

6. Not reviewing the plan

Once you have got an estate plan in place, it is important to keep it up to date. Circumstances change over time and your estate plan needs to keep up with these changes. Major changes that may affect your plan include getting married or divorced; having children; or experiencing an increase or decrease in assets. Even if you don’t have any major changes, you should review your plan periodically to make sure it still expresses your wishes. Once you’ve created an estate plan, it is important to keep it up to date. You will need to revisit your plan after certain key life events:

Marriage
Whether it is your first or a later marriage, you will need to update your estate plan after you get married. A spouse will automatically become your heir once you get married. Depending on state law, your spouse may get one-third to one-half of your estate, and the rest will go to other relatives who are heirs. You need a will to spell out how much you wish your spouse to get. Your estate plan will get more complicated if your marriage is not your first. You and your new spouse need to figure out where each of you wants your assets to go when you die. If you have children from a previous marriage, this can be a difficult discussion. There is no guarantee that if you leave your assets to your new spouse, he or she will provide for your children after you are gone. There are a number of options to ensure your children are provided for, including creating a trust for your children, making your children beneficiaries of life insurance policies, or giving your children joint ownership of property.

Children
Once you have children, it is important to name a guardian for your minor children in your will. If you don’t name someone to act as guardian, the court will choose the guardian. Because the court doesn’t know your kids like you do, the person they choose may not be ideal. In addition to naming a guardian, you may also want to set up a trust for your children so that your assets are set aside for your children when they get older.

Similarly, when your children reach adulthood, you will want to update your plan to reflect the changes. They will no longer need a guardian, and they may not need a trust. If your children are adults, you may even want your children to act as executors or hold a power of attorney.

Divorce or death of a spouse
If you get divorced or your spouse dies, you will need to revisit your entire estate plan. It is likely that your spouse is named in some capacity in your estate plan—for example, as beneficiary, executor or power of attorney. If you have a trust, you will need to make sure your spouse is no longer a trustee or beneficiary of the trust. You will also need to change the beneficiary on your retirement plans and insurance policies.

Increase or decrease in assets
One part of estate planning is estate tax planning. When your estate is small, you don’t usually have to worry about estate taxes because only estates that are valued over a certain amount, depending on current state and federal law, are subject to estate taxes. As your estate grows, you may want to create a plan that minimizes your estate taxes. If you have a plan that focuses on tax planning, but you experience a decrease in assets, you may want to change your plan to focus on other things.

Other
Other reasons to have your estate plan updated could include:

- You move to another state
- Federal or state estate tax laws have changed
- A guardian, executor or trustee is no longer able to serve
- You wish to change your beneficiaries
- It has been more than five years since the plan has been reviewed by an attorney

To create or update your estate plan and to ensure that you’re not making these and other common estate planning mistakes, you should consult with a competent elder law attorney.

Source: elderlawanswers.com

The information in this article was prepared as general and supplemental information and may not be applicable to the reader’s particular legal needs or circumstances. It should not be relied upon as a substitute for legal or other professional services.

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How Long will the Nest Egg Last?

by Norman F. Whiteley

The “4 percent rule” has been used for many years as a general rule-of-thumb guideline for those entering retirement in order to help ensure that the retirement nest egg lasts for an expected lifespan.

Based on studies of the historic gyrations of the stock and bond markets over the past 85+ years, it has been concluded that, on average, if a retiree withdraws 4 percent annually of the value of his or her invested retirement fund, the fund has at least an 85 percent probability that it will last for an expected lifetime. Obviously, that general guideline depends on a number of factors, one of which is the assets in which the retirement fund is invested. Most studies have concluded that a portfolio invested entirely in bonds or CDs would probably not support the 4 percent withdrawal rate; however, by adding just a conservative allocation of 20 percent of a diversified mix of stocks, the returns may be extended sufficiently, based on historical performance, to support the 4 percent withdrawal. Indeed, the average annual return achieved with that conservative allocation from the period 1926 to 2014 was 6.7 percent. During some periods, the portfolio lost as much as 10.1 percent and during others gained as much as 30.4 percent. Changes that have occurred in our investment markets over the past seven or eight years, however, raise the question: “Is the 4 percent rule using a conservative allocation to stocks still valid?”

The extremely low returns available from investment grade bonds have raised serious questions about whether a conservative allocation to stocks (20 percent stocks and 80 percent bonds) is adequate to support a 4 percent annual withdrawal. Over the long term, stocks produce significantly higher returns than bonds but they also tend to be more volatile. Investor risk tolerance is often not adequate to support the higher stock volatility, and the normal tendency is to sell stocks at the worst possible time, i.e., when the market is near the bottom. While an aggressive portfolio of 80 percent stocks and 20 percent bonds produced an average annual return nearly 3 percent higher during the previously mentioned 1926 to 2014 period, it lost as much as 34.9 percent of its value during some periods. That high a loss, especially if it was to last a year or more, may be too much for many retirees to endure from a risk tolerance standpoint. So what is the answer?
Based on studies of the historic gyrations of the stock and bond markets over the past 85+ years, it has been concluded that, on average, if a retiree withdraws 4 percent annually of the value of his or her invested retirement fund, the fund has at least an 85 percent probability that it will last for an expected lifetime.

Quite frankly, there is no simple answer. If our current economic conditions were to persist, the only way to allow a 4 percent withdrawal rate for most people and have it last for a normal lifetime would be to invest close to 100 percent of the portfolio in stocks. Unfortunately, most retirees would probably not be able to tolerate the market swings such an investment strategy would entail. A second option would be to withdraw less, perhaps 3 percent annually, and use a 50-50 stock to bond allocation. While there would still be significant downward gyrations in the portfolio value, they would be much less. Some investors may simply elect to invest their nest egg in a fixed annuity and forget about the gyrations. In reality, that may be the most costly long-term option, but at least it provides a level of “peace of mind,” particularly on the front end of retirement.

One compromise to consider makes use of a combination of all strategies. During the early retirement years, start out with a 70 percent stock and 30 percent bond portfolio. Keep the stock portion heavily invested in a diversified mix of well-established, high dividend paying stocks, which are lower volatility stocks that have steadily increased dividends on a regular basis for at least the past 10 years. The fixed income portion of the portfolio may contain bonds and perhaps a fixed annuity. Initially keep withdrawal rates to 3 percent or the amount of dividends generated, whichever is less. During the first 10 years of retirement, gradually decrease the allocation of stocks to 60 percent and increase the bond/annuity portion of the portfolio to 40 percent. Increase withdrawals to 3.5 percent starting at the end of the first 10 years. During the second 10-year period gradually decrease the stock portion of the portfolio to 50 percent and fixed income to 50 percent for a balanced mix. At the end of the second 10-year period, assess the performance of the portfolio in light of current income needs and adjust withdrawal levels appropriately to meet current needs. This approach preserves the retirement fund value to the latter part of retirement when income needs may be the greatest.

Norm Whiteley publishes a free monthly online investment newsletter and teaches classes for the CCU Osher Lifelong Learning Institute. He is a past president of Lifelong Learning and started a website for the OLLI Investor Education Club dealing with investing questions or expertise sharing: groups.google.com/group/investment-fundamentals. Reach him at nwhiteley@sc.rr.com.
Humans are born with a sterile gut community. Shortly after birth, an infant will have a particular bacterial colonization form in the gut. Then, when solid food is added to the baby’s diet, his or her body begins to shift so that by age 3 the bacterial environment is similar to an adult’s. Over the years, this bacteria gut community, often referred to as microbial community, can change depending on who we live with, if we have pets, the cleanliness of our surroundings and what we eat. For example, couples and families have been found to have similar microbial communities. Although these bacteria can exist anywhere on or in our bodies, most reside in our colons in very large numbers.

When we say that large numbers of bacteria live in our colon, it’s not an understatement. The bacterial cells in our bodies outnumber our human cells 10 to one. This microbial community is also a diverse one; our gut hosts 500 to 1,000 different bacterial species. These gut bacteria are often called our “second genome” because, like our bodies, they also have their own distinct DNA, otherwise known as microbiome, which can influence our health. Although we cannot change our inherited DNA, researchers now believe we may be able to influence our microbiome through our diets. One of the actions of the microbiome is to modulate and educate the immune system; therefore, if bacterial diversity is sparse or certain species predominate, this can trigger an immune response, causing disease.

Recent studies have found that obesity is correlated with altered gut microbiomes. When humans become obese there are changes in the proportions of two major classifications of bacteria: bacteroides and firmicutes. These alterations weaken the intestine lining and allow toxins formed by other bacterial flora to enter the bloodstream and cause low-grade inflammation. The microbiome changes that occur in those who are obese can have dramatic health effects on the individual and elevate many inflammatory markers, such as c-reactive protein, interleukin-6, tumor necrosis factor-alpha and leptin. These same markers are related to cardiovascular risk factors and may explain the relationship between obesity and diabetes, heart disease, and other chronic diseases.

The inflammation that accompanies obesity is just one effect of a gut microbiome that is
out of balance. Numerous diseases may be caused by the inflammation caused by lack of bacterial diversity or certain species growing out of control, ranging from irritable bowel syndrome (IBS) to cancer. For example, those with IBS have reduced levels of lactobacilli and bifidobacteria and increases in E. coli and streptococci. In the case of colon cancer, research suggests that there are inflammatory changes in the gut microbial community that cause E. coli to adhere to epithelial cells and begin the cancer process.

Auto-immune diseases may also be linked to the microbiome. Research has shown that those with certain autoimmune conditions, such as rheumatoid arthritis and psoriatic arthritis, have less bacterial diversity than controls. More recently, researchers are realizing that many other conditions and diseases also have similar underlying inflammatory components such as insulin resistance, asthma, dermatitis, fibromyalgia, osteoporosis, obesity and arthritis.

There is still much to be learned about how food and drink can influence the microbiome. We do know our nutritional habits can influence the type and biodiversity of bacteria in our colon and this, in turn, can influence inflammation and body health. What foods do researchers believe are best to improve the bacterial diversity of our gut’s microbial community? First, we need to add more whole plant foods to our diet. Whole plant foods contain indigestible food ingredients, or prebiotics, which reach the lower gut and provide benefit for bacteria as they feed on them. It promotes gut health when our gut bacteria feed on these plant fibers. Second, we should consider adding foods that contain active, live bacteria to increase bacterial diversity. These foods are referred to as probiotics and include some yogurts, kefir, buttermilk, some cheeses, kombucha and kimchi.

Many people are now asking if they should take a probiotic. Although $527 million is spent a year on probiotics in our country, there are still a number of uncertainties about these products. We are not yet sure what bacteria types are most beneficial for certain health conditions and we know that strain does matter. Probiotic bacteria are identified by the genus, species and strain. You must know a probiotic bacteria strain to ascertain if it will be helpful to your body; yet supplement and food manufacturers do not have to reveal strains of probiotics. Some may do this voluntarily, but others do not. One point of consensus among researchers is that for a probiotic to be effective it should have at least 1 billion live units per colony-forming unit (CFU).

In conclusion, research on the influence of gut bacteria and health is emerging, and the National Institutes of Health has awarded $115 million to researchers to learn more about using diet to positively influence microbiome gut bacteria. This project, the Human Microbiome Project, is helping shape research and should provide more information on dietary changes to aid in preventing inflammation and the accompanying diseases that may harm our bodies.

Sharon Thompson can be reached at thompson@coastal.edu or 843.349.2635.
Why Resistance Training?

It has been understood for some time now that structured, planned, periodized exercise (or training) is and should be an integral part of most, if not all, lifestyles. The health benefits are far-reaching, from improvements in performance parameters, such as strength or maximal oxygen consumption, to improvements in health parameters, such as mobility or the activities of daily living, to everything in between. It is also well understood that a vital component of most individuals’ training paradigm should be resistance training. The health benefits gleaned from regular resistance training alone include, but are not limited to, increases in muscle mass, decreases in fat mass, increases in basal metabolic rate, improved flexibility, improved posture and acute increases in anabolic hormone levels. In addition, all of the previously accepted archaic notions that resistance training will lead to “becoming too bulky or muscular and losing flexibility,” among many other myths, have been shown to be completely false and usually put forth as an excuse to not include resistance training in one’s regimen. Importantly, and often overlooked, the benefits hold true for all healthy individuals, of all ages.

However, there is one stipulation to reaping all the positive results from resistance training, and that is the training itself must be both safely executed and appropriately periodized. In other words, in order to acquire the greatest magnitude of any physical/physiological adaptations, the training must be designed in advance with adherence to the principles of training (physiological truths of human adaptive capacity) and to the principles of appropriate planning and periodization of resistance training. This only comes from both a detailed education in this area and experience in this field.

Fit4Everyone

This is where Fit4Everyone (F4E) plays an important role in the greater Horry County area. This facility provides this very service to their clientele and does so at a very high level. More to the point, F4E is a fitness facility designed for anyone who is looking for personal and scientifically appropriate training. Aside from being all-encompassing in the exercise and training it provides and populations it serves, F4E does specialize in
resistance training for those 50 years or older. This is necessarily important as this age group is growing in number, yet remains tremendously underserved.

The pivotal reason F4E is held in such a high regard is the staff, which includes only individuals with a bachelor’s, master’s, and/or doctoral degrees in exercise science and/or exercise physiology from some of the best schools in the country in this field, including of course CCU. The staff carry relevant, nationally recognized certifications in Exercise Physiology and/or Strength and Conditioning. Additionally, their practical and professional experience is extensive. Personnel have been personal trainers, trainers for high-level athletes, collegiate assistant strength and conditioning coaches, and fitness facility managers. Furthermore, all of the staff have been and/or are still competitive athletes at high levels, ranging from collegiate soccer and competitive distance athletes to physique athletics.

Another service that F4E provides the community is the incorporation of CCU undergraduate students into its facility. Since the spring of 2013, this clinic has housed one to two CCU undergraduate interns per academic semester. This is significant for two important reasons. First, those students who strive to become personal trainers, strength and conditioning specialists, or anything of the like, will learn from some of the very best while at F4E. The experiential learning that is so vital in every CCU student’s education is attained at a high level while interning at F4E. They are exposed to the techniques used in group and personal training sessions, which includes everything from advanced program design, to spotting and teaching exercises, to oration in a training setting. Second, CCU students truly get a chance to integrate into the fabric of the Conway and Horry County communities as they spend quality time with area residents. In turn, citizen’s are provided with an example of the high-quality student CCU produces. All of the CCU students who have been a part of this facility over the years have proven to be capable and extremely hard-working.

**Training at Fit4Everyone**

Training is not an off-the-cuff decision. It is planned (in a scientific, periodized manner) many weeks in advance with sessions that are intentionally more difficult or intentionally easier. This is done to maximize the magnitude of adaptations to the training. All of the programs are modified to individual experience levels, injury status, health restrictions or any other limitations. Every session will have at least one staff member with the client from start to finish, and to supply constant instruction, spotting, and motivation. The average training session includes a specific warm-up, four to six programmed resistance training exercises, and any necessary cool down. This lasts anywhere from 50 to 60 minutes, and all clients attend two or three sessions per week. All programs are planned over a six-week period with specific physiological adaptive goals intended. All programs are designed to systematically and empirically increase in difficulty (loads get heavier and/or volume of total exercise increases) during the six weeks, then get easier (reductions in load and volume) as a new program begins, which also coincides with changes in the goals of the resistance training (focus on muscle endurance or hypertrophy or strength, etc.). The experience at Fit4Everyone is outstanding, from the high level of training that results in healthy adaptations to the personal attention the staff takes with every individual and the quality social experiences.

F4E is operated by five talented individuals: Alayna DeFalco, M.S. (teaching associate in exercise and sport science at CCU), founder and owner; Marcia Rosiek, M.S. (teaching associate in exercise and sport science at CCU), general manager; Andrea Suppe, B.S. (CCU exercise and sport science graduate), head trainer; Christopher MacDonald, Ph.D. (assistant professor in exercise and sport science at CCU), head training consultant; and Steve Powell (owner, Venture Engineering), primary investor.

Christopher MacDonald can be reached at cmacdonal@coastal.edu or 843.349.2624. Fit4Everyone is located at 1320 U.S. 501 Business Unit E, Conway, SC. Information is available at www.fit4everyone.com.
An established and trusted business review organization is joining forces with a new and innovative home network to offer consumers the most comprehensive information available on home improvement and maintenance professionals. Better Business Bureau and Porch.com have announced that homeowners can now find BBB information, including ratings and accreditation status, for millions of professionals right in their Porch search results.

Porch will display BBB information on home construction, maintenance and repair companies, and the information is updated and refreshed daily. Consumers who wish to see more detail can click through to read the entire BBB Business Review.

Porch is the first website and mobile app in the home services industry to offer nationwide integration of BBB ratings and accreditation status.

“Our BBB Accreditation is our best marketing tool and key to our success, bar none,” said Jim Borst, president of West Coast Roofing and Contracting Inc., a BBB Accredited Business in Clearwater, Fla. “To our prospective clients, it illustrates stability, professionalism and the ability to work through conditions that our industry inherently produces when disrupting the norm. Now with the agreement between BBB and Porch, our accreditation will gain even greater exposure.”

“We are on a mission to make Porch the place you go to find the best and most trusted home improvement and maintenance professionals,” said Matt Ehrlichman, chief executive officer and chairman of Porch. “Partnering with BBB is a natural fit for us, since consumers have been relying on BBB for more than 100 years to help them find businesses they can trust. By putting BBB accreditation and ratings front and center across our website and mobile experiences, we can offer homeowners additional confidence in selecting a home services professional.”

The agreement gives Porch six months of exclusive access to BBB accreditation and ratings for the home improvement and maintenance industry for use on Porch’s website and mobile app. The company has matched more than 3.2 million Porch profile pages to BBB Business Reviews, and is displaying the BBB accreditation status in its search results along with the BBB rating. Businesses can learn more about participating at bbb.org/porch-pro.

About BBB: For more than 100 years, Better Business Bureau has been helping people find businesses, brands and charities they can trust. In 2014, people turned to BBB more than 165 million times for BBB Business Reviews on more than 5.4 million businesses and Charity Reports on 11,000 charities, all available for free at bbb.org. The Council of Better Business Bureaus is the umbrella organization for 112 local, independent BBBs across North America, as well as home to its national programs on dispute resolution, advertising review and industry self-regulation.

About Porch: Porch is the home network, free for homeowners and home professionals. With more than 3.2 million professionals and more than 130 million projects, Porch enables homeowners to make smart home improvement decisions by giving them the information they need to find the right professionals, get inspiration, and manage their home. The Porch app, a first of its kind app available for iOS, gives homeowners direct access to a personal Porch concierge to help find the best professionals for their home. For more information about Porch, visit porch.com or download the Porch app at porch.com/app.

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Find out more about scams and sign up for scam alerts at BBB Scam Stopper at bbb.org/scam.

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Keeping Up – Lifelong Learning

More than 350 courses for seasoned adults, including art, photography, computer technology, foreign languages, history, government, literature, writing, music, film, personal growth and skills, religion, philosophy, science, natural history, local excursions and international travel, plus dozens of free-with-membership clubs and classes.

The printed course catalog is available at all four outreach locations.

- Myrtle Beach Education Center 843.349.2767
- Litchfield Education Center 843.349.6584
- Georgetown Education Center 843.349.6584
- Coastal Science Center, Conway 843.349.5002

To follow the news and offerings by OLLI – Lifelong Learning, visit coastal.edu/olli.

Learn about all that OLLI does and the courses it offers. There is an informative newsletter that can be found on the website indicative of the liveliness of lifelong learning.

OLLI – Lifelong Learning at CCU

The Office of Executive Development and Continuing Education at Coastal Carolina University provides the best in adult education throughout the Grand Strand, Conway and Waccamaw Neck areas. OLLI, housed in the Office of Executive Development and Continuing Education at CCU, seeks to provide opportunities for adult, non-credit students to achieve intellectual stimulation, as well as cultural and social growth, while fostering a close, lasting and mutually beneficial relationship between the students and the University. Lifelong Learning courses are designed to meet the needs and interests of seasoned adults in these communities and are offered during day and evening hours at three convenient locations.
PrimeTimes readers often call or email with questions about websites that deal with specific issues, i.e., health, finance, retirement, etc. Readers will also suggest websites they’ve found useful and informative. The following are some websites, mostly about heart and health, that readers have recommended:

**mylifecheck.heart.org**
An American Heart Association-sponsored website geared to helping people set up a plan to achieve targets on seven different risk factors for cardiovascular disease.

**cardiosmart.org**
An educational site for patients sponsored by the American College of Cardiology.

**womenheart.org**
An educational and support group website focusing on prevention and treatment of women affected by heart disease.

**my.clevelandclinic.org/heart411book**
Heart 411 is the definitive guide to heart health written by two of America’s most respected doctors at Cleveland Clinic.

**encore.org**
An organization that encourages seniors to have continued involvement in the work world, including starting a business or charity and a variety of endeavors.

**gracefullyaging.org**
The “Neighbor to Neighbor” program is a volunteer program dedicated to helping Horry County “neighbors,” doing such things as transporting people to appointments. In March 2015, 108 “neighbors” were served. The “N2N” program is always in need for volunteers as the “neighbor” community continues to grow. The organization has a newsletter.

**reynoldsriskscore.org**
Reynolds Risk Score is designed to predict your risk of having a future heart attack, stroke, etc.

**www.realage.com**
Deals with a wide range of heart issues.

**agingsoociety.org**
A website that PrimeTimes receives and readers may find of interest is from the National Academy on an Aging Society. The publication/newsletter covers a broad area, including health and government policy.

**icaa.cc**
The International Council on Active Aging is an organization supporting wellness environments and services for adults older than 50.

American Diabetes Association: diabetes.org
American Heart Association: heart.org
American Cancer Society: cancer.org
American College of Sports Medicine: acsm.org
Alzheimer's Association: alz.org
Centers for Disease Control and Prevention: cdc.gov
Center for Aging and Population Health: caph.pitt.edu
National Arthritis Foundation: arthritis.org
National Institutes of Health: nih.gov
National Institute on Aging: nihseniorhealth.gov
The governor’s limousine had a flat tire on a street bordering a retirement home. A very elderly gentleman paused to observe the scene as the governor’s aides jacked up the car and brought the spare around to the front. Unfortunately, one of the aides bumped into the chauffeur, who was holding the lug nuts from the flat, and the group watched helplessly as all four lugs rolled down into a curbside drain. After failing to reach the nuts sitting just barely out of reach below, the governor joined his entourage to try to decide what to do next. But as they milled around in frustration and disgust, no one could come up with any good ideas.

The governor got on his cellphone to call for another car, when the old gent spoke up. “Why don’t you just take one of the lug nuts from the other wheels and run each tire on three nuts until you find a place to get four new ones?” he asked.

“Why that’s...that’s brilliant!” exclaimed the governor as his aides speedily followed the suggestion. Then he walked over and shook the hand of his elderly benefactor. “I can’t believe all these sharp young men couldn’t get anywhere on a problem that someone like you solved in just a moment.”

“I can,” the elderly gent replied. “I’m in here because I’m old, not because I’m stupid!”