The beginning of each new year serves as the perfect opportunity to draw from our weaknesses of the prior year and desire positive change. We find ourselves determined not to repeat the same mistakes which may have attached themselves as bad habits in our daily lives. This time also represents a fresh start, a chance to clear our heads and our hearts, and push ourselves to resolve those bad habits. Resolutions can often indicate some transformation or progression in our fitness levels, weight-loss goals, financial responsibilities, professional goals or other areas. However, a recent article in Forbes suggests that a mere 8 percent of people actually follow through with their New Year’s resolutions.

In order to achieve success, we often have to modify our attitudes and our behaviors toward the goal at hand. Isn’t that what the each new year is about? Embracing the chance for change? We say we want it, and there are areas of our lives that prove we may need it. So why is it so hard to do it?

We often make the mistake of plunging into resolutions to improve these random areas in life without having our basic needs met. But overall health runs deeper than the surface value of a resolution. It is an investment in the five areas of nurture: social, physical, intellectual, emotional and spiritual. I like to refer to these points by using the acronym S.P.I.E.S.

Just like any pyramid, each level of S.P.I.E.S. makes up an intricate part of the whole element of health itself. When one level is overlooked and/or negated, it is impossible to have the full vision of the pyramid (or overall health) itself.

We often make the mistake of not nurturing each element of our basic needs, thus presenting obstacles that may cause us to forfeit personal goals or resolutions we set for ourselves. The commitment to the self is often the most difficult one to make, but it is the most important decision to make; without that investment, we are limited in how we serve our communities, work environments and families. If you find yourself struggling with your New Year’s resolutions, I encourage you to take a deeper look into the five areas of nurture. If there is a behavior change that you need to make in order to better nurture your health, visit psychologytoday.com to discover the basic stages and strategies for overall behavior modifications.

For tips on how to enhance yourself and your well-being so you can begin to nurture your life and enhance those lives around you, visit http://www.takingcharge.csh.umn.edu/enhance-your-wellbeing/relationships/nurture-your-relationships.

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Life would be so simple if this quote by Benjamin Franklin was actually true. While the concepts in the statement cannot be overlooked in terms of wellness, many more components come into play. Focusing on all of the components of wellness does not guarantee a lifetime of health, wealth and wisdom, but it is a step in the right direction.

Wellness is a relatively new term. Thirty years ago, health was defined as “the absence of disease.” At that time, diseases were only considered to be physical illnesses, and they did not include mental illness, alcoholism or other addictions. Today, wellness incorporates many more aspects of our overall health, and many wellness models have been proposed since. Here, we will examine the most comprehensive wellness model.

The wellness model below depicts eight different components of wellness: social, emotional, occupational, environmental, intellectual, spiritual, financial and physical.

Social wellness focuses on how to connect with community and people. Emotional wellness looks at the actions taken in response to feelings. Finding work that is self-fulfilling and contributes to the community ensures occupational wellness. Examining one’s impact on the environment is environmental wellness. Intellectual wellness means feeling stimulated and staying open to new ideas, while spiritual wellness refers to understanding place and purpose and where the mind goes for relief. Having a healthy relationship with finances and spending and making good consumer choices enables financial wellness. Physical wellness refers to the role taken in maintaining the body for strength, vitality and energy. While these definitions may clarify each component, they do not give instructions on how to “be well.” Here are some suggestions for these components.

Physical wellness

There are three essential components to physical wellness. These include managing nutrition, getting enough sleep and getting enough physical activity. Basic guidelines for good nutrition include:

- Drink enough water
- Eat a primarily plant-based diet free of meats high in fat
- Eat primarily whole-grain breads and cereals
- Eat nuts regularly
- Eat breakfast regularly
- Choose healthy fats
- Keep a caloric balance in order to maintain a healthy weight

While these tips are helpful, sometimes they are difficult to put into action. Planning is essential when trying to maintain a healthy diet. Eating well might entail weekly shopping trips followed by packaging up snacks and prepping meals. When it comes to nutrition, failing to plan is planning to fail!

Sleep is also an aspect of physical wellness. Sleep is difficult because not everyone requires the same amount of sleep, but everyone requires an adequate amount. Some sleeping tips include:

- Establish consistent sleep and wake schedules even on the weekends
- Create a regular, relaxing bedtime routine
• Create a sleep-conductive environment that is dark, quiet, comfortable and cool
• Find a comfortable mattress and pillows
• Use your bedroom only for sleep and sex. No watching TV, using a smartphone or computer, or reading in bed
• Finish eating at least two to three hours before bedtime
• Get regular exercise
• Avoid caffeine and alcohol close to bedtime
• Give up smoking

The final aspect in physical wellness is physical activity. The U.S. Department of Health and Human Services recommends that adults get at least two hours and 30 minutes of moderate-intensity physical activity per week. Further, it suggests that more benefits can be obtained if activity is increased to five hours of moderate-intensity physical activity per week. In addition, adults should also do at least two days per week of muscle-strengthening exercises. By including physical activity in daily routines, weight gain is kept in check, and the risk of developing type 2 diabetes, high cholesterol and high blood pressure are all reduced. Exercise also allows for ease of movement in daily activities, including grocery shopping, walking up and down stairs, and maintaining balance. While being physically healthy will likely prolong life, if our lives are not fulfilled in other areas, we can suffer and not have quality of life. This is where the other components of wellness play a crucial role.

Social wellness

Finding ways to feel involved is imperative to social wellness. There are many options to find ways to connect:

• Join a church
• Volunteer
• Take classes
• Join a gym
• Join a club
• Try new things

In addition to these things, staying connected with current contacts is important. Instead of always texting or emailing, plan to meet friends in person. If that cannot be done, Skype or Facetime with family and friends. Often the people with the fewest real social contacts have higher rates of depression.

Emotional wellness

Many illnesses encountered today have nothing to do with having a fever or a cold. Many of our diagnosed illnesses are emotionally driven, including depression, bipolar disorder and panic attacks. While some of these are chemically driven and medication is a medical necessity, keeping emotions in check may keep these conditions from exacerbating. Having a social network has been shown to help with these illnesses, and finding active ways to deal with stress can help as well. Some people rely on religion to help them through these times, others seek the help of a counselor and others take prescription medications. All of these methods can be helpful and sometimes the best results are achieved by a combination of all of these methods.

Financial wellness

Last but not least, financial wellness is the final piece of the wellness pie and also the component that could allow the “wealthy” part of the Benjamin Franklin quote to come to fruition. Depending on age, wealth can mean a variety of things. The younger the individual, the more valuable it is to start smart financial planning. Getting into debt at a young age can be debilitating later in life or if a layoff occurs. Investing early pays great dividends because of the way investments have the potential to compound. Thoroughly examining all purchases before buying them is imperative, and buying things only when they are needed and not necessarily wanted can help, too. The older the individual, the more important it becomes to be financially conservative, unless earlier financial planning has been profitable.

While it would be wonderful to simply go to bed early and wake up early and become healthy, wealthy and wise, it is evident that we have to put forth a little more effort than that.

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What do we all have that we all often take for granted? We typically don’t think about it until we are confronted with the reality that we cannot live without it.

It is our health.

Many of us move through our days, busy and unaware of the stress we can and do put on our bodies and minds. This magnificent human machine works diligently to keep us moving, yet rarely do we stop to purposefully think about all the things that impact our health.

The first thing we may think about when we think about health is our physical health. But what about mental health, emotional health, spiritual health, intellectual health, financial health? Amid this overwhelming task of finding a healthy balance, we have to discern what motivates us. Our lives are meant to ebb and flow, and at different periods of our lives, one area of our health is stronger than another. Our motivations change, as well.

How do you stay motivated in your life? How are you motivated to accomplish your tasks, to move and be healthy, and to do for others what they cannot do for themselves?

We are all faced with daily opportunities to make choices that can impact our overall health. When we choose to make time for a walk or a bike ride, our physical health benefits, but so does our emotional health. When we choose to do something for someone else, our emotional health is impacted in a positive way, which can trigger better spiritual health. Do you understand how our different healths work hand in hand?

I challenge you to look for daily ways to stay motivated in all areas of your health: emotional, physical, spiritual, intellectual, financial and so on. What can you do today that will motivate you to change, to make someone’s day better and to live an overall healthier life?

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Many seniors come to my office with concerns about their voice, ranging from mild raspiness to complete aphony, or loss of voice. In most instances, patients cannot recall a specific duration or trigger, as the vast majority of cases are gradual in onset and ultimately are caused by several factors working in unison.

In addition, there are several diseases that can significantly affect the voice. One of the most common is acid reflux from the stomach. Acid reflux is common in our American society due to a combination of increased acidity of many prepackaged foods, increased consumption of fast foods and the ever-increasing obesity levels in the United States.

Stomach acid refluxes up the esophagus, causing classic heartburn or indigestion, but it can also reflux to the level of the voice box, causing hoarseness, difficulty swallowing and coughing, along with frequent clearing of the throat. Chronic sinusitis and allergies, both of which cause increased post-nasal discharge, can contribute to hoarseness, but this is fairly rare.

Thyroid disease, primarily a low-functioning thyroid, can cause raspiness in the voice as the vocal cords thicken. And, finally, tobacco abuse causes damage to the voice box, greatly contributes to chronic hoarseness and can lead to throat cancer.

**What can be done about age-related voice changes?**

If you are concerned about your voice, take action. Exercising your voice is similar to working out with your body. You can practice reading out loud for 10 to 15 minutes each day, sing out loud, make sure you stay hydrated by drinking six to seven 8-ounce glasses of water each day, and avoid too many caffeinated beverages.

Since most people have some degree of reflux, sinus issues or allergies, it is reasonable to seek consultation with an ear, nose and throat surgeon (otolaryngologist), who can examine the voice box to ensure there are no other factors contributing to your voice issues. If you smoke, then you absolutely should be examined by an otolaryngologist to make sure there are no suspicious growths on the voice box.

Finally, there are non-physician voice specialists called speech therapists (or speech pathologists) who can evaluate your voice and then give instruction to help you improve it.

**Make yourself heard!**

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Why do so many New Year’s resolutions fail within the first few months of the year? They are grander than they are reasonable. While it may sound like a great idea to set a weight-loss goal of 50 pounds in six months, for most people that goal is unobtainable, and the frustration that comes along with not reaching that goal may result in total abandonment of any weight loss.

By changing one small thing at a time, healthy goals become realistic and successful.

Eat your veggies

The vegetable portion of your meal should fill up at least half of your plate. Non-starchy vegetables, such as greens, broccoli, carrots, green beans and mushrooms, contain only about 25 calories in a raw cup, or a half of a cup of cooked veggies. Eating the vegetable portion of your meal before diving into the protein and carbohydrate portions can help fill you up with fiber, vitamins and minerals, but minimal calories. Ultimately, the best way to lose weight is to consume fewer calories than you burn off. A diet rich in non-starchy vegetables can help with weight-loss goals without leaving you hungry.

Slow down

Before consuming a food, stop and ask yourself to rate your actual hunger level. Are you eating the food just because it is available? Are you bored, stressed or nervous? Hunger should be the main trigger for eating, but we often choose snacks based on other emotions or environmental situations. Stop and ask yourself whether you truly are hungry before deciding to eat the snack. When you do sit down for a meal, slow down and enjoy what you are eating. Taking the time to chew your food and savor the flavor may result in quicker satiation, and it allows the stomach time to send a message to your brain that you’ve had enough.

Drink first

Before each meal, drink a large glass of water. Many Americans do not meet their fluid needs during the day, and as we age, we lose some of our thirst sensation to remind us to do so. Not only will a glass or two of water before a meal help us reach our fluid needs, it also fills up our stomachs so that we are less inclined to overeat.

Small steps during your day can help you reach your goals of a healthy lifestyle by keeping them manageable and realistic. Set goals one at a time, and build on them. There is no limit to how many goals you set for yourself! Work at your own pace and reward yourself for your successes.

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Keeping a retirement nest egg healthy and growing so that it can provide for income needs for a full lifetime is important. With advances in medical science extending lifespans, individuals need to make sure their nest eggs can last at least until age 95 with enough to cover inflation. What are some of the options for conservative investors who want to have a high degree of confidence that the income they are counting on will be there when they need it? Warren Buffett advised, “Be fearful when others are greedy and greedy when others are fearful.” While there has been a lot to be fearful about in recent months, being greedy is a strategy most retirees don’t have the courage to pursue.

Some retirees turn to annuities, but variable annuities have some of the same risks as investing directly in the stock market. While there may be some protection offered on the downside by the annuity provider, there is often an upside cap on value, along with high fees. A low-cost, fixed lifetime annuity, such as those offered by some of the major mutual fund investment companies, may offer the best option for at least a portion of investment assets. Investors should shop around to obtain the best costs from reliable annuities providers.

Another option is to have a well-credentialed, professional investment manager construct and manage a portfolio for you based on your criteria for income, risk tolerance and time horizon. The downside of this option is cost. Depending on the size of the portfolio, the manager may charge from 1 percent to 2 percent or more as a fee and may use mutual funds in the portfolio, which can charge an additional 1 percent to 1.5 percent or more. There will also likely be trading fees. In the current environment, it’s difficult to make much return or generate much income while paying that much in fees.

Another option is to construct a defensive portfolio yourself of high-dividend stocks and investment grade bonds. (Steer clear of high-yield bonds in the current environment since as rates rise they will be more heavily discounted.) This option is a more significant challenge for most average investors but it has the potential to yield the best returns for someone who can do the work. Stocks with good dividend yields (at least 2.5 percent) that have a good history of consistent dividend growth throughout the past 10 to 20 years in defensive sectors such as utilities, health care, consumer staples and telecom should be selected to provide at least 50 percent of the portfolio’s income. Be sure to maintain diversification so that no single sector provides more than one-fifth of the total income. Non-defensive sectors may be included, but no individual non-defensive sector – such as technology, REITs (real estate investment trusts), financials, energy or industrials – should provide more than 10 percent of the remaining income from stocks. No individual stock should constitute more than 2 percent of the portfolio. The rest of the income can be provided from short- to medium-term investment grade (BBB or better) bonds. Cash equivalents, such as one- to five-year CDs (check with Bankrate.com for highest rates offered by Internet banks) may be a less risky alternative to bonds in the current environment and offer a comparable return.

The stock portion of the portfolio can be further broken down into a solid core of the most reliable dividend-producing stocks and a satellite of stocks that provide both dividends and above average growth. The core should provide at least 70 percent of the stock income and the satellite portion no more than 25 percent. One additional option to make this undertaking a little less of a burden is to use index funds for the core.

For those with the risk tolerance and stamina as well as sufficient investment assets, all of the strategies mentioned above may be combined into a comprehensive investment program that includes a fixed annuity, a managed portfolio, a core/satellite portfolio you construct and manage yourself, and purchasing some individual, highly depressed stocks that are temporarily beaten down yet pay good dividends and also have good growth and long-term prospects. That option provides the opportunity to compare strategies over time and gravitate to the one(s) that yield the best overall results.

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PrimeTimes has received calls and emails inquiring about the health benefits of cherries, cinnamon, honey and antioxidants. PrimeTimes has no expertise and no recommendations, so what follows is an attempt to share with readers some of what has found its way into the Office of LifeSpan Studies.

Articles on the “Mediterranean Diet” and “Food Pyramid” (recently reissued by the U.S. Department of Agriculture) that highlight eating plant-based foods have appeared in previous issues of PrimeTimes and can be found by searching online. Both have a lot of information on the health benefits of fruits and veggies to include with meals.

Johns Hopkins Health Alerts

Information appearing in Johns Hopkins Health Alerts referred to the “Disease Fighting Power of Berries.” It says blueberries, blackberries, raspberries and strawberries have been found to have antioxidant effects on various health conditions, including cardiovascular health, and that frozen berries, though perhaps more costly, are just as nutritional as fresh berries. By being frozen immediately after being picked, berries (and other fruits) maintain their nutrients. When in season, if local berries are bought and frozen for later use, they maintain their valued content.

Another Johns Hopkins Health Alert addressed eating fish to get Omega-3 fatty acids to help maintain memory and cardio health. Sign up to receive the health alerts via email at www.healthafter50.com.

Cherries are another fruit recommended for a variety of health benefits, including arthritic pain and the prevention of heart disease and certain cancers. A nutrition expert from the University of Texas Health Science Center, Dr. Russel Reiter, has pioneered studies on cherries that have shown 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. Reiter is also a leading authority on melatonin, and he 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 the 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 athletes using cherries, cherry juice and dried cherries to reduce activity-induced inflammation and to eat more cherries because of the powerful anthocyanins that have anti-inflammatory properties. She refers to a study by the University of Michigan that revealed cherry-induced diets reduce inflammation in animals. Other foods she recommends are spinach, green tea, sweet potatoes, olive oil, ginger, fatty fish and ground flaxseed for their anti-inflammatory compounds. Visit www.askthesportsdietician.runnersworld.com for more information.
Cinnamon and honey

A lot of the beliefs about cinnamon and honey – singular or combined – stem from strong familial traditions and cultural/ethnic beliefs. However, there are many studies by universities and health organizations around the world that allege the health benefits of cinnamon and honey in cardiovascular diseases, arthritis relief, infections, colds, the flu, blood sugar control, anti-clotting and aging.

It is important to note that the cinnamon referred to comes from the oils of the brown bark of the cinnamon trees found in China or Ceylon (which usually is not the cinnamon in the spice aisle of the supermarket), and honey is high in calories. Cinnamon is packaged by many supplement producers, so read the label to find the basic source.

**Antioxidants, anthocyanins and other terms**

When discussing the value of fruits, vegetables, nuts, etc., reference is made to “being high in antioxidants” or “contains anthocyanins” or combinations of the two with other contents.

An antioxidant is a substance capable of preventing the oxidation 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 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 those foods’ high antioxidant activity levels.

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 nature’s biological modifiers because of strong experimental evidence of their ability to modify the body’s reaction to allergens, 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, respiratory and circulatory systems, and optimal brain and heart health. If your diet is low in these essential fatty acids, then your body cannot produce enough omega acid on its own.

Probiotics are “friendly or good bacteria” because they are the same microflora normally found in the gut that is required for proper digestion and absorption of food. These are vital to proper development of the immune system to protect against microorganisms that could cause disease. There is much available to learn more about the importance of fruits and vegetables as viewed by many organizations. Below are a few of the websites that contain more information to help readers make informed decisions about their diets and health.

American Dietetic Association, www.eatright.org
American Heart Association, www.americanheart.org
Centers for Disease Control and Prevention, www.fruitsandveggiesmatter.gov
Cherry Marketing Institute, www.choosecherries.com
Cleveland Clinic, www.clevelandclinic.org
Arthritis Foundation, www.arthritis.org
Johns Hopkins Hospital, www.johnshopkinshealthalerts.com
Mayo Clinic, www.mayoclinic.com
National Sleep Foundation, www.sleepfoundation.org
Runners World, www.askthesportsdietician.runnersworld.com
Real Age, www.realage.com
Criminal behavior over time

Using developmental criminology concepts, delinquent behavior is anticipated to begin about age 13 to 15, and a corollary “aging out” of crime follows. In the United States, people start to age out of crime beginning in their late 20s. Once young adults begin families, start career paths and generally “settle down,” they slow (and often cease) any criminal behavior in which they had been involved. For example, illicit drug use makes child care and career effectiveness difficult. Former illicit drug users frequently cease delinquent behavior as their priorities change in order to maintain a household. Additionally, connections to drug dealers become tenuous once out of school (high school and university), so as the supply of drugs drops and personal responsibility increases, involvement in criminal activity drops.

Following this causal relationship, by age 60, the majority of older citizens are not involved in the crimes of youth (gangs, drugs, robbery, etc.). We can easily expect that older members of the community are less likely able to run from the police or to take part in antisocial behaviors that necessitate physical strength, agility and being able to overpower a victim (Benson 2002; Shover and Thompson, 2001; Laub, Nagin and Sampson, 2001).

Closely linked to the idea of “settling down” with age is the drop in behavioral aggression with age. Violent criminals’ behavior usually stabilizes over time. While this may be a combination of psychological influences on the aging process, we see fewer violent acts committed by the elderly. The reduction in violent crimes by the elderly due to a decrease in aggression leaves property crime as the only illegitimate means to both earn money and persist in criminal behavior.

Criminal social capital and near groups

There are crimes committed by elderly citizens that do not cause us to react with care nor compassion. These kinds of crimes are often linked to changes in social status and also provide the opportunity to either take part in novel criminal behaviors or persist in existing non-violent crimes. Recent research explores the idea of “criminal social capital.” Like social capital, where a person gains status and worth through their work, experiences and social interactions over time, criminal social capital anticipates that criminals who persist and succeed in their behaviors gain social capital within their criminal subculture. Criminal social capital can be used like social capital to gain access to new and more beneficial interactions (in this case, new and more criminal endeavors).

Using the idea of criminal social capital, it is easy to imagine a youthful thief who is successful gaining confidence and a positive criminal reputation over time. Once that thief is less physically able to sneak around (due to increasing age), he/she may become a fence (one who sells stolen goods), a coordinator of thefts, or just use connections (criminal social capital) to persist in criminal behavior in a variety of ways.

Steffensmeier and Ulmer (2003) provide clear evidence of this...
process. In an extended interview with a dying thief, they learned how a lifetime’s network of connections to informants, co-conspirators and skilled criminals enabled this thief to persist in his crimes. He progressed over time from simple theft, to selling low-quality stolen goods (stereos, golf clubs, etc.), to selling stolen goods with a higher profit margin (jewelry, high-end electronics, etc.). As the thief’s network grew, his crimes grew, which in turn increased his criminal social capital.

A criminal usually cannot persist in criminal behaviors on his/her own. Instead, criminals work with close associates in their relative criminal field (burglary, fencing stolen goods, smuggling, extortion, etc.). This group of associates has been termed a “near group.” A near group can have qualities that resemble a gang, but it is less organized and focused more on crime than the maintenance of the group as a coherent unit. This near group can provide a network of trusted supporters for any variety of criminal endeavors. Additionally, the norms of behavior within the near group provide a means to persist in criminal behavior. Consider Warr’s (2002) explanation of peer pressure (which can persist throughout one’s life): Membership in a group necessitates being loyal to the group and its members. This loyalty serves to maintain and support any existing social network. Additionally, belonging to a group necessitates holding status within the group.

These concepts combine to provide a way for a career criminal to persist in crime, be supported in criminal efforts, and gain status (increasing criminal social capital) within his/her near group.

Older criminals who hold criminal social capital are, by default, tied into their local communities and can identify instances (opportunities) where action can be taken (positive or negative). It is important to consider the effects that social bonds can have on offending adults. While criminals may often lack the positive social bonds that assist in social control, adults involved with criminal behavior – through near-group relations – have established strong bonds with other criminals in their social networks. Therefore, as chance life events happen (i.e., the inability to pay for unexpected medical treatments), these antisocial bonds can provide the means to close the financial gap. An aging criminal population experiences the same type of life events of any aging population, so the ability to respond to them outside of legitimate ways is necessary.

While actual criminal behaviors may change due to the effects of aging, the perpetrators may still persist in their criminal ways, efforts that can be inadvertently supported by the lack of legitimate support services for the elderly in America. In order to qualify for many social services, the individual must have had legitimate employment to obtain such services as Social Security benefits, unemployment benefits, etc. Therefore, the commission of crimes may be the only method of income an aging criminal may have.

Organized crime and white-collar crime

The main goal of any career criminal is profiting while minimizing the risk of arrest or death. There are two forms of criminal behavior clearly connected with establishing a career as a criminal. The first form, organized crime, historically follows a career path that begins with juvenile delinquent acts and graduates to more profitable crimes, eventually becoming part of an organized crime group. The second form of criminal career, white-collar crime, utilizes a lifetime of social capital to commit fraud, embezzlement, or other forms of corporate or political crimes.

Some of America’s most well-known mafia figures died or were imprisoned while still leading their criminal organization. For example:

- Carlo Gambino, leader of the Gambino family of New York, died while in power at 74 years old.
- Carlos Marcello, mafia chief of New Orleans, was incarcerated while still in power at 73 years old.
- Thomas Lucchese, leader of the Lucchese family of Brooklyn, died while in power at 67 years old.
- Santo Trafficante, mafia chief of Tampa, died while in power at 72 years old.

Concerning white-collar crime, the more successful criminals need to have acquired the social capital to rise to positions that enabled them to manipulate or access the material that was the criminal event. Consider:

- Bernie Madoff’s investment swindle ended when he was convicted at age 72.
- Kenneth Lay’s accounting fraud led to the Enron scandal; he was convicted at 64 years old.
- Bernard Ebbers, the chief executive of Worldcom, was convicted of corporate fraud at 63 years old.
- President Richard Nixon was 61 years old when he left office over the Watergate Affair.

There is no evident similar pattern of women as career criminals. Most of the characters are often arrested or killed as they approach 50 years old. The singular exception is Griselda Blanco, known as La Madrina (the Black Widow) and the Cocaine Godmother, who was deported to Colombia following her 20-year prison sentence. She was 69 when killed, but there is no evidence that she was active in the Medellin Cartel at the time of her death.

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Successful aging is perhaps a goal for most people, both young and old. Most of us want to age well and look for ways to do so, yet aging well can be a difficult goal to reach given the faulty beliefs and stereotypes about older people and the aging process. By subscribing to those beliefs, people often become the victim of their own biases and lack of knowledge about the aging process, further undermining the odds of them aging well. Indeed, we live in an ageist culture, i.e., one which both explicitly and implicitly separates younger and older people. This lack of interaction between different generations often leads to misperceptions of one another and to a lack of communication borne of a paucity of knowledge and fears about aging. This undermines opportunities for meaningful relationships between generations – relationships that are based upon mutual sensitivity to, trust in, and respect for each person’s individuality.

That we first look at adults as individuals who happen to be of a certain age is based on the fact that as we age, the magnitude of differences between individuals increases. Consequently, chronological age becomes less relevant to understanding adults and older people, especially as they enter their 60s, 70s and 80s. This increased diversity among individuals across increased chronological age is referred to as the “fan effect.” This diversity is in direct contrast to the generalizations we might make about younger, middle-aged and older people. Such generalizations, or stereotypes, are therefore inaccurate because they do not take into consideration the diversity among people that exists in adulthood.

Defining successful aging: three important dimensions

What does it mean to age well? While successful aging as a concept continues to elicit debate and discussion, it has remained a core assumption pertinent to how we age that has guided gerontological research and practice throughout the last 30 years. In a series of landmark writings, Rowe and Kahn (1997, 1998) defined successful aging in terms of three key components.

The first of these is having a low probability of disease and disease-related disability; this refers not just to the presence or absence of disease, but also to the presence or severity of risk factors for disease, as in living a healthy lifestyle via getting regular exercise, eating a balanced and nutritious diet, or avoiding and/or learning to cope with stress.

The second key component of aging well is having high levels of cognitive and physical functioning. This refers to not just what people could do, but what they actually do on a daily basis to maintain health and vitality, prevent decline, and both maintain and enhance their physical health as well as intellectual health and vitality. Examples include going on a diet, beginning an exercise program, reading, returning to school to earn a degree, attending lectures, listening to educational programs, enrolling in lifelong learning classes, solving challenging crossword or Sudoku puzzles, or taking steps to improve memory skills. Indeed, much research indicates that cognitive functioning can be enhanced in later life in several ways; for example, by reducing our anxiety about failure, in acquiring new skills, or in forming new collaborative relationships at work, in retirement, or in the context of everyday life.

The third dimension of successful aging is being actively engaged with life. This refers to having meaningful and satisfying interpersonal relationships and engaging in productive activities with others, as in being involved in family activities, seeking enriching and fulfilling relationships with friends, neighbors or co-workers, as well as providing instrumental and emotional support to them in times of need.

Successful aging and positive spirituality

A last and more recently recognized dimension of successful aging is having positive spirituality. Spirituality reflects a belief in a higher power that guides us through life, feeling connected to self and others, and being able to draw on our inner resources, such as strength or peacefulness. Though people may express their spirituality in uniquely public and private ways, being community-oriented and other-focused as well as purposefully involving oneself in the lives of others are often manifestations of spirituality. Likewise, being religiously involved in a formal sense (i.e., through prayer and church attendance), though distinct from spirituality, can provide opportunities to participate in community activities which are positive in nature and contribute to the quality of one’s life as well as others’ lives.

Examples of positive spirituality, which gives our lives meaning and purpose, include doing volunteer work, serving on community boards and committees, and being actively involved in the work of one’s church. Research suggests that positive spirituality predicts better health, enhances quantity and quality of life, lessens depression and loneliness, enhances immune system function, and helps one cope in the face of illness and loss (Sadler and Biggs, 2006).
Successful aging is dynamic and multidimensional in nature

It is clear that successful aging is a complex, multidimensional concept where each of the above four domains influences and is influenced by the other. For example, poor health may limit one’s contact with others or prevent one from taking a daily walk with a spouse or a friend. Likewise, being isolated from others robs one of the stimulation of having engaging and stimulating conversations, as when people discuss current events or politics. Being isolated from others may undermine opportunities to travel, attend a lecture or a book club with others, or prevent one from engaging in collaborative decision-making or problem-solving, as when people seek advice from friends or family. Thus, as these examples illustrate, the domains of successful aging interact in dynamic ways and may have positive or negative consequences for individuals and their families.

An awareness of aging well is reflected in the importance that younger, middle-aged and older adults place on their health, remaining physically and mentally active, and on social relationships. Likewise, having a purpose in life; setting and achieving important personal, educational, family and job-related goals; and being able to adjust to life’s challenges (e.g., poor health or disability, divorce, death, becoming a caregiver, losing a job) are all manifestations of our efforts to age well. Successful aging reflects positive efforts to proactively cope with these challenges, contributing to and reflecting personal resilience – the ability to bounce back from adversity and grow personally from having dealt with what life offers us.

Observations on aging well

Successful aging takes effort – it does not happen naturally nor on its own. People who age well are proactive in making choices about their lives, and they hold individualistic feelings about things that are important to them – family, work, retirement, health, relationships with others, spiritual beliefs, etc. Such people are committed to aging well each and every day and engage in behaviors daily that reflect this commitment. People who age well live in the present – they find something to enjoy each and every day. They are not consumed by what has happened in the past, nor are they preoccupied with what may or may not happen in the future.

People who age well adapt well to change and to events over which they have no control. In these respects, the SOC (selection, optimization, compensation) theory of adaptation to aging has been influential. The SOC theory proposes that people are selective about those areas of life and those relationships in which they invest their efforts and feelings. As it applies to relationships, this is termed socioemotional selectivity (Carstensen, 1995). This selectivity allows them to optimize their skills, enhance the quality of their lives, and contributes to feelings of well-being and life satisfaction. Optimizing permits them to utilize their cognitive and emotional resources to compensate and cope with physical decline, stress and loss (Baltes and Baltes, 1990).

Individuals who age well understand the importance of distinguishing between normal aging – those aspects of aging that are intrinsically linked to biological changes and heredity – and pathological aging, those aspects of aging which are influenced by disease, lifestyle, diet, activity levels, depression or loneliness. Consequently, they recognize that the manner in which they age is unique to them and that people age at different rates, borne of differences between persons in heredity, life experience and strategies they use to help them cope with life events.

Successful agers are knowledgeable about aging, and they do not subscribe to the many negative myths and stereotypes of growing older; for example, that aging is all downhill, that older people cannot change, or that aging is characterized by depression, loneliness, and a bleak future filled with loss and decline. Alternatively, successful agers recognize that positive stereotypes of aging can be equally harmful – that old people continually are reminiscent about the past and take a rocking-chair approach to getting older, withdrawing from life to make room for younger people.

Persons who age well understand that many aspects of aging are indeed under their control – that aging is modifiable and people can change their behavior and therefore lower their risk for disease (e.g., blood pressure, levels of physical activity, body fat percentage) and increase the quality of their lives. In addition, the knowledge that chronic stress undermines the immune system’s ability to respond to infection and fight illness is critically important in coping with stressful life experiences that sometimes accompany the aging process. Successful agers know that they can acquire and maintain new skills and attitudes toward what happens to them. They create new opportunities to learn new things.

Aging well is about variety; variety is challenging and stimulating. However, too much or too little variety predicts poorer functioning; matching the demands on us to our skills and abilities is key. Find your comfort zone, and then push the limits every now and then! Aging is also about how we respond to stress and change. Accurately assessing events with which we must cope, ascertaining our resources in doing so, and adapting helpful coping strategies are all key skills to develop in learning to cope with stress and change. Treasuring old relationships and developing new ones, being open to new experiences, being flexible, and becoming resilient (bouncing back after adversity, patience in doing so) are also important.

Perhaps most importantly, aging well is about attitude. Adopt a realistic but positive and optimistic attitude about aging. Have self-confidence in your ability to change, adapt and learn. Exercise control over those aspects of life that you can, and do not buy into aging stereotypes. Define your own aging; do not allow others to do that for you. Make a commitment to age well on a daily basis – begin today!

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Did you recently purchase a smart TV? If so, you may want to check out these tips provided by Better Business Bureau, Coastal Carolina Inc.

One of the hot gift items this past December was an Internet-connected “smart TV.” However, many consumers aren’t aware that these TVs can be hacked - just like a computer or smartphone.

How the scam works

When smart TVs are used to browse the Internet or connect through apps, scammers can take advantage of security holes to gain access to the smart TV device. Depending on the smart TV model, the apps may not be as secure as those on smartphones.

Once they hack the smart TV, scammers can access the camera and voice controls. They can use this to spy on the home (to time a break in) or listen to conversations. Scammers can also gain access to information on the machine, such as usernames and passwords, or even computers on the same network.

Smart TV hacking isn’t really a big issue yet. But as more people purchase these TVs, con artists are bound to find ways to use them for scams. This just happened with smartphones a few years ago.

Here are some tips to keep your smart purchases secure:

- Treat the smart TV like a computer. The smart TV is a computer, so use the same common sense in keeping laptop and desktop computers safe. For example, don’t visit suspicious websites or click on strange links.

- Keep smart TV systems up to date. Manufacturers will do their best to patch security holes. System updates are annoying but vital to protect your device.

- Use firewalls. Any device that connects to the Internet should be guarded by a firewall, and smart TVs are no exception. Use the smart TV’s built-in firewall settings and a router with an enabled firewall.

- Take extra precautions with a secure in-home wireless network which uses proper passwords and up-to-date software.

- Watch the camera. Always assume the smart TV’s camera and microphone are turned on. If concerned, cover the camera with a piece of tape.

To find out more about other scams, check out BBB Scam Stopper (bbb.org/scam). To report a scam, go to BBB Scam Tracker (bbb.org/scamtracker).
mylifecheck.heart.org
An American Heart Association-sponsored website geared toward 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.

agingsociety.org
A website 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.

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, the PrimeTimes staff wants to hear from you. If you want to be added to the PrimeTimes mailing list, just email, call, fax or write to let us know. Previous issues of PrimeTimes can be viewed at coastal.edu/lifespan.
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 in a future issue of the newsletter.

CAn YOU HEAR ME?
An old man was wondering if his wife had a hearing problem. So one night, he stood behind her while she was sitting in her lounge chair. He spoke softly to her, “Honey, can you hear me?” There was no response. He moved a little closer and said again, “Honey, can you hear me?” Still, there was no response. Finally he moved right behind her and said, “Honey, can you hear me?” She replied, “For the third time, yes!”