

A supplement of the
Unterrified Democrat
February 26, 2020

Senior Living

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Safety renovations for seniors' homes

Feeling safe and secure at home is a priority for any homeowner. But safety is of particular concern for aging men and women who are at greater risk of being involved in accidents at home than younger men and women.

Harvard Health Publishing says that accidents at home are among the leading causes of injury and death in the United States. The chances for fatalities increases as one ages, and by age 75 and older, men and women are almost four times as likely to die in a home accident as people a decade younger.

As people age, their balance, eyesight and general physical abilities can begin to diminish. Furthermore, a fall or incident that may only bruise a younger individual can cause more serious breaks or damage for seniors, resulting in potentially lengthy recovery times.

The Home Care Assistance organization says that one million elderly people are admitted to the emergency room for injuries every year. People concerned about the safety of their homes or the homes of their aging loved ones can retrofit such properties to make them safer.

FALLS

According to The Senior Social Club, which offers care and community services to seniors, falls are the most common accidents affecting seniors. One out of every three seniors aged 65 and older falls at least once a year.

In addition to working with doctors to improve mobility and modify medications that may cause unsteadiness, changes around the home can help. Grab bars placed in bathrooms and high-traffic areas

can help seniors get stay more stable when changing from sitting to standing positions.

Potential tripping hazards should be assessed. Area rugs without nonskid backings, clutter on floors, extension cords that extend into walking areas, and uneven flooring pose tripping hazards. Anti-slip coatings can be added to floors to reduce the risk of tripping.

Poorly lit staircases and entryways also can contribute to falls. Consider the installation of motion-activated lighting so that dim areas can be automatically brightened when necessary. A night-light or LED lights placed near molding can help guide seniors to the bathroom during midnight visits.

PHYSICAL LIMITATIONS

Arthritis can impede seniors' ability to turn on and off appliances, water faucets or handle certain kitchen tools. Kitchen and bathroom modifications can include the installation of ergonomic and user-friendly handles and spigots.

Task lighting can make it easier to prepare meals, and appliances that automatically turn off after a certain period of time can be a safety feature for forgetful individuals.

Reorganize kitchen cabinets to make commonly used items as accessible as possible.

SMART HOMES

Friends or family members can have greater control over seniors' homes by installing smart home systems. This way they can remotely adjust thermostats, control lights, view cameras, engage locks or alarm systems, and much more without having to be at the home. This can seniors allow

seniors to maintain their independence while offering peace of mind to their loved ones.

Certain home modifications can reduce seniors' injury risk.

INVESTMENT ADVICE

Financial considerations for widows

Losing a spouse is a seismic life event, for both men and women. But the impact and the frequency are much greater for women. The statistics are startling. According to research by Protective Life Insurance Company:

- There are nearly 12 million widows in the U.S., with almost a million added each year
 - The average age of a widow in the U.S. is 59
 - 70% of Baby Boomer wives will outlive their husbands
 - Half of widows over 65 will live 15 years as a widow
 - Only 8% of widows 55-64 remarry, while only 2% over 65 do
 - 80% of women will be single at death
 - Widows outnumber widowers four to one
- Wow. You are probably thinking, "Thanks a lot – what a downer!"



by TRAVIS FORD, CFP®

I agree. As a husband, I find these numbers extremely upsetting. As a financial planner, this is a call to attention. This is reality, and women (along with their significant other if they have one), need to plan accordingly.

The financial challenges are heaped on top of the emotional challenges. Many widows say their husband's death is the most traumatic event in their life. The Protective Life research refers to three stages of widowhood:

Stage 1 – Grief. This is characterized by being "in a fog," having a hard time thinking and making decisions, forgetfulness, anger, fear, stress, and a worry "Will I be OK?"

Stage 2 – Thinking and decision-making ability return. It is possible to smile and find happiness in daily activities and hobbies. Feeling hopeful. The tears still come, but less often.

Stage 3 – Acceptance of a new a season of life. Gratitude for life, even though it is different. Compassion for others grieving. Relishing your spouse's love, which is still present, along with fond memories. Realizing your spouse's death does not define your life.

I've had widows tell me they didn't even feel like a normal person for a good year or two. And they didn't feel like themselves again for three to five years.

Widows who experience these feelings need to know they are normal. They also need to know that Stage 1 is not a time for major financial decisions. Obviously there are some things that need attention right away – filing claims for Social Security, pensions, life insurance, making sure the bills are getting paid, etc. But long-term strategies for investments may be too heavy to handle during this stage. The discussions can be overwhelming and should not be rushed unless there is a very strong reason to move quickly. Protective Life refers to this as "Decision-free zone – no major irrevocable decisions."

During the stages, widows should lean on family, friends and trusted advisors such as financial planners, attorneys, accounts and others. We can help with the details of paperwork and other issues that require assistance.

All of this is a reminder of how important it is for both spouses to be involved in financial plans. I have ranted about this in previous columns: too often, the husband handles all the long-term financial decisions. He will say, "This is my area. My wife couldn't care less about this stuff and doesn't want to be bothered with it." The wife echoes that. Big mistake.

As you can see, our wives are very likely to outlive us. Wives need to be involved and on board with the financial plans for the couple. I seldom agree to a meeting with just a husband – I normally insist the wife be present as well. I want to know she approves of and understands what we're doing.

If she is quizzed by a friend at a cocktail party about retirement plans, an unacceptable answer would be: "I don't know, but I think Travis and my husband have it all taken care of."

An acceptable answer is: "Our money is invested (conservatively / aggressively). We have plenty of funds in checking to pay for emergencies. And with Social Security, pensions and other sources, our retirement income will be about \$_____ per year. And if my husband dies, here is the scenario."

Now that's an answer!

Life is hard enough when we're prepared. Let's not make it harder by being unprepared.

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Healthy eating options for seniors

“Let food be thy medicine” is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the foods ones eat. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people need to stay healthy as they get older. Certain foods may be particularly helpful.

- **Brain-friendly foods:** Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like Alzheimer’s disease, advises Sonas Home Health Care.

- **Anti-inflammatory foods:** Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

- **Fruits and vegetables:** Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vitamins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

- **Energy-boosters:** Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

- **Bone-friendly foods:** Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

- **Digestive system-friendly foods:** The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions that push waste



along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract mor easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

- **High-iron foods:** Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

Smart food choices can help seniors live long and healthy lives.

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How to help loved ones handle sundowning

A diagnosis of Alzheimer's disease can catch families off guard. When such a diagnosis is made, patients and their families typically have a host of questions, including how far the disease has progressed and what to expect as it advances.

One potential side effect of Alzheimer's disease that can catch families off guard is sundowning. The National Institute on Aging notes that sundowning refers to the restlessness, agitation, irritability, or confusion that can begin or worsen as daylight begins to fade. Sundowning is difficult for Alzheimer's sufferers, but also can be especially hard on their caregivers. As day turns to night, people serving as caregivers to Alzheimer's patients tend to wear down, only to suddenly realize that the people they're caring for are becoming increasingly difficult to handle. The NIA notes that sundowning can continue well into the night, compromising patients' ability to fall asleep and stay in bed.

Sundowning will not affect every Alzheimer's patient, but caregivers should prepare themselves to handle such a situation should it arise. Learning more about sundowning can be part of that preparation.

WHY DOES SUNDOWNING OCCUR?

The exact cause of sundowning, which is sometimes referred to as "late-day confusion," is unknown. However, the Mayo Clinic notes that certain factors may aggravate the feelings of confusion felt by Alzheimer's patients who experience sundowning. Those factors include:

- fatigue
- low lighting
- increased shadows
- disruption of the body's internal clock
- the presence of an infection, such as a urinary tract infection

The NIA notes that one theory suggests Alzheimer's-related changes in the brain can disrupt a person's internal clock, confusing their sleep-wake cycles as a result. That can confuse Alzheimer's patients and contribute to the feelings of agitation and irritability that are common among people who experience sundowning.

WHAT CAN BE DONE TO COMBAT SUNDOWNING?

The NIA recommends looking for signs of sundowning in late afternoon and early evening and trying to determine what might be causing these behaviors. Try to avoid anything that appears to trigger these behaviors, if possible.

Reducing noise, clutter or the number of



people in the room when sundowning symptoms typically appear may help reduce the confusion Alzheimer's patients feel during this time of the day. In addition, scheduling a favorite activity or providing a favorite snack at this time of day can give Alzheimer's patients something to focus on, potentially cutting off the confusion before it surfaces.

The NIA also recommends making early evening a quiet time of day reserved for playing soothing music, reading or going for a walk.

Caregivers who also have children to look after can explain the importance of this quiet time to youngsters and ask for their cooperation.

Closing curtains or blinds and turning on the lights at dusk can minimize shadows in the house, potentially making this time of day less confusing for Alzheimer's sufferers.

Sundowning is a symptom of Alzheimer's disease that can be difficult for caregivers to manage. More information about sundowning is available at www.nia.nih.gov.

Did you know?

Many people plan to retire by a certain age, but few may actually still be working at their targeted retirement age. In the United States, the age at which working Americans expect to retire has risen to 66. But a Gallup poll showed that most don't stay on the job that long, instead retiring when they're about 60 or 61.

In addition, according to a 2018 Employee Benefit Research Institute survey, 48 percent of workers wanted to retire after age 65, but only 19 percent of retirees stayed on the job that long. The reasons vary, but one positive outcome is having enough money to live comfortably during retirement.

Still, early retirement largely involves unexpected scenarios. These may include poor health, having to care for an aging parent, downsizing, new skills required for the job, or other work-related reasons.

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Things to know before drafting a living will

During the prime of their lives, people typically don't give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters.

An advanced healthcare directive — also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity. The legal advice resource Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

- Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not — particularly if they're not sure what you desire.
- Do I have firm feelings about life-saving methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.
- Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.
- Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with the authority to make



decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

A living will is an important component of medical and estate planning.

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Three money-saving travel tips for retirees

Though a transient lifestyle is something few people aspire to during much of their lives, come retirement, the idea of staying in a place for only a short time has more appeal.

According to a 2014 study from the Transamerica Center for Retirement Studies, 36 percent of baby boomers want to spend their retirements traveling. Many are succeeding in doing just that, as a study from the luxury travel network Virtuoso found that today's seniors spent an average of just over \$11,000 per year on travel. That was more than any other generation, highlighting just how much older adults like to get out and explore the world.

Retirees who fear they cannot afford to travel can explore the various ways for seniors to cut costs and still satisfy their wanderlust during retirement.

1. Take advantage of age-related discounts.

Some adults prefer to hide their ages, but when it comes time to travel during retirement, honesty is the best policy. Many businesses that cater to travelers offer discounts to seniors. Car rental agencies, hotels, travel agencies, and cruise lines may offer direct discounts to customers 65 and older, while membership in organizations such as AAA and AARP may make seniors eligible for additional discounts. Discounts on lodging and airfare might net the biggest savings, but even discounts on various smaller expenses can add up to big savings.

2. Don't overlook travel agencies.

While many prospective travelers' first instincts are now to visit various travel websites in an effort to find the most affordable trips, it's important that travelers not overlook travel agencies when planning trips. Travel websites, though a valuable resource, only list the hotels and airlines that agree to be included on their sites. While many participate, some do not, and those that do not may instead work independent of travel websites or partner with travel agencies. Travel agencies have access to the latest information, and many specialize in certain countries, knowing all the attractions visitors to their countries want to see. Travel agencies may offer packages that include admissions to popular attractions, which can be more affordable than planning a trip a la carte.

3. Travel as part of a group.

Group travel may not appeal to everyone, but it should appeal to older, budget-conscious travelers. Retirees who are uncomfortable driving at home will likely be even less comfortable driving in foreign countries where the rules of the road are not the same. Traveling in groups, whether it's with a retirement community, religious organization or another program, can save travelers substantial amounts of money. Many hotels and tourist attractions offer steep discounts for group tours, which can even be arranged through travel agencies. A hidden benefit of signing up for a group tour is the chance to meet new people and develop new relationships with fellow globetrotters.

Many working professionals hope to spend the bulk of their retirement traveling the globe. While such a goal is potentially costly, there are various ways to save and still see the world.

Eight tips for senior travelers

Few demographics have the free time and the financial capacity to travel as much as retirees. Now that children have flown the coop and retirement papers have been filed, the world is many seniors' oyster.

According to a 2017 survey from AARP, travel is a top goal for more than 80 percent of Baby Boomers. Children may find that encouraging their aging parents to travel can promote more independence and help them live fulfilling lives in retirement.

These tips can make travel easier for any senior ready to see the world.

1. Seek the most direct route. Traveling may be a bit easier to endure when the route is as short and direct as possible. It may cost a little more to book nonstop flights or travel during peak hours, but that investment may be worth it.

2. Choose senior-friendly travel services. Working with a trusted travel advisor is often easier than booking your travel yourself. Travel agents often have inside information and may be privy to perks and discounts. Plus they can streamline the process, ensuring all you need to do is go along for the fun.

3. Senior discounts are waning. Most airlines have done away with senior discounts. In 2013, the price comparison resource Fare Compare looked at senior discounts of various airlines and found most of them were unreliable.

4. Inquire about accessibility. If mobility is an issue or if there are any disabilities, contact your carrier and hotel or tour company and be sure that there will be accessibility arrangements, such as wheelchair access or ground-level accommodations.

5. Pack light. Don't get bogged down by excess luggage. Pack only what you need, including medications, in a carry-on bag.

6. Consider a cruise. Cruises combine food, entertainment and comfortable rooms in one convenient package.

7. Manage medications. If prescription medications are needed, be sure to consult with the doctor and pharmacy about getting a supply that will last the course of the trip.

8. Bring along a companion. You may feel more comfortable bringing along one of your children, another young relative or a close friend, especially if you are traveling internationally. This extra person can help navigate and ensure all your needs are met.

Seniors have the opportunity to travel more and can make such travel easier in various ways.




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Brain-healthy habits to embrace

Cognitive decline is a condition that is often associated with aging, but even middle-aged people can experience memory loss or cognition issues.

The Alzheimer's Association says that more than five million Americans are living with Alzheimer's disease and other dementias. By 2050, that number could rise to as high as 16 million people. More than 747,000 Canadians are living with Alzheimer's or another dementia, says the Canadian Alzheimer's Association.

Although there is no definitive way to prevent dementia, living a long, vibrant life may be possible by encouraging some healthy habits for the brain. It is never too late or too early to begin health and lifestyle changes.

EXERCISE

Becoming more active can improve brain volume, reduce risk for dementia and improve thinking and memory skills. The journal *Neurology* found that older people who vigorously exercise performed better on cognitive tests than others of the same age, placing them at the equivalent of 10 years younger. Increased blood flow that occurs with physical activity may help generate new neurons in the hippocampus, an area of the brain involved with learning and memory.

The Harvard Medical School says aerobic exercise may help improve brain tissue

by improving blood flow and reducing the chances of injury to the brain from cholesterol buildup in blood vessels.

QUIT SMOKING

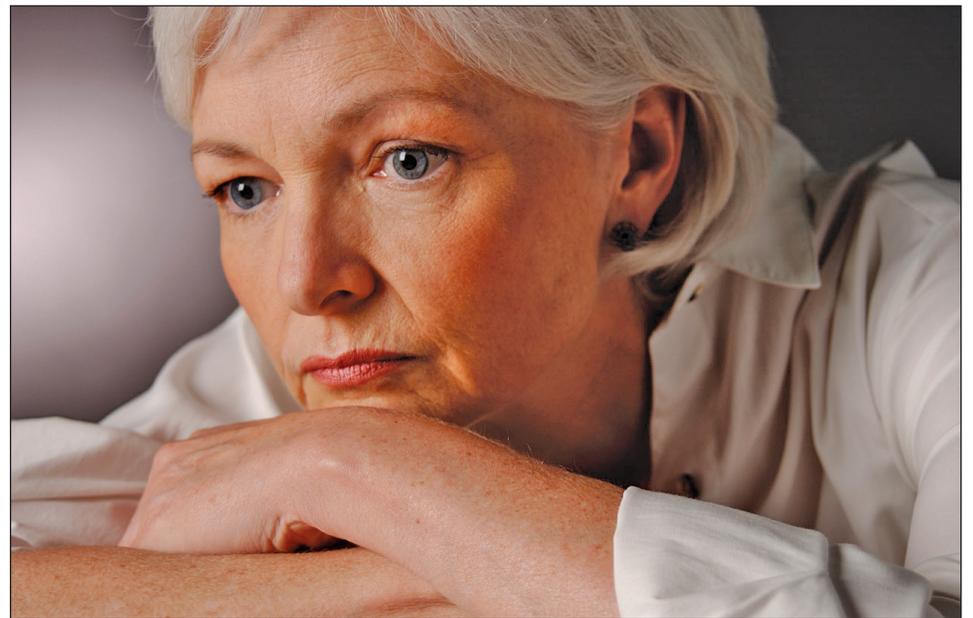
The Alzheimer's Association indicates that evidence shows smoking increases the risk of cognitive decline. Smoking can impair blood flow to the brain and cause small strokes that may damage blood vessels.

EAT HEALTHY FOODS

Foods that are good for the heart and blood vessels also are good for the brain. These include fresh fruits and vegetables, whole grains, fish-based proteins, unsaturated fats, and foods containing omega-3 fatty acids. Neurologists state that, while research on diet and cognitive function is limited, diets, such as Mediterranean and Mediterranean-DASH (Dietary Approaches to Stop Hypertension), may contribute to a lower risk of cognitive issues.

CONSUME CAFFEINE

Caffeine may help boost memory performance and brain health. A *Journal of Nutrition* study found people ages 70 and older who consumed more caffeine scored better on tests of mental function than those who consumed less caffeine. Caffeine may help improve attention span, cognitive function and feelings of well-being. Information from *Psychology Today* also indicates caffeine may help in the storage of dopamine, which



can reduce feelings of depression and anxiety. In addition, compounds in cocoa and coffee beans may improve vascular health and help repair cellular damage due to high antioxidant levels.

WORK THE BRAIN

Engaging in mentally stimulating activities can create new brain connections and more backup circuits, states Dr. Joel Salinas, a neurologist at Harvard-affiliated Massachusetts General Hospital. Working the brain through puzzles, reading and participating in

social situations can stimulate the release of brain-derived neurotrophic factor (BDNF), a molecule essential for repairing brain cells and creating connections between them.

A good way to combine these lifestyle factors is to take an exercise class with friends, mixing the social, stimulation and exercise recommendations together.

Cognitive decline can come with aging, but through healthy habits, people can reduce their risk of memory loss and dementia.

HOW TO AVOID FALLING ON THE ICE THIS WINTER.

You can minimize your risk of falling on the ice. "The Penguin Walk" reminds us how to keep our balance on slippery surfaces.

1. Keep your weight forward and on your front foot.
2. Keep your arms down by your side for balance.
3. Walk flat footed and take short, shuffling steps.
4. Wear footwear that provides traction.
5. Step down, not out from curbs.
6. Keep your knees slightly bent.
7. Walk on snow or grass if possible.



The risk of falling increases with age, but falls are not inevitable.

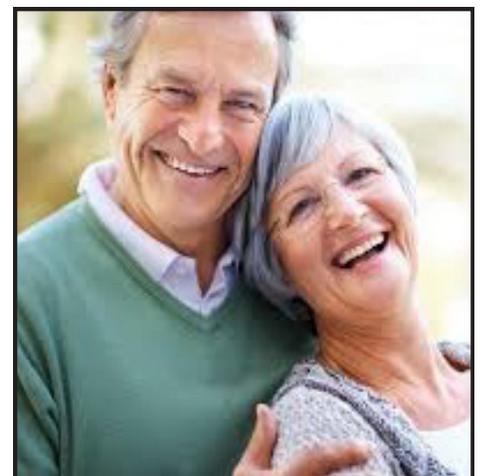
To take control of your health and prevent falls:

1. Talk to your doctor or other healthcare provider about your risk for falls.
2. Exercise to improve strength and balance.
3. Have your eyesight checked every year.
4. Improve the safety of your home by maintaining pathways clear of clutter or loose rugs, installing grab bars in your bathroom, installing railings on both sides of stairs, and by maintaining good lighting around your house.
5. If you have difficulty walking, ask if cane or walker, can benefit you.
6. Participate in workshops to address the fear of falling.

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Seniors' senses of smell and taste change with age

Aging comes with several sensory changes, many of which people expect. Loss of hearing or diminishing vision are widely associated with aging. But one's senses of smell and taste may diminish with aging as well.

The senses of taste and smell work in concert. The sense of smell is vital to personal health, not only because inhaling pleasant aromas can provide comfort and stress relief through aromatherapy and help trigger important memories, but also because smell enables a person to detect the dangers of smoke, gas, spoiled food, and more. The National Institute on Aging says that, as a person gets older, his or her sense of smell may fade, and that will also affect taste. The Mayo Clinic says some loss of taste and smell is natural and can begin as early as age 60.

Adults have about 9,000 taste buds sensing sweet, salty, sour, bitter, and umami flavors, or those corresponding to the flavor of glutamates. Many tastes are linked to odors that begin at the nerve endings in the lining of the nose. Medline says the number of taste buds decreases as one ages, and that remaining taste buds may begin to shrink. Sensitivity to the five tastes also begins to decline. This can make it more difficult to

distinguish between flavors.

Similarly, especially after age 70, smell can diminish due to a loss of nerve endings and less mucus in the nose. With the combination of the reduction of these important sensory nerves in the nose and on the tongue, loss of smell and taste can greatly affect daily life.

Changes in these senses can contribute to feelings of depression, diminish one's enjoyment of food and cause harmful conditions, such as extreme weight loss from disinterest in food to problems associated with overusing salt or sugar.

Although aging is often to blame, loss of smell and taste also may be tied to early symptoms of Parkinson's disease or Alzheimer's disease. Cancer treatments, medications, lack of saliva, colds, flu, and other factors may contribute to sensory loss. Changing medications or treatments may help.



It's important to bring up diminished flavors or smells with a doctor to rule out something more serious and to determine what might help restore pleasure from smells and flavors. An otolaryngologist, or a doctor who specializes in diseases of the ears, nose and throat, may be able to help fix the problem, though some people may be referred to a neurologist or another specialist.

Continuing to use one's sense of smell and taste by cooking, gardening, trying new flavors, and experimenting with different aromas may help slow down the decline these senses. Although age-related loss of taste and smell cannot be reversed, some such cases may be treatable.

CBD OIL AND ARTHRITIS

Health-conscious consumers have no doubt encountered advertisements for CBD oil at some point in recent memory. Supplement stores, pharmacies and even gyms may promote CBD oil, prompting consumers to wonder just what CBD is and how it may or may not play a role in the treatment of certain conditions, including arthritis.

According to the Arthritis Foundation®, two kinds of the cannabis sativa plant, hemp and marijuana, produce cannabinoids, which Harvard Medical School notes is the second most prevalent of the active ingredients of cannabis. People unfamiliar with cannabidiol, or CBD, a type of cannabinoid, may assume it gets users high like marijuana. However, CBD doesn't get users high, as another cannabinoid, a psychoactive part of the marijuana plant known as THC, is responsible for that effect.

Advocates for CBD often note its potential to alleviate pain associated with arthritis. While animal studies have supported those claims, the Arthritis Foundation notes that such studies do not always translate to humans. In addition, the Arthritis Foundation notes that, thus far, human studies examining the potential efficacy of CBD in treating arthritis pain have produced mixed results, and the Harvard Medical School notes that more studies are necessary to determine the potential of CBD in treating pain, including that caused by arthritis.

Laws also vary regarding the legality of CBD, though many places allow some form of CBD. Consumers should first consult with their physicians regarding their conditions and whether or not CBD might help them.



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