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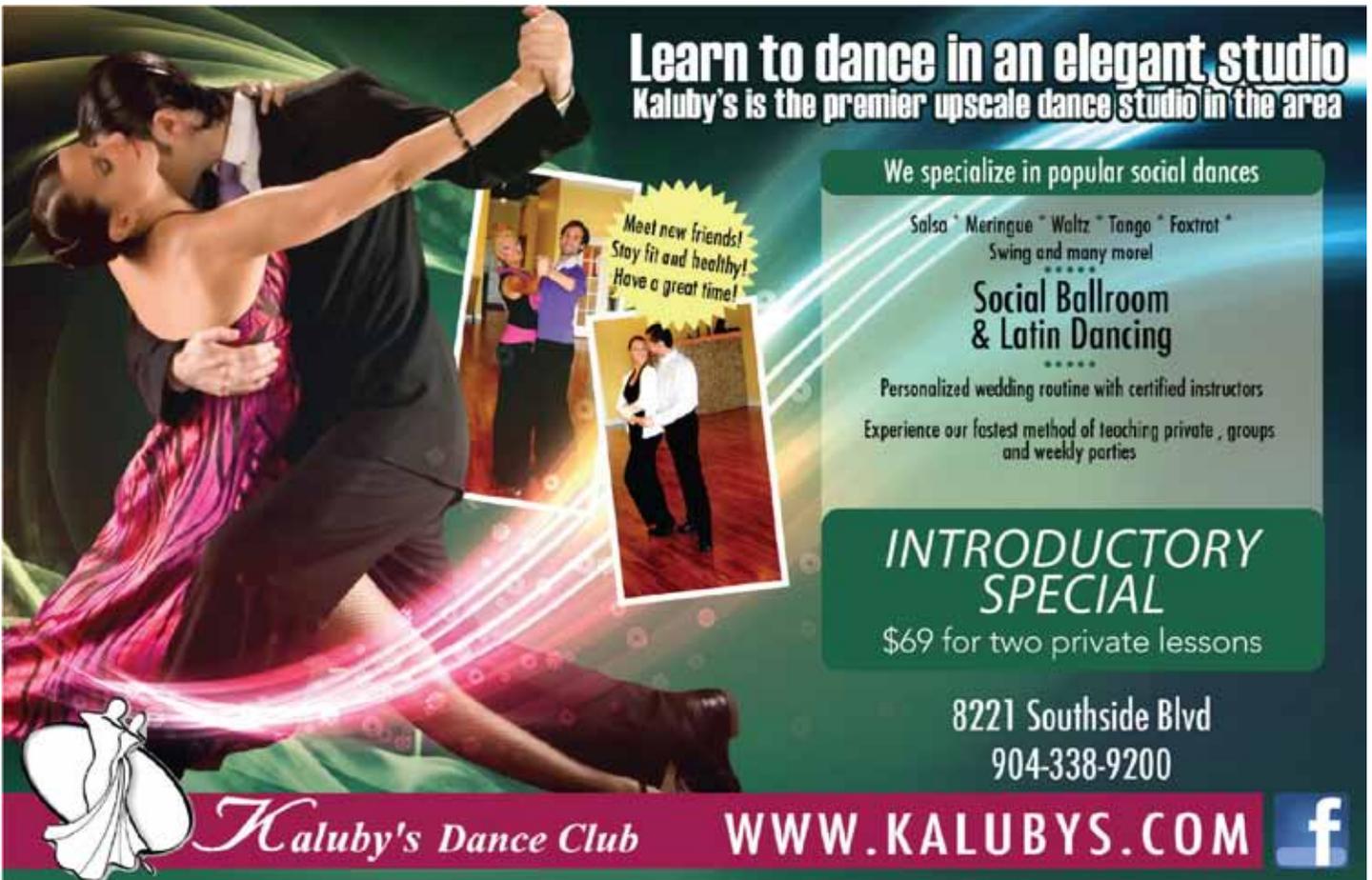
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## Contents

- pg.2 5 Reasons to review your estate plan
- pg.3 Get a grip on your golf game
- pg.5 Women's Fashion – Finding your personal style
- pg.6 Are you doing enough to keep your identity & investments safe
- pg.9 What Jacksonville is like for active seniors
- pg.10 Hot trends in men's fashion
- pg.11 Senior facts
- pg.12 Edit photos on your smart phone
- pg.13 Travel for single seniors
- pg.15 The key to adding quality years to your life
- pg.21 A conversation with David Hoppens
- pg.22 Nutrition for bone health

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# 5 Reasons to Review and Update Your Estate Plan

By Maria Baler, Esq.



One of the first questions I ask new estate planning clients is whether they have existing estate plan documents. In many cases, especially when the clients are in their 30s and 40s, the answer is “No,” and we proceed to discuss the different estate plan documents appropriate for their situation. In other cases, clients who may be in their 60s and 70s will show me documents created 30 or 40 years ago when their children were very young. When I see these old documents I often think how lucky these clients are – lucky to have not needed these old documents to take effect, whether because of incapacity or death, since in many cases they no longer reflect the client’s circumstances and/or may not incorporate important changes in the law. If you have an estate plan that has not been updated in several years and/or is not consistent with your current financial or family situation, it’s important to review those documents with your estate planning attorney and change them as needed. Here are five reasons why:

## 1. Make sure your children are protected

If you are a parent of minor children (under age 18), your Will likely names a guardian and/or conservator for your minor children. Many people write Wills when their children are born and name a guardian who would be appropriate to care for an infant or toddler should the parents pass away. Often the named guardians are family members, such as parents who are now elderly, or siblings who have relocated to another state. Now that 10 or 12 years have passed since you wrote your Will, are these guardians still appropriate for your school-age children or teenagers? Is it important to you that your children be able to live in your home if you pass away or stay in the same school district with the same friends until they graduate high school? Given these considerations, your choice of an appropriate guardian may be very different now than it was when your children were very young.

For some parents, naming one person to have custody of their children (the guardian) and another to be in charge of the children’s inheritance (the conservator), makes sense. Discuss with your estate planning attorney whether appointment of different people as guardian and conservator is appropriate, and if a trust should be created to manage your children’s inheritance rather than giving a child control of those assets at age 18. Finally, take the opportunity to create a Parental Appointment of Temporary Agent that will allow you to designate a person to have temporary custody and decision-making authority for your children before the guardian and conservator can be appointed. Don’t neglect making these important arrangements to protect your children.

## 2. Address changes in the law

Like everything else in life, laws change. As I write this, Massachusetts is on the brink of a new probate law, the Uniform Probate Code, that will affect the way estate plan documents are drafted and estates are administered in Massachusetts. Tax laws also change and seem to be affected more and more by the political climate which is ever-changing. Over the past several years federal and state estate

tax laws have changed, therefore trusts created to shelter assets from estate taxes may no longer be necessary, or if necessary may need to be revised. More recently, the Massachusetts Homestead law has been expanded to offer more protection, making it possible for those whose home is titled in the name of a trust to take advantage of the added security afforded by homestead law. As a general rule, you should review your estate plan at least every five years with your estate planning attorney. This review will give you the opportunity to discuss changes in the law that may affect your plan or that may afford new planning opportunities.

## 3. Address changes in your family or financial circumstances

A periodic review of your estate plan will also give you a chance to consider changes in your family or financial situation that require changes to your documents. If you have not reviewed your documents lately, you may be surprised at their provisions. Clients often forget who they named as back-up executor, or who is to receive estate assets if their primary beneficiaries are not living. As family members age, become disabled, or struggle with issues such as substance abuse, divorce, or financial difficulties, planning done years ago to benefit them will also need to change.

## 4. Look ahead and plan for long-term care

Planning for long-term care is becoming more and more important as many Americans are living well into their 80s and 90s. An estate planning and elder law attorney can review the resources available to meet your care needs, determine whether you may be eligible for public benefits, including those available from the Veteran’s administration, or if such benefits may be accessible to you with advance planning. The changing eligibility rules for public benefits make advance planning more important than ever. Because of the limited availability of public benefits and the expense of long-term care, long-term care insurance is a valuable resource that deserves consideration. The optimum time to consider whether this type of insurance is appropriate for you is in your 50s and 60s, typically well before you have the need for long-term care services or are thinking about these issues. Reviewing your estate plan with a focus on long-term care is important as you age and should be done sooner than you may think.

## 5. Review how beneficiaries are designated and assets are titled

The best estate plan documents can be ineffective if assets are not owned properly or beneficiaries are not designated correctly. In order to make sure your estate plan will work effectively, it is important to sit down with your estate planning attorney periodically to review asset ownership and beneficiary designations. Funding trusts can save your family thousands of dollars in legal fees and probate court filing fees. If you are married, funding tax-savings trusts can ensure that assets will be sheltered from estate tax at the death of the second spouse, in some cases saving tens of thousands or even hundreds of thousands of dollars in estate taxes for your heirs. Making sure beneficiaries are designated properly will also ensure the assets controlled by those designations will flow into a trust, or to the appropriate people, at your death, rather than passing into your probate estate with the attendant cost and delays associated with a probate proceeding.



*Attorney Maria Baler is an estate planning and elder law attorney and a partner with the Dedham law firm of Samuel, Sayward & Baler LLC.*



# Get a GRIP On Your Golf Game For 2014

There are 6 Very important aspects in selecting a Grip for your new set of golf clubs or if you are re-gripping your existing set for the upcoming golf season :

## *Textures - How the Grips Feel to Your Hands*

**CORD GRIPS** - Some players like a high traction Cord Grip which has rope-cord embedded in the grip. This cord composition is good for high speed swings (110mph+), rainy weather and rough hand texture. Cords are available in 1/2,3/4 and full cord throughout the grip. Top Sellers = GP Decade - Sharpro - Lamkin Cord Crossline

**WRAP GRIPS** - Some players like the classic feel of hand wrapped leather which is the style, look and feel of the modern Tour Wrap and Pro Wrap grips today. The Wrap grip has a classic spiral look which gives the player a blend of traction with a softer feel than the Cord grip. This is the #1 selling grip in the golf industry because it duplicates the traditional hand wrapped leather grips used from 1875 to 1965 all golf clubs worldwide. Top Sellers = GP Tour Wrap - TackyMac Pro Wrap - Lamkin Perma Wrap.

**VELVET GRIPS** - Some players like a softer grip than the wrap grip which the velvet provides by using a perforated texture on a true rubber compound. The velvet texture is best suited for a soft texture hand. Many women prefer this grip or a male player who is looking for touch and feel in his golf game. Top Sellers = GP Tour Velvet - Iomic - Lamkin Crossline - Karma

**ELASIMER GRIPS** - This special compound provides the softest feel in a grip and is preferred by players who have sensitive hands. Feel is the ultimate here but be careful the durability is low, will only last 1 season before re-gripping is needed. Best Sellers = Winn - Tiger - Lamkin Soft

**SIZE** - Now the Player must decide on size ( Undersize Ladies - Std - MidSize - Oversize - Jumbo ) The size of the grip should match the size of your hand but many players have try ed the new larger sizes and have found better control the golf ball. The key here is the try out 1 larger size grip before doing your entire set. Warning \* Be careful for larger grips are heavier which may reduce your swing weights causing loss of accuracy in your shot making. Best Seller SuperStroke - LGs NBA Grip

**RIB** - Your Final decision is the configuration of ribbed vs. round in the back of your grip. Ribbed is a ridge running from top to bottom in the back of the grip giving the player a better chance of pronation which is needed in producing a draw trajectory. Round grips a best suited for your wedges thus allowing full finesse work from sand to turf.

*\* Always ask your Local Golf Pro or Professional Club Fitter for final advice.*

*Jim Laudeslager established the first original custom golf shop in 1976. He is the owner of Lauden Golf, 14603 Beach Blvd in the Palm Cove Marina at the Intra-coastal Waterway in Jacksonville. (904) 543-1433. Laudengolf.com*



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So far, modern research has described various physiological shifts following acupuncture, such as beneficial changes in the body's own natural painkillers, anti-inflammatory agents, immune system functions and hormonal activity.

Despite the powerful technology available today, even the modern physicists cannot explain exactly how this ancient healing therapy works. Perhaps in the near future, the actual chemical and electromagnetic events that occur during acupuncture will be described.

## WHY USE ACUPUNCTURE AND ORIENTAL MEDICINE?

In addition to being effective for many acute and chronic common illnesses, Oriental Medicine has much to offer those who wish to raise the quality of health and vitality. Practitioners of Oriental Medicine operate with prevention in mind, attempting to correct small energetic imbalances before they become big health problems.



# Finding Your Personal Style



By Cathy Juhasz

Finding and maintaining your personal style can be exhausting. For the stylist, it is a tool to help their customers discover their inner 'diva', their own personal fashion and style.

But it is more than just suggesting what looks the best. A stylist has to be able to demonstrate, explain and show to her customer, why a certain style looks better than another.

Shopping off the rack is not easy. Part of what makes us unique is what makes standard sizing so difficult because we come in all different shapes and sizes. And not all those permutations are represented by a number on a size label. Recognizing this fact and accepting it is the first step in learning to make your clothes work for your body instead of feeling like it's your body that doesn't fit.

We have all heard that balance is important for a happy life – work a little, play a little and relax a little. Well the same principle applies to dressing us well. The key to looking your best is by creating a balanced body shape through clothing.

For example, if you are a little bit bigger on the bottom than you are on the top, there are ways to add a little extra emphasis to your upper

body and make your entire frame proportionate.

If you are bigger on top, do not accentuate the narrowness of your lower half by wearing narrow slacks or skirts – you will just create even more disproportion between your top and bottom halves, making your chest or shoulders look bigger. The most explaining I have to do in dressing people is on the subject of adding volume to the top or bottom of their body for proportion. Their reaction is “Cathy, I don't want to look fat”. When I show them why with or without the proportion they are always thankful.

What most people do not know about is whether they have a long or short waistline. The waistline is the distance between the shoulder and the waist. If your waistline is short, your legs will be longer – or long waistline will make short legs. It's essential to be proportionate to your waistline [torso] with the rest of the body. If your waistline is short you can make it look longer and with short legs wear only very short or very long slacks or skirts. Don't cut your legs in the middle with either of these because it will make you look shorter.

Dress your body the way it is now. Everyday, I have customers who are shopping for an occasion but need to lose 10-20 pounds. I don't want to discourage you from your goals, but a lot of times after losing the weight, the body looks slimmer but the face and neck look worse.

If you are not happy with your weight, lose it and keep it that way. It is better for your health. But don't think of it as a quick fix for one occasion.

Dress your body like it is now. Let the clothing emphasize the beauty of your body and your vision about your body.



*Cathy Juhasz is a fashion designer and owner of Cathy Juhasz Boutique located at 2415 Third Street South, Jacksonville Beach, Florida. 904-247-6896.*



## Are You Doing Enough to Keep Your Identity and Investments Safe?

Every year, thousands of unsuspecting individuals are targeted for fraud and identity theft in a number of ways via mail, telephone, the Internet, conversations – even sifting through victims’ trash. We’ve all heard the horror stories resulting from these scams such as what happened to Target over the holidays. Hopefully, the details convinced you to heed warnings from financial institutions, credit card companies and government agencies to take basic necessary precautions for protecting your good name and credit. But are you doing enough to keep your identity secure? Storing personal records in a safe place, shredding financial documents, protecting passwords, and not opening suspect computer files or email from unknown sources are a good start. But there are also less obvious suggestions you may want to consider to safeguard your personal information.

**Have your full name and birth information removed from professional directories.** These biographical dictionaries, such as “Who’s Who” listings, typically include: full name, contact address, occupation, date and place of birth, family background, education summary, career profiles, memberships, awards, military service, religion, political activities and other information. Most content is public in nature. However, listing your full name and date of birth is considered risky. Contact the source to remove sensitive information.

**Monitor credit history, inquiries and changes by ordering a free credit report once a year.** With the passage of the Fair and Accurate Credit Transactions Act (FACT) in December 2003, you are entitled to receive one free copy of your credit report from each credit reporting agency (Equifax, Experian, TransUnion) during any 12-month

period. Order your free annual credit report online at [www.annualcreditreport.com](http://www.annualcreditreport.com), by calling 877-322-8228, or by completing the Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.

**Destroy hard drives or memory cards with personal information before disposing or donating personal electronic equipment or devices.** Wireless devices such as PDAs and cell phones should have the internal memory reset to ensure that all personal data is removed (most devices of this nature have a reset button – simply removing a battery from devices does not always delete the information). Be sure to check with your waste management service/recycling company to follow proper environmentally safe guidelines for disposing of this type of equipment.

**Examine your supply of checks to determine if any have been stolen.** If your home or office is burglarized, look closely at your supply of checks – often thieves will take one or two checks from the middle or back of a book of checks, making it more difficult to discover they are missing. Immediately reporting lost or stolen checks to your financial institution may decrease potential losses. Another tip: Never leave your checkbook in your vehicle.

**When you are on your computer, seek out secure web sites.** Look for signs of a secure web site such as a web address that begins with “https” instead of “http” and the display of a “closed lock” in the status bar at the bottom of the screen. In most cases,

these will indicate that your information is secure during transmission. However, malicious software can actually make a site look secure even when it is not, so it is always best to type in a web site address whenever possible instead of clicking on links in e-mails or being directed from other web sites.

**Be cautious and limit your access to your personal and confidential information on public computers.** Malicious software may be installed to obtain your account number and sign-on information, leaving you vulnerable to fraud. And whether you are on a computer at home, work or in a public facility, always remember to log out of online sessions that require you to use a password or login process and close out the browser. Unauthorized transactions and activity can occur if you leave your online session accessible to other people. Whenever possible, particularly in public facilities, reboot the computer to clear out any additional traces of your information that might be in memory.

**Assistance to victims of identity theft**

Contact your financial institution immediately if you suspect that someone has had unauthorized access to your account(s), or access to your personal identifying information such as your Social Security Number or credit card information. In addition, you should also report the crime to your local law enforcement agency and to the Federal Trade Commission (FTC). To speak with a trained FTC telephone counselor, call toll-free at 1-877-IDTHEFT (1-877-438-4338). To enter information about your complaint into a secure FTC online database, sign onto [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). The site also provides links to numerous consumer education materials.

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This article was written by Wells Fargo Advisors and provided courtesy of Chris Thompson, CFP® CRPC® Vice President Investments @ 904-273-7908

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## What Jacksonville is like for active senior adults

By [topretirements.com](http://topretirements.com)

Jacksonville is the most populated city in Florida with 808,000 inhabitants - it is the 12th largest city in the country. Even though most of the people who live here are younger and working, as a retirement community for active adults 55+ it has much to offer in terms of culture, recreation, and things to do. The metropolitan area population is over 1.3 million and growing rapidly. In terms of land area it is the largest city in the U.S. Jacksonville is a very dynamic business capital for banking and financial services. Retirees will find an abundance of jobs here – paid and volunteer. There are several universities and community colleges in the area, including the University of North Florida (9000 students). This city has a mild climate in the winter.

### Where to Live & Real Estate Values

The community is diverse as well both in its people and types of housing - everything from downtown high rises to beach front apartments to active adult communities (see link at top right). The city is huge geographically with many very different neighborhoods. An historic neighborhood that gets a lot of favorable press is the Riverside/Avondale area, where there is a lot of historic preservation. Surrounding towns like Orange Park and Fleming Island are other possible places to live. The NAR reports the 3rd quarter 2013 median sales price of a home in Jacksonville was \$170,600. Prices tend to be lower closer to the downtown and higher in the beach communities of Jacksonville Beach or Vilano Beach.

What is special about this retirement community

- It's a big city with lots to do
- Professional sports teams (Jackson-

ville Jaguars) • Great beaches • Rich cultural life • Diversity and vital business life • Many interesting neighborhoods, suburbs, and developments • Jacksonville Landing and Jacksonville Riverwalks are great for dining and shopping • Friendship Park with its large fountain

What is not special about this retirement community

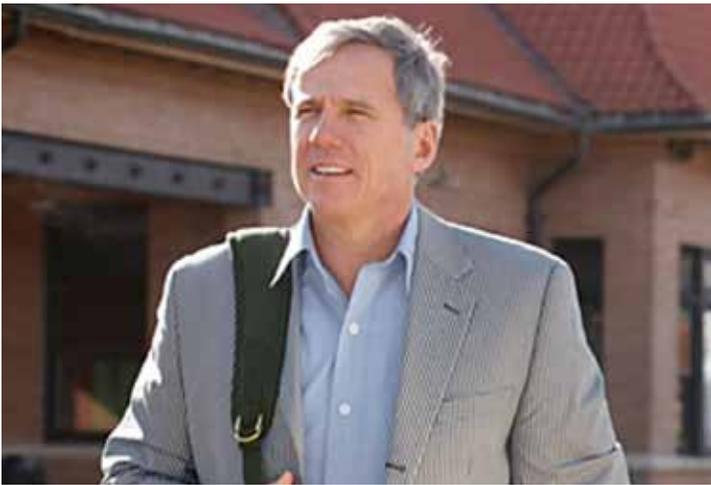
- Downtown traffic
- It's a big city with a high crime rate
- There are some depressed and marginal areas of the city
- Hurricane season

What kinds of people like retiring here

Jacksonville attracts a community of retirees who want to live in a vital and diverse community with mild winters. There are plenty of opportunities for interesting volunteer and part time work due to the strength of the economy and the tourist industry.

### Restaurants & Cultural Scene

The Jacksonville Jazz Festival, held every April, is the nation's second-largest jazz festival. The Spring Music Fest is a free concert sponsored by the city that features some of today's most popular artists. Planetfest features a variety of modern rock artists. The Jacksonville Film Festival is held in May, reflecting Jacksonville's early history as the "Winter Film Capital of the World". There is a Museum of Science and History, which includes the Alexander Brest Planetarium. The Jacksonville Museum of Contemporary Art. Jacksonville has several theaters including the Ritz.



## Hot Trends in Men's Fashion – Sports Coats [and not Blazers]

By H. Craig DeLongy

I spent New Year's Eve at the Gasparilla Inn and Club in Boca Grande with my wife and dear friends. We had an outstanding time. As I sat in the bar waiting for my friends I counted 23 men wearing navy blazers. As a haberdasher I am always happy to see men wearing any type of coat but this "uniform" was a little too much. Reminded me of the the Stepford Wives.

However the good news is that in the men's business right now one of the hottest classifications is sport coats. First, let me explain the difference between a blazer and a sport coat. A blazer is traditionally a solid navy or black and made in a variety of wool fabrics. For years they were adorned with beautiful brass buttons. It is the quasi-essential "do everything" piece of clothing. The sport coat is something more.

Sport coats are usually found in many different fabrics and models. Fabrics can range from light weight wools, wool/ silk, bamboo, cottons, linens, and cashmere/ silk to name a few. These coats come in solids, checks, plaids, and even stripes.

The model is pretty much a two button front, with side vents, soft or a natural shoulder. You can choose from flap or patch pockets. Flap pockets lend itself more to a great sportswear look. What becomes fun is the interior of the jacket. Choose from fully lined to 1/8 lined. Less lining makes the jacket lighter and sometimes cooler. Fancy lining and multiple interior pockets come with almost all the new jackets. Today choosing a sport coat is less confusing than any time in the last 6 to 8 years.

As a buyer, when we go to market we see a lot of open market fabrics. These are not restricted to certain manufactures and can be found in a \$600.00 sport coat or \$2,000.00 one. The difference is how and where the garment is mad. Your specialty store professional can help decide which coat works best for you.

When selecting your new sport you will find that this great opportunity to select multiple trousers and/or denim to complete your outfit. New spring sport coats are arriving now. Get ready for spring!!!



H. Craig DeLongy is the owner of John Craig Clothier, with stores in prominent upscale locations throughout Florida, including a location in Ponte Vedra Beach at the Ponte Vedra Inn & Club. He is an author and public speaker on the subject of men's styles. [johncraigclothier.com](http://johncraigclothier.com)

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# Senior Facts

It's no secret that the senior population – in this country and around the world – is growing and changing. Here some interesting demographic statistics about the senior population, courtesy of the U.S. Census Bureau:

## SENIOR POPULATION GROWS EVERY YEAR

**36.3 million** - The number of seniors who were age 65 and older in the United States on July 1, 2004.

- Seniors 65+ comprised 12 percent of the total population in 2004.
- Between 2003 and 2004, 351,000 people joined the 65+ age group.

**86.7 million** - Projected number of people who will be 65 or older in the year 2050.

- In 2050, seniors age 65 and older will make up 21 percent of the total population.

**147 percent** - The projected percentage that the 65+ senior population will increase between 2000 and 2050.

- The U.S. population as a whole is expected to increase by only 49 percent during same period.

**483 million** - Current senior population of people age 65 and older in the world.

- 974 million** - The total worldwide senior population over age 65 by 2030, projected by the Census Bureau.

## IMMIGRATION

**3.7 million** - Number of foreign-born U.S. residents who were 65 and older in 2004.

## RATIO OF SENIOR MEN TO SENIOR WOMEN

**72** - The number of men age 65 and older for every 100 women in the same age group.

- In the 85 and over group, there are 45 men per 100 women.

**4.9 million** - The number of seniors in the U.S. who were 85 and on July 1, 2004.

## LONGEVITY

**67,473** - The estimated number of centenarians (people age 100 or older) in the United States on Nov. 1, 2005.

## INCOME AND WEALTH

**\$108,885** - Median net worth in 2000 of households headed by seniors age 65 and older.

- Householders under the age of 35 had a median household net worth of \$7,240.
- \$24,509** - Median 2004 income of households headed by seniors age 65 and older, unchanged from 2003.

**9.8 percent** - Poverty rate for people 65 and older in 2004, down 0.4 percentage points from 2003.

**39 percent** - Percentage of total annual personal income of seniors 65+ that comes from Social Security payments.

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# Edit photos on your smartphone

By Kim Komando

Taking photos is a passion of mine, and I'm always looking for new tricks and tools to use. One thing I'm always on the lookout for is good mobile editing apps.

You've seen them on your social media: gorgeous pictures full of vibrant color. They just seem to pop off the screen!

The photographer must have spent a lot of time and money to achieve those images. Or maybe they just have this simple editing program. Fotor is a free download for PCs, Macs and smartphones that can turn basic snapshots into masterpieces. It just takes a few clicks.

On the download page, select the operating system you use. If you



use Windows 8, you'll want to click on the Windows 8 link. Other versions of Windows can simply choose the Windows link. Then click the Download button.

Once you've downloaded and installed Fotor, you can get started right away. There's hardly any learning curve. Just add a photo to begin editing.

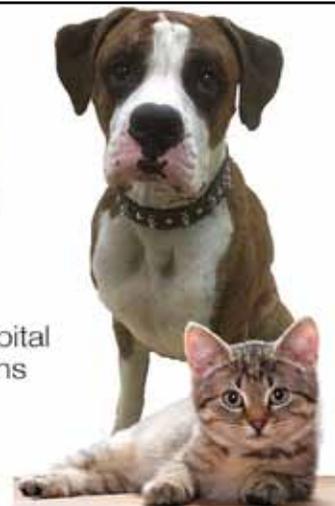
You can filter your image using scenes. These automatically adjust colors, brightness and sharpness based on the conditions in the photo.

You can also add effects or vintage filters for cool retro looks. Cropping, rotating, borders and more can be accessed using the toolbar on the right.

Fotor has easy tools for making collages or photo cards. Plus, you can even try your hand at high dynamic range photography. This is what gives some photos those amazing colors.

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# Travel for single seniors

When you book a tour or cruise, you normally pay a “per-person, double occupancy” price. If you’re traveling alone, you are charged a higher price, normally called a “single supplement.” The single supplement is usually quite high - up to 50 percent of the trip cost - because it is designed to recoup the income generated by a second traveler.

Fortunately, some tour operators recognize that many seniors are solo travelers and now offer “single-friendly” trips.

## What is a Single-Friendly Tour or Cruise?

“Single-friendly” tour groups and cruise lines offer no-cost or low-cost single supplements or provide “guaranteed share” options. By participating in a “guaranteed share” program, you agree to be matched with a roommate, nearly always of the same sex and smoking preference, and, in return, your single supplement is waived. Should your tour operator or cruise line be unable to match you with a roommate, you’ll still pay a reduced single supplement, or none at all.

## Companies & Organizations That Provide Single Seniors Tour Information

### Connecting: Solo Travel Network

Connecting: Solo Travel Network (CSTN) is a Canadian not-for-profit organization that specializes in finding information for single senior travelers. Members receive a useful newsletter and three e-books – Single-Friendly Travel Directory, Going Solo Tales and Go-

ing Solo Tips. The website lists single-friendly tour operators, cruises, hotels and more.

*Tip:* CSTN is aimed at all ages. You will still need to investigate each cruise line and tour operator to ensure that the trip’s difficulty level and demographics are comfortable for you.

### Singles Travel International

Singles Travel International offers trips and cruises for all age ranges. They offer cruises for singles ages 50 and over several times each year. Most of Singles Travel International’s trips and cruises are open to singles of all ages. You can go on safari, get away for a weekend or explore Italy, and you choose either a room sharing option or higher-cost private room.

*Tip:* Some trips take you far from medical assistance. Carefully review the itinerary details before you book your tour.

### All Singles Travel

All Singles Travel, part of Travel Services Worldwide, offers senior singles cruises on an occasional basis. All Singles Travel’s trips are supplement-free if you book more than 60 days in advance. Even if you have to make reservations within the 60-day window, you can request a roommate to avoid the single supplement.

### Languages Abroad

Languages Abroad offers language-learning programs for mature travelers in Germany, Italy, Spain and France. You’ll take classes

each morning and explore the local area in the afternoons. You can stay with a local host family or cook your own meals in a small apartment. Hotel accommodations are available at additional cost.

#### Tour Operators and Cruise Lines That Cater to Single Seniors

##### O Solo Mio

O Solo Mio offers international tours for singles 35 and older. Some trips are combined with non-single tour groups. While O Solo Mio will accept singles of any age, most of their tour participants are in their late 40's and 50's. If older travelers inquire about O Solo Mio's trips, the sales representatives will "explain to them that it will be likely that they will be the oldest person on the trip and if that makes them uncomfortable perhaps they should reconsider traveling with O Solo Mio." (Quote taken from O Solo Mio's website.)

##### Silversea

Silversea is a luxury cruise line that offers reduced single supplements on some of its cruises. Condé Nast Traveller chose Silversea as the "World's Best Small Ship Cruise Line" in 2007. Silversea also has a Gentlemen Hosts program on some cruises; single women who want to eat or dance with someone can enjoy the companionship of a polite, polished gentleman.

##### Solo's Holidays

Solo's Holidays offers international trips and activity trips for singles in three different age ranges, 25 – 45, 30 – 59 and 45+, as well as tours for singles of all ages. Because this tour operator is based in the U. K., trips depart from London and are priced in British pounds. They offer single rooms and private facilities. Most trips do not have a single supplement.

##### Tauk World Discovery

Tauk World Discovery, a luxury tour operator, offers group tours, riverboat and small ship cruises and rail tours (combined with motorcoach tours or cruises). On some trips, Tauk reduces its single supplement.

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# The Key to Adding Quality Years to Your Life

By Heinz Gisel

## Cranky today?

Do you often feel just lousy, angry, irritable, tired and without energy - and annoyed because you don't even know why? Your body is trying to tell you that it is over-burdened and needs urgent attention. Ignore these signals for any length of time and you will have to pay the penalty of contracting degenerative disease.

Reversing your self-destructing mood into being happy, joyful, energetic, caring and enthusiastic is ridiculously simple, fast and cheap: you may be acidic and just need to up-regulate your pH.

Yes, in simple terms, unbalanced pH is the beginning of all symptoms of illness - or - all disease is preceded by a disturbance of the systemic acid - alkaline balance. Acidosis is the condition of acidity in the body, when the pH is off-balance. If uncorrected, this condition can become dangerous as it weakens all body systems as your organism will no longer absorb vital nutrients, such as vitamins and minerals. Moreover, enzymes can only work within a narrow pH range. Without enzymes, we can not digest food and food that is not digested putrefies and overburdens liver and kidneys which have to excrete the wastes.

A pH-balanced environment is paramount to normal organ function necessary for the body to resist disease. Today, Acidosis is ubiquitous due to our hurried lifestyles and consequential nutritional habits. Acidity creates an internal terrain where disease can thrive, while a healthy body maintains adequate alkaline reserves to meet demands when needed. In order to neutralize acidosis, our alkaline reserves are depleted, leaving the body in a weak and vulnerable condition.

Acidosis can spawn disease and resulting disease symptoms create more acid until the lungs and kidneys can no longer maintain the delicate balance between acid and base in the blood, the body's cells, as well as in the fluid outside the cells, and the kidneys can no longer cope with eliminating the waste. Improper nutrition and other lifestyle issues raise acid levels on a daily basis and eventually as disease develops we may still not be aware of the source and treat the symptom instead - creating an even more acidic environment. The price we have to pay is chronically compromised health.

Our organism is constantly engaged in warding off molds, yeasts, bacteria, viruses and fungi. By using antibiotics and anti-bacterial personal care products as the first line of de-

fense, we clear the path for the proliferation of more powerful deadly bugs and bacteria. Our immune system is weakening while it is constantly challenged in this war.

The concept of acid alkaline imbalance as the cause of disease has been known for a long time. In 1933, the New York Dr. William Howard Hay maintained in his book "A New Health Era" that all disease is caused by acidosis resulting in self-poisoning of the body. Since that was seventy plus years ago, one wonders what progress we made since then. In fact, long before that, Louis Pasteur knew that the bacteria can not thrive and do damage unless their terrain is conducive to their proliferation. An acidic environment is the ideal terrain as it is starved of oxygen. Dr. Hay's comments may have seemed strange at that time when he said that: "all disease is the same thing, no matter what its myriad modes of expression, but it is verily so". Yes - and that was long before the incursion of Fast-Food. It follows that disease is not the results of germs attacking your body. Disease is your body's response to the poisoning of the system; your body's fight to survive. So trying to kill the germs when you get

sick is like leaving the trash in the street and killing the rats instead. So what's new? You have probably learned that virus and bacteria attack the body when its immune system is compromised and that's what's making us sick. After all, that's what modern medicine is practicing: we treat the assumed culprit, the virus or bacteria that entered the body. Antibacterial detergents will inhibit these critters from entering our body and keep us healthy! Though disease can arise from within, without the exposure to any external threats'. The only condition is the bioterrain which is prepared by inefficient oxidation and fermentation in the body. If you store fresh food in a freezer and then pull the plug, what do you see when you open the door one week later? An infestation of mold, bacteria, fungi and yeast! But how did it get there, no one brought them in and the door was tightly sealed? Obviously, these micro-organisms were always there in another life form, but they were dormant and could not develop in an oxygen-saturated environment.

**You want to Age at what pace? That's entirely under your control!** Why did medical science need seventy years to connect the findings of Hay and Pasteur with the cause of aging and conclude that longevity and accelerated aging are related to balanced pH?

Almost all of the food we consume today is acid forming, add the hydration which is mostly insufficient and acidic too, then consider exposure to acid rain and polluted air in addition to poor breathing habits. Acidosis is one of the main accelerators of the aging process and various illnesses. Acid waste is excreted from the human body by the bowel, lungs, kidneys and skin. But the waste that can not be excreted will be deposited in various organs such as liver, colon, joints, connective tissues, and muscles including the heart. As the cells will be deprived of their supply of oxygen and essential nutrients, these cells are unable to replicate. This will lead to all sorts of health problems and that's the main reason why people age at an accelerated pace. Moreover, with the capillary blood vessels clogged up, the function of every organ in the human body is accumulating acidic waste that will begin to deteriorate, causing serious illnesses in the long run.

If the cause of aging lies in acidosis, then the answer to longer life must lie in eliminating such acidic wastes. In 1979, a British journalist interviewed one of the oldest documented living people on earth, Mr. Izumi. He was said to be 115 year-old and in good health, who lived on an island off the coast of Japan all of his life. He appeared healthy, active and alert. Most of the other inhabitants on the island were also in great health and few of them died before age 95! The unparalleled longevity of these people is attributed to the quality of water which is slightly alkaline and obviously plays a big role in neutralizing acidic meals. Many doctors recommend a vegetarian or low meat diet as alkaline minerals and vegetables help neutralize acidic waste. But many vegetables today are only slightly alkaline and low in minerals as they are farmed on high yield nutrient depleted soil, and these alone can not neutralize the highly acidic wastes in the body accumulated by junk foods and soft drinks.

If longevity is defined by a balanced acid-base ratio, then the beginning of the death spiral (that is when you are permanently prescribed medication) might be Acidosis. It has been demonstrated that an acidic, anaerobic (lacking oxygen) body environment encourages the breeding of spores, fungi, mold, bacteria, and viruses. These life-forms can survive 2,830 ° F heats in volcanic lava, radioactive

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exposure in nuclear explosions, sterilization and drowning in formaldehyde. They permanently reside in our bodies and simply need the right environment to come out of hiding and thrive. This can be likened to a shift in our biological terrain from a healthy oxygenated, alkaline environment to an unhealthy anaerobic acidic environment.

### What Guests are you hosting indefinitely?

The pH (potential of Hydrogen) is a measure of the acidity or alkalinity of a solution. It is measured on a scale of 0 to 14 - the lower the pH the more acidic the solution, the higher the pH the more alkaline (or base) the solution. When a solution is neither acid nor alkaline it has a pH of 7 which is neutral. Water is the most abundant compound in the human



body, comprising 65% of the body. The body has an acid-alkaline (or acid-base) ratio called the pH which is a balance between positively charged ions (acid-forming) and negatively charged ions (alkaline-forming.) The body continually strives to balance pH. When this balance is compromised many problems occur.

It is important to understand that we are not talking about stomach acid or the pH of the stomach. We are talking about the pH of the body's cells, fluids and tissues which is an entirely different matter.

### Testing Your Balance is as easy as checking the Weather

When did your doctor ever recommend you buy a \$ 15 roll of pH paper that will last for a year just to significantly boost your quality of life and add many years to it? Probably never, why? Because doctors are trained to treat the symptoms of a disease. Thus, when you develop symptoms as a result of chronic acidity, most likely the symptom will be treated with drugs and if it disappears you are done - well, the cause remains but you are out and on your own! So it's like killing the wasps that swarm around the barbeque, instead of covering the meat.

Note - you are on your own here, therefore you may do yourself an enormous service by testing your pH levels to determine if your body's pH needs immediate attention. By using pH paper test tape (not strips or digital gauges), available at pharmacies, health food stores and the internet, you can determine your pH level quickly and easily in the privacy of your own home. Not only is this as basic a healthcare as flossing your teeth, there is one compelling reason for you to do this on a regular basis: regulation is dependent on nutrition and it's you only that's in charge of what you eat and drink.

### What we take-in is what comes-out

The results of urine testing indicate how well your body is assimilating minerals, especially calcium, magnesium, phosphate, sodium and potassium. These are called the "acid buffers" because they are used by the body to control the acid level. If acid levels are too high (pH level lower), the body will not be able to excrete acid. It must either store the acid in body tissue, or buffer it - that is, borrow minerals from organs, bones and teeth, in order to neutralize acidity. The applica-

tion is very simple, swipe a short strip of pH paper through your 1st morning urine and the tape will immediately assume a color between bright yellow and dark blue.

The ideal urine pH value lies in the green zone ranging from 6.4 to 7.0. You may see yourself as acidic as 5.0 or even lower, but don't be hoodwinked into thinking that 6.0 is close enough,

a mere 1/10 in pH can change the tissue oxygen ten times, thus a pH of 6.0 is forty times less oxygen in your cells. Do you believe that has an effect on your mood?

It is highly recommended that you check your 1st morning urine pH daily, until you stay within the range 6.4-7.0. Any value below 6.4 needs up-regulation by

nutritional means and nutrition includes hydration. If nutrition fails to reach balance consistently, it may indicate the presence of a raging infection. Usually, the only infections you are not aware of are teeth related. The only permissible acidic reading is after vigorous anaerobic exercise, but this balances itself within a day. The immeasurable benefit of regular pH urine testing is that it teaches you what foods and drinks are good for you, allowing you to make simple lifestyle changes. In particular, you will soon realize that your favorite beverages are acidifying, including bottled water. By the way, when you are on medication, your pH may be very low. If your reading is consistently in the blue zone, you are alkaline. This condition may be caused by certain pharmaceuticals like aspirin or diuretic blood pressure medication which interfere with calcium in the body.

### Keeping the Balance = Your Foundation of Excellent Health

As we have seen, your body is able to assimilate minerals and nutrients properly only when its pH is balanced. It is therefore possible for you to be taking healthy nutrients and yet be unable to absorb or use them. Have you ever questioned the benefits of dietary supplements? In an acid environment they can't be assimilated. If you are not getting the results you expected from your nutritional or herbal program, look for an acid alkaline imbalance. Even the most potent dietary supplements will not work if your body is fighting acidosis, you must first create the pH balanced environment.

A state of acidosis is simply the lack of oxygen and available calcium which the body uses to maintain its alkaline balance. Calcium makes up 1.6% of our body weight. It is literally the human glue that holds the body together. A calcium ion can hold onto seven other molecules while it grabs onto one molecule of water. No other ion can do this. And it is the right size to easily get in and out of the human cell. As it does this, it takes a chain of nutrients into the cell and then leaves to get more nutrients. Now, you may be tempted to go to the nearest health food store and buy calcium supplements, but this could actually make the

situation worse. First off, calcium supplements are notoriously difficult to absorb in a non-ionized form and if calcium is not absorbed, the body may store it somewhere undesirable like in your arteries as plaque. Second, minerals in the body must be balanced; otherwise they may fight each other. That means a calcium supplementation must be accompanied by other minerals in the right proportions, according to needs and then it requires vitamin D, such as from sun shine for absorption. Finally, being low in calcium could be a digestive problem caused by the absence of active enzymes or a lack of HCL (stomach acid), which may affect malabsorption of other minerals too. Calcium obtained from raw food doesn't have these problems as the nutrients are suspended in a harmonious environment with all the co-factors. The most obvious remedy is alkaline water, the perfect hydration source. Today, its natural occurrence is rare, but there are affordable water-alkalizers available for home use, that produce unlimited amounts of superior tasting water.

### What kicks your pH off balance?

The reason why chronic acidosis is very common in Western societies is mainly due to an overabundance of highly processed foods, which is far too high in acid-producing animal products like meat, eggs and dairy, and far too low in alkalizing foods like fresh vegetables. Additionally, we eat convenience foods like refined white flour and processed sugars including HFCS, and drink acidifying beverages like coffee, sweet soft drinks and alcoholic beverages which dehydrate the body. Drugs are also acidifying; and so are synthetic chemical sweeteners like NutraSweet, Equal, aspartame and sucralose, (diet sodas). The first things we can do to regain health and vitality is to up-regulate an acidic body by adapting diet and lifestyle. Only in a pH neutral environment can herbal remedies such as detox programs or dietary supplements function.

There are other than just nutritional reasons for over-acidity and the condition may worsen by poor, shallow breathing habits, sleep apnea, or by acute infections. The only Infections we may not be aware of, may be dental related and dental infections are the only ones that the body can't conquer on its own.

Most people who suffer from unbalanced pH are acidic as opposed to alkaline. This condition forces the body to borrow minerals including calcium, sodium, potassium and magnesium, from where it can - and that is from bones and teeth - to buffer (neutralize) the acid and safely remove it from the body. Because of this strain, the body can suffer severe and prolonged damage due to high acidity. A condition that may go undetected for years as most people are unaware of it until it is too late.

One of the first warning signs of an acidic biological terrain is calcium deposits which stem from the structural calcium of our bones and teeth and never from the calcium in our water or diet. This is important because it means that if calcium deposits are forming, we know our inner biological terrain is too acidic. Our dietary intake of calcium is not keeping up with the calcium buffering needed and we are drawing calcium from our bones and teeth. This is nature's safety mechanism: because the blood needs to retain its pH balance at any cost, it sources calcium from wherever it can find it. As a result, your biological terrain's oxygen level drops leaving you tired and fatigued, allowing harmful spores, fungi, mold, bacteria and yeast to flourish and gain control over the whole body. It is pleomorphism, the many phase-changing life forms of micro-organisms at work: when

you have Candida, it is yeast that developed from fungi, which developed from mold, which stemmed from bacteria which were formed from double spores which were thriving in fermentative, oxidative bioterrain in an acid body. This means that all these life forms flourish on the same terrain and we are made to believe that antibacterial soaps or antibiotics can eradicate the problem. Once the symptom has temporarily disappeared, we declare "mission accomplished". Obviously not so, the drugs we used to fight the symptom simply made us even more acidic and the next symptom may just be worse:

### Some Common Diseases attributed to Acidity Symptoms

“ Cardiovascular disease “ Hypoxia (lack of blood oxygen) “ Weight gain, obesity and diabetes. “ Kidney disease, including kidney stones “ Immune deficiency “ Free radical damage, possibly contributing to cancerous mutations “ Premature aging. “ Osteoporosis; weak, brittle bones, hip fractures and bone spurs “ Joint pain, aching muscles and lactic acid buildup “ Liver disease, Low energy and chronic fatigue “ Chronic constipation.

Our blood is slightly alkaline and the systemic arterial blood pH has to be maintained within a very narrow range at 7.35, otherwise we will die immediately. This degree of tight regulation is accomplished through chemical buffering in the extra-cellular fluid, intra-cellular fluid and regulatory responses that are under the control of the respiratory (lungs) and renal systems (Kidneys). But in order to supply enough calcium for buffering we must have enough calcium being absorbed from our diet or our body will simply rob the needed calcium from our bones and teeth. The more acidic we become, the harder it is for oxygen to be present, and thus our biological terrain also becomes more anaerobic. Then our cells cannot carry on their life-giving functions in an efficient manner because our biological chemical reactions need oxygen.

### Cancer

Cancer cells hate oxygen and in a well oxygenated terrain they cannot thrive. But in oxygen starved environments of the acidic human body they can grow, propagate and replicate with no limits. There have been studies suggesting that when oxygen is removed from a healthy cell, it will start to turn cancerous. Even when cancer cells are surgically removed entirely, they re-occur because the acidic environment still remains after the operation. So, that may be why chemo therapies and radiation have such a poor record, they help to make the body even more acidic.

### Obesity

The human body has sophisticated correction mechanisms that try to maintain status quo. As we become increasingly acidic the body triggers counter measures to keep the damaging acidity from entering our vital organs. How does it do that? It quarantines excess acid in fat cells, when it runs out of available fat cells it may create more and thus starting the viscous cycle. That fat may be saving your vital organs from damage and to not harm the essential organs, the body may store those fat cells at a safe distance, such as to manifest as cellulite deposits. It follows that superficial symptom treatment for cellulite in the Aesthetic Salon can be of only temporary relief as long as the cause remains. At D4V Clinics, we address the cause and the symptom at the same time, for immediate aesthetic enhancement but also for the

permanent elimination of the cause.

### Diabetes II

When acidic wastes accumulate in the pancreas, diabetes can develop due to lack of insulin in the body. Diabetes II is also known as the "adult onset diabetes", as it appears mainly in people above 40, with no symptoms of diabetes in their earlier life. So what changed to cause this disease? The obvious answer is: lifestyle and nutrition! The accumulation of acidic foods and a lifestyle that reaches the point where the regulating systems, kidney, lungs and liver are over-charged. 73% of Diabetics in the US also suffer from

### High Blood Pressure - Hypertension

65 million people in the US have Hypertension (Center for Disease Control), a 30% increase in 12 years - while in the whole of Africa there are only 20 million cases! Original causes include:

- 1) 30% of Hypertension is caused by physical inactivity causing clogged capillary vessels.
- 2) Narrowed blood vessels caused by acidic wastes.
- 3) Lack of oxygen due to chemical reasons, namely solidified acidic waste in the vessels
- 4) Kidney failure, Obesity, Smoking, Stress.

As we have seen, all of the above are results of sustained and increasing acidity. Furthermore, the common treatment of the symptoms is drugs which further acidify the body - the classic vicious cycle, "the death spiral".

### Kidney Disease and Kidney Stones

The Kidneys are together with the Lungs the primary pH regulatory organs. The accumulation of excessive wastes in the kidneys weakens their function. When cells survive in an excessive acidic environment, swelling of the kidneys occurs. In order to remain healthy, cells should expel all the waste produced by them. But if the blood becomes more acidic then the waste will cling to the walls of cells, causing solidification of acidic fluoride in the kidneys and kidney stones.

### Osteoporosis and Osteopenia

Bones are the classic first resort calcium store for buffering blood pH. Osteoporosis occurs from an imbalance between new bone formation and old bone resorption. The body may fail to form enough new bone, or too much old bone may be reabsorbed, or both. Bone is about 9% calcium carbonate, and 85% tricalcium phosphate, with the "phosphorus" being frequently disregarded. Too much or too little phosphorus contributes to osteoporosis: Too much promotes calcium loss through an excess acid medium, and too little encourages calcification, where calcium is deposited outside of bone, or where an improper calcium / phosphorus ratio weakens the bone matrix. If

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calcium intake is not sufficient or if the body does not absorb enough calcium from the diet, bone production and bone tissue may suffer. Calcium is essential for proper functioning of the heart, brain, and other organs. To keep those critical organs functioning, the body may reabsorb calcium from the bones for their use. To neutralize excessive quantities of waste or acidity, the body starts to deprive the bones and teeth of calcium, which eventually causes damage to the body.

**Chronic constipation**

The most common causes of constipation are a high acidic diet low in fiber and high in fats, such as cheese, eggs, and meats, milk, processed foods and fast foods. Americans eat an average of 5 to 14 grams of fiber daily, which is short of the 20 to 35 grams recommended by the American Dietetic Association. Cooked foods have lost the digestive enzymes by heating, thus the food is hard to digest. Dehydration is also a common cause, only clean, slightly alkaline water can be assimilated and retained by the body.

**Stress and Headache**

Stress is “a state of affair involving extra demand on physical or mental energy”. When we suffer from stress, our body produces more acidic waste, leading to acidosis. Physical stress can be relieved by getting a good rest. Nowadays, however, most of us do not find the time to relieve stress and unrelieved stress makes the body even more acidic and puts it in Distress.

**Summary**

You will never win the war and you cannot eradicate the enemies of your health, quite the contrary, they will be there after you die,

waiting to decompose your body! There is no drug for your convenience either.

So what is there to do? Do what your computer is doing with an uncleanable virus: quarantine it! How? By creating and sustaining a hostile bioterrain for bacteria, mold, fungi and yeast through a balanced pH. How? Measuring the pH is fast and easy, but up-regulating an acid body and keeping it in balance can be overwhelming in today’s food culture and fast paced lifestyles.

First to try is up-regulating 1st morning urine pH by eating alkalizing foods and avoiding acidifying foods and drinks. Guides to alkaline nutrition can be found in Bookstores and on the web. Depending on the severity of acidosis, this may not be enough. Aerobic exercising, proper breathing and sleeping and generous hydration with alkalized water are synergistic support of the nutritional measures. These may have to be supported with dietary supplements, such as minerals, fatty acids, HCL, enzymes, fibers, probiotics and herbs, but amounts, ratios and co-factors needed are very individual and must be matched to one’s lifestyle, nutritional habits and relative health. “Vitality Clinics” developed a proprietary program to guide the person to re-gain and maintain a balanced pH - the quintessential anti-aging and longevity secret!

*Disclaimer*

*If you suffer from any disease or read consistent off-balance pH values, you should see a doctor. If you are currently undergoing medical treatment and/or are on prescription drugs, you should talk to your doctor before making any lifestyle or nutritional changes. This article is not intended to diagnose or cure disease. This article is not medical advice and its information is for healthy Individuals only, who wish to stay healthy by optimizing nutrition and lifestyle.*

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## A Conversation with David Hoppens, Owner of Zounds Hearing of Jacksonville

### **Why do you feel a hearing health business is the type of business to invest in and operate?**

We were drawn to the business because both my father and my wife Monica's fathers suffered from hearing loss. In the case of my father, he resisted doing anything about his hearing loss and later in his life, he also suffered from dementia. When I was researching the hearing business, I learned that recent studies link untreated hearing loss with the early onset and the faster progression of dementia. If I had known then what I know now, I wonder if we could have improved the quality of my father's life in his twilight years. Monica's father, who is very active in his retirement years, has been challenged to find an affordable and effective hearing aid system to match his budget and active lifestyle. Coincidentally, during my business research process, I was also diagnosed with the first stages of high frequency hearing loss at a much younger age than I was expecting, and that got me thinking about the growing need for hearing health solutions for all the aging baby boomers like me, and the need for hearing health education outreach to not only recognize and treat the signs of hearing loss, but to also prevent hearing loss before it is too late.

### **How did your background prepare you for being in this business?**

I have been fortunate to have had a progression of challenging sales, marketing, customer service, operations and business unit leadership roles throughout my corporate career that gave me a well-rounded set of skills that have translated well to running a small business. One of the keys I learned in my corporate experience is to make a conscious choice every day where to focus your most precious asset, your time and energy, and to place an emphasis on improving your customers' experience and happiness.

### **How is your business and business model different from others in this market that you compete against?**

When you meet Zound's Founder Sam Thomasson, you can't help but be impressed with his story. Sam, an accomplished engineer who spent his career developing new technologies for medical devices, was also a father of a hearing impaired daughter. He quickly became aware that even expensive hearing aids delivered poor per-

formance in preventing unwanted feedback, hearing in a noisy environment and overall sound quality. Sam promised his daughter he would solve these problems, and he and the Zounds engineering team went on to develop many hearing aid innovations, covered by 57 patents, including hearing aids that remove 90% of unwanted background noise, and provide long lasting rechargeable batteries, addressing two key complaints of hearing aid users. And Zounds implemented a unique direct from the manufacturer to local owner model, instead of the typical distributor relationship most hearing aid providers work through, allowing Zounds to deliver industry leading technology to our customers at significantly lower the cost than traditional hearing aid providers. At the local Zounds Jacksonville store, Brad, our Hearing Aid Specialist, Terry, our Customer Care Specialist and I are committed to treating every customer like a friend or family. Based on your hearing loss, lifestyle and budget, we'll match you with the best possible hearing aid, and then provide free lifetime hearing checkups and adjustments. We are also dedicated to a community outreach mission to promote hearing health awareness, and particularly to help our senior community understand the health and quality of life benefits available to them with the proper fitting and use of high quality hearing aids.

### **At what point should a person seek outside assistance or consultation about their hearing?**

Since it can happen slowly, the symptoms of hearing loss can often be hard to notice. In fact, family members and friends sometimes notice the hearing loss before the person experiencing it.

The typical signs of hearing loss are: 1) Frequently asking others to repeat themselves; 2) Trouble following conversations that involve more than two people; 3) Thinking that others are mumbling; 4) Problems hearing in noisy places such as busy restaurants; 5) Trouble hearing the voices of women and small children; 6) Turning up the TV or radio volume too loud for others who are nearby.

### **How has your industry changed significantly in the last ten years?**

The time and ease of getting fitted with hearing aids has improved significantly in the last 10 years. Often the process of testing and fitting can all be completed in less than two hours.

### **What has been the most challenging aspect of your start-up and how do you project your business growing in the coming few years?**

The most challenging aspect of our start-up thus far is getting the word out that Zounds is truly different in the hearing health industry, that we provide a much better hearing aid value and customer experience than any other hearing aid provider. As we send more happy customers out into the community to spread the word, our growth will accelerate over time. We expect to add another location in the Mandarin area of Jacksonville within the next six months, and many more Zounds locations are being opened in Florida and nationwide each month. Zounds is the fastest growing hearing aid provider in the U.S.

### **When you are not involved in running your business, what are the other parts of your life?**

Taking quality time to be with and have fun with family and friends is always a top priority for me. I am passionate about outdoor activities like road biking and hiking as well.



# Nutrition for Bone Health: There's More Than Just Calcium

By John Berardi

Yes, we know. Calcium equals bone health. Kudos to the dairy industry for making the two synonymous. And while it's not necessarily a bad thing to think of calcium – or even dairy – when we think bone, calcium certainly isn't the end of the story. Indeed, if we stop there, we're in big trouble.

A rich body of research shows that calcium is just one small piece of the bone health puzzle. And, guess what? We can even get that calcium from non-dairy sources. So, in today's article, let's explore all the dietary factors associated with bone health.

## The Life Cycle of Bone

While it may seem like bones are more static than the other tissues in our bodies, they're simply not. Bones experience a high rate of turnover, just like our skin cells, muscle cells, and more. To this end, bones are continually breaking down and building up. And this is necessary for bone repair and for safeguarding blood mineral levels. Until about the age of 20 we have the opportunity to build our bone "retirement fund". Small deposits can be made when we have the appropriate food/nutrients coming in. The right amounts of stress – think exercise – can also make a huge difference over time.

However, starting around the age of 40, bone withdrawals start to exceed bone deposits. If bone deposits early in life were sparse (e.g., poor nutrition and no exercise), the bone bank account runs dry rather quickly, leading to weakness and pathology.

After the age of 50, 1 in 2 women (and 1 in 4 men) will experience a fracture related to weak bones. And that's a shame because many of these are preventable with the right intake of food and drink – and appropriate exercise. To this end, let's discuss the critical nutritional factors related to strong bones.

## Dietary Minerals and Bone Health

If there isn't enough calcium coming into the body, bone is broken down to restore levels in the blood. This helps to maintain whole body calcium homeostasis, making bone an important storage site for mobilizable calcium.

Unfortunately, consuming a lot of dietary calcium doesn't automatically lead to stronger bones. What really matters is how much of that calcium gets absorbed.

In the United States and Canada, calcium requirements are 1,200 mg/day for adults. And this recommendation is a result of the standard American diet's effect on calcium absorption and retention – it tends to reduce both. Individuals requirement for calcium, of course, can vary greatly with some data indicating as little as 415 mg per day and some indicating as much as 1,740 mg/day, depending on the overall diet.

Here's an interesting fact. In many other countries where average daily calcium intake is lower (e.g., Japan, India, Peru), the incidence of bone fractures is also quite low. How can this be? Well,

because a high intake of dietary calcium might not be all that important for bone health. Especially calcium in supplemental form.

Sure, there's some research to suggest calcium is important. But for every study that says it is, another says it isn't. One reason the data may be mixed – with supplementation in particular – is that in those who are deficient, calcium supplements may reduce bone turnover and fracture. However, if someone's dietary intake is adequate, the supplements will have no impact on bone health. But there is some bad news for those supplementing excessively. Too much dietary calcium can decrease phosphorus, iron and zinc absorption, and lead to calcium plaques on blood vessels, triggering cardiovascular problems.

Magnesium is another important mineral that contributes to the bone matrix. And potassium promotes calcium retention. Plus, both minerals support an alkaline environment in the body, essential for good bone health. When potassium and magnesium intake are low, and sodium intake is high – as is common in the standard American diet – bone development can be impaired as excessive dietary sodium can increase urinary calcium losses. Another mineral important here is phosphorus. Balancing phosphorus with calcium intake is necessary for bone mineralization (more information on this below).

### **Dietary Vitamins and Bone Health**

One of the most important vitamins related to bone health is vitamin D. Without enough active vitamin D in the body, dietary calcium cannot be absorbed and bone renewal is halted. Since there's very little vitamin D in our food supply, it's important to get vitamin D in supplemental form, or from the sun. . In addition, the following vitamins play an important role in bone health:

- Vitamin A deficiency or excess can cause bone abnormalities.
- An adequate intake of B vitamins can help offset elevated levels of homocysteine in the blood, helping to preserve bone.
- Vitamin B12, vitamin C and vitamin E can stimulate bone building cells, inhibit bone breakdown, and reduce oxidative stress.
- Vitamin K may help to slow age related bone loss and works in collaboration with vitamin D.

### **Eating Patterns and Bone Health**

While we often spend most of our time discussing individual nutrients, when looking at the research, overall eating patterns actually predict bone health far better than individual nutrients. That's why consuming whole foods – and enjoying the rich bounty of vitamins and minerals present within – is a better strategy than loading up on supplements.

Of course, fruits and vegetables are rich in nutrients and compounds that protect bone. So diets emphasizing them seem to be bone building. On the other hand, diets emphasizing processed foods, sugars and animal proteins (which can displace plant foods if we're not careful) seem to be less protective of bones.

It's important to note here that we're not suggesting supplements are useless in helping with bone health. Rather, we're suggesting that you look to whole foods first. Then, if deficiencies persist, a supplement might be warranted.

### **Dairy Intake and Bone Health**

The Dairy Council has convinced millions that consuming additional dairy is essential for bone health. However, the research paints a different picture. Diets emphasizing dairy don't necessarily optimize bone health. In many parts of the world dairy is a negligible part of the diet, and yet bone problems associated with lack of calcium are rare. So other factors are at play.

This quote sums up the research quite well:

Scant evidence supports nutrition guidelines focused specifically on increasing milk or other dairy product intake for promoting child and adolescent bone mineralization. (Lanou 2006)

Again, we're not suggesting dairy is bad. Instead, we're just pointing out that the food most promoted for bone health isn't necessarily the strongest choice. Indeed, with less dairy in the diet, there's more room for bone building vegetables and fruits, especially calcium-rich choices like dark leafy greens, beans, nuts, and seeds.

Here's a list of the top plant-based, non-dairy sources of calcium:

- Tofu 350 mg per ½ cup
- Tapioca 300 mg per ½ cup
- Chia seeds 300 mg per 1.5 ounces
- Fortified non-dairy milk 300 mg per 1 cup
- Collard greens 210 mg per ½ cup
- Kale 205 mg per ½ cup
- Bok Choy 190 mg per ½ cup
- Figs 135 mg per 5 figs
- White Beans 120 mg per ½ cup
- Turnip Greens 104 mg per ½ cup
- Spinach 99 mg per ½ cup
- Almonds 93 mg per ¼ cup
- Sesame Seeds 51 mg per 1 tablespoon

In the end, the research is clear. The foods most correlated with bone health are plant-based foods; namely calcium-rich veggies and fruits. Dairy falls lower down the list.

### **Protein Intake and Bone Health**

In the past, there was some debate as to whether a higher intake of protein could negatively impact bone health. But this idea has been thoroughly debunked. Indeed, consuming up to 1.6 g/kg of protein per day (2x the current recommendation) can help:

- Increase calcium absorption
- Increase IGF-1 (a compound that stimulates bone deposition)
- Decrease parathyroid hormone (low protein intake can lead to secondary hyperparathyroidism)

All three of these lead to stronger bones. That's why a higher protein diet is likely best for bone health. But keep in mind that consuming mostly animal protein in the diet can lead to higher calcium losses. That's why a key to balancing out higher animal protein intakes is to make sure that plenty of whole vegetables and fruits are included in the diet. Again, these are rich in bone building and alkalizing nutrients.

A quick note on soy: soy-based foods are a dense source of protein and tend to have a positive impact on bone. This might be due to the impact of soy isoflavones on estrogen receptors. However,

because of the potentially negative impact of soy on the other systems of the body, we recommend it only make up a very small percentage of the diet.

### **Dietary Alkalinity and Bone Health**

The overall acidity (or alkalinity) of the diet can play a large role in bone health as well. Interestingly, grains – as well as foods high in protein and phosphorus – present themselves as acidic once digested and absorbed. On the other hand, foods high in potassium, calcium and magnesium present themselves as alkaline once digested and absorbed.

If the diet is out of balance, and too many acidic foods (think meat, fish, most grains and cheeses) dominate at the expense of alkaline foods (think vegetables and fruits), low-grade acidosis can develop in the body. And this metabolic situation can cause calcium to be leached from bones to help neutralize the pH of body fluids. Fortunately, this situation is easily corrected by increasing the intake of alkaline food and drink, with vegetables and fruits being the best options.

Also remember, while our ability to buffer a net acid load with calcium from bone is frowned upon for longevity and health, during times of

starvation and/or high meat intake at the exclusion of plant foods, this ability gave us a survival advantage. For more about

### **Beverage Consumption and Bone Health**

We often hear that soft drinks – even diet soft drinks – are bad for bone health. This is because they often contain phosphoric acid. Especially cola. Lots of phosphorus coming in the body can bind calcium (leaving less for bones), stimulate parathyroid hormone, and diminish active vitamin D formation.

And speaking of beverages, alcoholism is associated with poor bone health (for the exact reasons you are probably thinking of). High alcohol intake can displace nutrient rich food intake, interfere with nutrient absorption, increase parathyroid hormone, and can skew reproductive hormones in the body.

Conversely, moderate alcohol consumption might be bone protective. Why? Well, beer and wine contain silicone, a compound that can help bone. And since moderate alcohol intake may slightly increase estrogen levels in the body, this can help to preserve bone as well.

### **Recommendations for Bone Health**

In the end, as you've probably considered so far, eating to improve bone health also promotes general health. According to the research, the best practices include:

- Focus on overall dietary quality more than any one single food or beverage.
- Eat nutrient rich whole foods, including plenty of vegetables and fruits – at least 5 servings per day. One serving is about the size of your fist.
- Eat plenty of foods rich in calcium, magnesium, potassium, and B vitamins.
- Consider getting blood levels of vitamin D tested and using a supplement if needed.
- Eat enough protein to assist in bone building, which happens to be the same dose required muscle building – for men this means about 2 palm-sized portions per meal and for women this means about 1 palm-sized portion per meal.
- Consider a vitamin B12 supplement if needs aren't being met from the diet.
- If one's diet is built around animal proteins, grains and/or processed foods, consider a calcium supplement as well.



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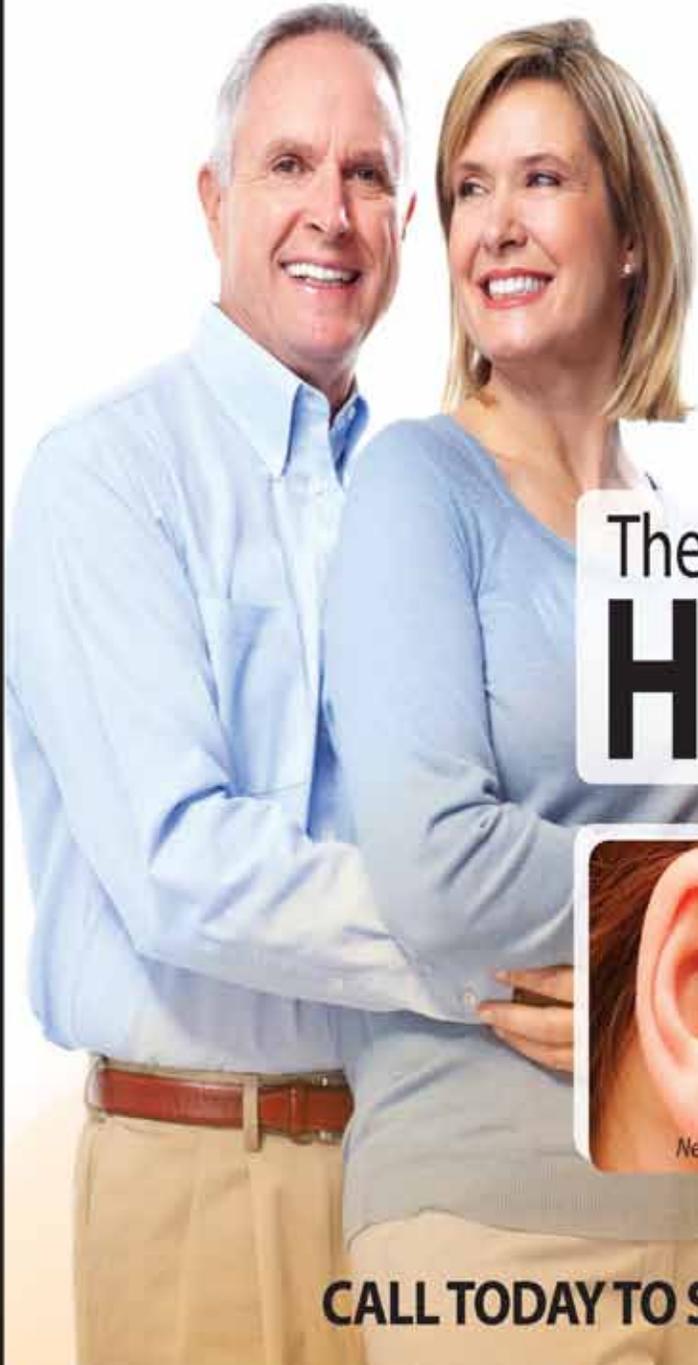
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