

April 2012 Newsletter

Research shows that elderly people who are responsible for living things (such as houseplants) stay more alert and involved.

The Truth About Gluten

Clearly gluten — a protein found in wheat, barley, and rye — is today's ingredient non grata. But is gluten really all that bad? Or is gluten-free just another foodie fad?

The answer is complicated. For the estimated 3 million Americans with celiac disease — an auto-immune illness that damages the lining of the digestive tract — exposure to gluten can trigger a host of serious symptoms, including vomiting and severe abdominal pain. For the millions more who test negative for celiac but insist they feel better after eliminating gluten, the scientific evidence

is less convincing. Those people may be legitimately gluten-sensitive. Or perhaps they're simply eating a healthier diet. If you suspect you're gluten-sensitive, give up gluten for two weeks, then reintroduce it and see how you react.

Follow these steps for going gluten-free if needed:

Scan ingredient lists carefully Gluten is ubiquitous. It may be listed as semolina, durum, or enriched flour.

Choose whole foods over processed ones Fruits, vegetables, beans, meats, seafood, dairy products, nuts, and

seeds are naturally gluten-free.

Experiment with new grains Brown rice and quinoa can stand in for some wheat-based foods.

Don't assume that gluten-free is fat-free Pizza is pizza, gluten-free or not.



The Clip Job (All About Coupons)

While coupons can save you money on items that you frequently use, most coupons are for items that are not very good for you.

To measure up to the extreme couponers on TV, you would have to invest hours of time and buy a lot of

products that have questionable nutritional value. It is very unusual to find a coupon for fresh produce or organic products.

Also, if you purchase in extremely large quantities, like the couponers on TV, you need an abundance of

storage space. Then, if you don't use everything you purchase before the expiration date, you waste the product.

Remember, the key to a sound financial life isn't getting everything at the cheapest possible price — it's

getting a good deal on what you need. And because we all need more time, spending too many hours each week clipping coupons could cost you in the long run.

Make the Call: Don't Miss a Beat

Every 90 seconds a woman in the United States will suffer a heart attack, and 200,000 will die. But only half of all women say they would call 911 after experiencing heart attack symptoms. Why? They wouldn't want to bother anyone or have the paramedics see their messy house. So the U.S. Department of Health and Human Services has launched Make the Call: Don't Miss a Beat, a campaign to raise awareness about

the need to call 911 if you suffer any of these symptoms: chest pain, cold sweats, dizziness, nausea, shortness of breath, fatigue, or upper-body pain. For more info, visit womenshealth.gov/heartattack.



THE SANDWICH GENERATION

37% of caregivers are raising their own children and caring for a parent at the same time



The Main Myth About The Health-Care Law

The "individual mandate" forces everyone to buy health insurance.

The law states that, beginning in 2014, individuals must ensure that they and their dependents are covered by health insurance. Taxpayers who do not meet this requirement will have to pay a penalty that the law calls a "shared responsibility payment." It begins at \$95 for the first year and never exceeds 2.5 percent of anyone's annual taxable income.

A large majority of Americans, of course, have health insurance through their employers, Medicare or Medicaid and are

already in compliance with this requirement. Given the relatively modest payment required of those who choose not to maintain insurance, no one is being forced to buy a product they don't want.

The challengers argue that the mandate is a binding requirement that makes anyone who goes without insurance a lawbreaker. The government has determined, however, that those who pay the penalty, like those who are exempt from the penalty, are not lawbreakers. As a practical matter, the so-called mandate is just a relatively modest financial incentive

to have health insurance.

The law makes it illegal for insurance companies to :

Deny coverage to children because of pre-existing conditions.

Put a lifetime limit on how much care they will pay for if you get sick.

Cancel your coverage when you get sick by finding a mistake on your paperwork.



Little Bits of Information

In some states, there's a program known as Cash and Counseling, or participant-direct programs, in which seniors who qualify for Medicaid can receive funds to pay their care givers—whether they're friends, family, or visiting nurses. Medicaid makes an assessment to figure out how many hours of care each month will be covered and then pays that amount directly to the senior. In some

states, the caregiver may have a say if she has power of attorney and is already making decisions on behalf of a loved one. Go to Medicaid.gov and click on your state to find out if it participates.

The new Senior Supper Program at The Bistro at Fauquier Hospital is a hit. It is every Tuesday and Thursday 5p-7p. Meal is provided at a greatly reduced price (usually under \$4). There is time for socialization and community based programs and information are presented.

Please let your clients know about this opportunity....