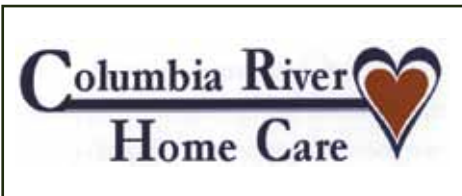


SENIOR REVIEW

Information and Calendar/Classifieds from Senior Pages

Wenatchee



Alzheimer's: Early Detection, Risk Factors Are Crucial

By Elizabeth Landau

With more than 5 million people suffering from Alzheimer's disease in the United States, a number that's expected to rise to 16 million by 2050, the pressure is on to find better methods of diagnosis, treatment and prevention.

Around the world, Alzheimer's disease is the second most feared disease, behind cancer, according to a recent survey of five countries conducted by the Harvard School of Public Health.

Yet there is still a lot of misinformation: Only 61% of Americans who responded to the survey correctly identified Alzheimer's disease as a fatal illness. Many participants also mistakenly believe there are sure diagnostic methods and effective treatments to slow the disease, but most would seek medical attention if they became aware of their own early signs.



The research that came out of the Alzheimer's Association 2011 International Conference on Alzheimer's Disease, which took place in Paris, reflects a growing emphasis on early detection.

Research suggests the best targets for exploring treatments are patients who do not have full-blown Alzheimer's disease, but experience mild symptoms. Scientists have identified biological indicators called biomarkers that seem to be associated with Alzheimer's, although they are not perfect predictors.

[Alzheimer's Association: 10 signs of Alzheimer's](#)

"Things are heading earlier and earlier. And the use of biomarkers has been really essential for helping everybody move toward an understanding of

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Wenatchee



Moses Lake



SEMINARS/CLASSES/EVENTS/MEETINGS

MONDAY & WEDNESDAY

WENATCHEE: "Free Movement and Exercise Programs" Join trained instructors at Eastmont Gold's Gym for a safe and effective exercise class. 4:15-5:15. For active individuals who are recovering from cancer, surgery or those who have chronic illness such as diabetes; perfect for every fitness ability level. Chairs are available for seated excises. No membership or fee required. Call Wellness Place for more information

WENATCHEE: "Fitness for Seniors" 10:15-11:15 at the Wenatchee Valley Senior Activity Center, 1312 Maple St. For information call (509) 662-7036

EAST WENATCHEE: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour of exercise three time per week taught by a qualified exercise instructor. You can sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+." It will make you more mobile, give you better balance and feel great. (Check with your physician before you start any exercise program!) 1:30-2:30 pm at Eastmont Presbyterian /church, 301 Kentucky. Lynne Barnhart (509) 884-4219

MONDAY & TUESDAY

WENATCHEE: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour three time per week taught by a qualified exercise instructor. Sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+." Get more mobile, better balance, feel great. (Check with your physician before you start any exercise program!) 9:30-10:30 am at Blossom Valley Assisted Living, 1701 Orchard St. Instructor John Luce (509) 662-1231

TUESDAY

CHELAN: "Diabetes Education". Held the third Tuesday of each month, 6:30 pm at Columbia Valley Community Health, 317 E Johnson. The group is being held in the classrooms. Various topics/specialties are covered based on availability. Sponsored by Wenatchee Valley Medical Center. For questions call Shelley Wold, RD (509) 682-6198

ENTIAT: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour of exercise three time per week taught by a qualified exercise instructor. You can sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+." It will make you more mobile, give you better balance and feel great. (Check with your physician before you start any exercise program!) 5:30-6:30 pm at the Entiat Grange #1014, 14108 Kinzel St. Instructors: Cathy Montgomery & Arlene Horan, RN (509) 784-7117cc

MOSES LAKE: "Diabetes Education" The group classes are held monthly the first and fourth Tuesday of every month. During the winter classes are held 2:00-4:00 pm. Each session is four weeks in length. One-on-one appointments are also held with our Diabetes Educator. Instructor team includes a certified diabetes educator and registered dietitian. Covered by most insurance plans, including Medicare and Medicaid. A diabetic education referral must be completed by your provider to take this class. Sponsored by Wenatchee Valley Medical Center. Call to register at (509) 765-5606

WENATCHEE: "Overeater's Anonymous" Tuesdays 7:00 pm at First United Methodist Church, 941 Washington St. This is a fellowship, not a diet club. No weigh-ins, no dues or fees. OA's program is designed to help stop eating compulsively. For people of all sizes and types of eating problems or disorders. Call (509)_ 670-6046 or 662-0864 for information.

*If you are interested in our Logo Sponsor program
Please Call Dale at 509 979-6882*

SEMINARS/ CLASSES/EVENTS/ MEETINGS (continued)

WENATCHEE: "Alzheimer's Support Group" Second & 4th Tuesdays. 10:30 am-Noon. For caregivers and is designed to provide caring place for members to discuss the many challenges of caregiving for someone touched by this disease. The group provides a safe haven for participants to share their feelings, find emotional support, exchange information. Held at Blossom Creek, 1740 Madison St. Call Jan Ebert at (509) 782-0927

TUESDAYS & THURSDAYS

MOSES LAKE: "Stay Active & Independent for Life" It works...you'll be stronger, have better balance, feel better and this will help you stay independent, active and prevent falls. It's safe, the instructors are experienced and skilled, and exercises have been tested with seniors. It's fun, you'll meet other seniors and make new friends. 10:00am At the Moses Lake Senior Center, 608 E Third Ave. For more information call (509) 765-7809 email: mlsenior@gemsi.com

WENATCHEE: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour of exercise three time per week taught by a qualified exercise instructor. You can sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+". It will make you more mobile, give you better balance and feel great. (Check with your physician before you start any exercise program!) 9:00-10:00 am at Wenatchee Senior Activity Center, 1312 Maple St. Instructor: Sarah Jicha (509) 716-1278

WEDNESDAY

WENATCHEE: "Footcare" In the health room of the Wenatchee Valley Senior Activity Center. Professional foot care by Sue Anez, RN. Includes soak, trimming and filing. Make appointment by contacting Sue at (509) 669- 0r 881-2022

SeniorPages.com

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what the earliest changes are and when they can be detected," said Dr. Allan Levey, chair of neurology at Emory University School of Medicine.

EARLY DETECTION

So far, no drug has been developed to significantly slow the progression of the disease in all patients. And there's no way to halt or reverse the decline of memory and other cognitive abilities once Alzheimer's has been diagnosed. Since attempts to help patients who already have symptoms in these ways have failed, scientists must look to the earliest stages of Alzheimer's in hopes of stopping it before it begins.

Studies presented at the conference reinforced the notion that signs of Alzheimer's may develop in the brain 10 to 20 years before any symptoms begin.

A substance in the brain called beta-amyloid has been associated with dementia in people who have those kinds of symptoms. This is the main ingredient of plaques that build up in the brains of Alzheimer's patients.

People with a rare genetic form of Alzheimer's, whose specific genetic mutations guarantee that they will develop the disease, tended to show signs of amyloid plaques in PET scans and cerebrospinal fluid 10 to 20 years before the onset of symptoms. These results come from the Dominantly Inherited Alzheimer Network project.

But that represents only a small fraction of Alzheimer's patients -- 1% of cases worldwide, specifically. If you don't have the genetic form, there's no way to tell if you will go on to develop the disease, even if you have accumulation of amyloid plaques. There are some people who have them but do not show symptoms of Alzheimer's.

The kinds of tests that would detect beta-amyloid levels are not widely available. And it's not clear that pulling the amyloid plaques out of the brain reverses the process of cognitive decline; this is one area of research right now.

Another biomarker of interest is a protein called tau, implicated in the neurofibrillary tangles -- which basically take the shape of cells and destroy them -- that build up in the brains of Alzheimer's patients, particularly in the memory center called the hippocampus. But there's no scan to detect these tangles in a living patient.

A major focus of research on early detection is patients who have mild cognitive impairment, a collection of symptoms involving difficulty with memory, language and other mental functions, but which does not interfere with everyday life. It is not necessarily a precursor to Alzheimer's disease, but it does raise the risk of progressing into that more severe illness.

Understanding mild cognitive impairment is important in coming up with better treatments for dementia in general, because the brain hasn't deteriorated as much as in Alzheimer's, so it may not be too late to intervene, experts say.

The brain is the primary organ the disease attacks, but a small study

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SEMINARS/CLASSES/ EVENTS/MEETINGS (continued)

WENATCHEE: "Legal Counseling" Conference Room B of the Wenatchee Valley Senior Activity Center. Attorneys from Volunteer Attorney Services offer one-on-one appointments for basic legal information for seniors. Call (509) 663-2778

WENATCHEE: "Fitness for Seniors" 10:15-11:15 Wenatchee Valley Senior Activity Center, 1312 Maple St. (509) 662-7036

THURSDAY

WENATCHEE: "Tops Take Off Pounds Sensibly" Nonprofit support group for weight loss. Every Thursday at 5:15 at the Nazarene Church, 1011 S Miller. Contact Sherrie Schmitt (509) 548-5498

WENATCHEE: 11:30 am. Free blood pressure checks in the health room of the Wenatchee Valley Senior Activity Center. Home health nurses from Central Washington Hospital will check your blood pressure free of charge, just stop by.

THURSDAY & FRIDAY

WENATCHEE: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour of exercise three times per week taught by a qualified exercise instructor. You can sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+." It will make you more mobile, give you better balance and feel great. (Check with your physician before you start any exercise program!) 9:30-10:30 at Blossom Valley Assisted Living, 1701 Orchard St, Instructor: Patty Getzin (509) 664-3007

FRIDAYS

WENATCHEE: "Wine, Cheese & Chat Happy Hour" 5:00-7:00 pm third Friday of each month. Featuring a special local winery and great hors' d'oeuvres. at the Wenatchee Valley Senior Activity Center, 1312 Maple St. Call (509) 662-7036

ENTIAT: "Stay Active & Independent For Life (SAIL)" A strength and balance fitness class for adults 65+ in Chelan and Douglas Counties. One hour of exercise three times per week taught by a qualified exercise instructor. You can sit or stand. Exercises are adapted for all levels of physical ability. Specifically designed to help maintain and improve your balance and mobility. All participants receive a copy of "Stay Active and Independent for Life: An Information Guide for Adults 65+." It will make you more mobile, give you better balance and feel great. (Check with your physician before you start any exercise program!) 10:00-11:00 am at the Entiat Grange #1014, 14108 Kinzel St. Instructors: Cathy Montgomery & Arlene Horan, RN (509) 784-7117

WENATCHEE: "Hearing Aid Services" Free checks and cleaning. Confidential and free counseling about your hearing loss concerns. Just drop by, no appointment needed. Service provided by Aimee Seely-Fadich of Sonus. 10:00 am-Noon.

WENATCHEE: "Fitness for Seniors" 10:00-11:00 am. Wenatchee Valley Senior Activity Center, 1312 Maple St. (509) 662-7036

OCTOBER 18-MOSES LAKE: "CPR Only Class" 10:00-11:00 am. This class provides training, practice sessions, and a completion card for adult CPR only (no First Aid). Infant CPR can be added to this class at no additional charge. Fee: \$25 To register contact the Samaritan Healthcare Education Center at (509) 793-969

OCTOBER 25-MOSES LAKE: "Healthcare Provider CPR Renewal" 4:30-6:30 pm. For those that have previously taken Healthcare Provider CPR and are comfortable with their skills. This course is intended for healthcare providers and allied professionals. Fee: \$30. To register contact Samaritan Healthcare Education Center at (509) 793-0690.

OCTOBER 25-WENATCHEE: "Doc Talks-Movement Disorders" 12 Noon. Living with and caring for people with disorders such as Parkinson's disease. By Dr. Kelly Condefer. Sponsored by Wenatchee Valley Medical Center at the Miller Street Conference Room, 1000 N Miller (Next to Walgreens) Free.

OCTOBER 29-MOSES LAKE: "First Aid & CPR" 8:00 am-Noon. Samaritan Healthcare offers First Aid & CPR classes that meet L&I requirements for day care providers, foster care providers, and other job-required card holders. Fee: \$40. For information contact the Samaritan Health Care Education Center at (509) 793-9690

CALENDAR

OCTOBER 11-WENATCHEE: "Doc Talks-Dementia" 12 Noon. Hear about the diagnosis and management of dementia. By Dr. Mary Timiras. Sponsored by Wenatchee Valley Medical Center at the Miller Street Conference Room, 1000 N Miller (Next to Walgreens) Free.

OCTOBER 12-MOSES LAKE: "Healthcare Provider CPR Renewal" 4:30-6:30 pm. For those that have previously taken Healthcare Provider CPR and are comfortable with their skills. This course is intended for healthcare providers and allied professionals. Fee: \$30. To register contact Samaritan Healthcare Education Center at (509) 793-0690.

OCTOBER 14-MOSES LAKE: "First Aid & CPR" 8:00 am-Noon. Samaritan Healthcare offers First Aid & CPR classes that meet L&I requirements for day care providers, foster care providers, and other job-required card holders. Fee: \$40. For information contact the Samaritan Health Care Education Center at (509) 793-9690



CALENDAR (continued)

NOVEMBER 2-MOSES LAKE: "CPR Only Class" 10:00-11:00 am. This class provides training, practice sessions, and a completion card for adult CPR only (no First Aid). Infant CPR can be added to this class at no additional charge. Fee: \$25 To register contact the Samaritan Healthcare Education Center at (509) 793-969

NOVEMBER 9-MOSES LAKE: "Healthcare Provider CPR Renewal" 4:30-6:30 pm. For those that have previously taken Healthcare Provider CPR and are comfortable with their skills. This course is intended for healthcare providers and allied professionals. Fee: \$30. To register contact Samaritan Healthcare Education Center at (509) 793-0690.

NOVEMBER 11-MOSES LAKE: "First Aid & CPR" 8:00 am-Noon. Samaritan Healthcare offers First Aid & CPR classes that meet L&I requirements for day care providers, foster care providers, and other job-required card holders. Fee: \$40. For information contact the Samaritan Health Care Education Center at (509) 793-9690

NOVEMBER 15-WENATCHEE: "Doc Talks-Eye Care" Hear the latest in surgical treatment for glaucoma & cataracts, including laser surgery. By Dr. Jonathan Briggs. Sponsored by Wenatchee Valley Medical Center at the Miller Street Conference Room, 1000 N Miller (Next to Walgreens) Free.

NOVEMBER 22-MOSES LAKE: "Healthcare Provider CPR Renewal" 4:30-6:30 pm. For those that have previously taken Healthcare Provider CPR and are comfortable with their skills. This course is intended for healthcare providers and allied professionals. Fee: \$30. To register contact Samaritan Healthcare Education Center at (509) 793-0690.

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slideshow
on
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presented at the conference suggests the eyes may also reveal signs of Alzheimer's. Researchers looked at photos of retinal blood vessels and found some differences in Alzheimer's patients, but further research is needed to confirm this idea of using an eye exam to help diagnose Alzheimer's. The same holds for a study suggesting that [falling is indicative of Alzheimer's early stages](#): It's a preliminary idea that needs further investigation.

Identifying risk and prevention factors

Another area of focus is identifying risk factors for Alzheimer's disease. These are associations, not known direct causes.

"Age is a risk factor we can't modify, at least yet. Our genetics, we can't modify yet, which is another major risk factor," Levey said. "But certainly seeking clues about ones that are modifiable is an important" research area.

At the Paris conference, researchers said 3 million cases of Alzheimer's could be prevented worldwide if lifestyle-based, chronic disease risk factors were reduced by 25%. This estimate is based on a mathematical model.

In the United States, physical inactivity had the biggest association with Alzheimer's out of the risk factors studied, followed by depression and smoking. Midlife hypertension, midlife obesity, low educational attainment and diabetes are other risk factors.

"If we can demonstrate that these risk factors can be modified, and that it will lead to lower rates of Alzheimer's disease, the impact could be huge," Levey said.

People in their 40s and 50s have still got perhaps a couple of decades to modify lifestyle to potentially lower risk, he said.

There is also growing evidence that head trauma may increase the risk of dementia. One study presented at the conference in Paris found that traumatic brain injury was associated with dementia among older veterans.

A study of former NFL players suggests that football players also may be at increased risk for mild cognitive impairment or similar cognitive decline, perhaps as a result of repeated head injury during these former athletes' sports careers. In fact, [75 former professional football players are suing the NFL](#), alleging that the league concealed information about the harmful effects of concussions on the brain for decades.

There is also the idea of cognitive reserve: that keeping the mind active can at least delay the onset of dementia. It also seems that intelligence might help the brain stay in the mild phase of the disease longer, although more study needs to be done in this area as well.

"We know that highly intelligent people have more tolerance to plaque buildup and to loss of energy in their brains than people with lower levels of intelligence and less education," said Dr. Steven DeKosky, vice president and dean of the University of Virginia's School of Medicine, at an Alzheimer's forum at the National Press Foundation in May. "Their brain basically fights it off and finds some other ways to get the things done."

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SUPPORT GROUPS

CASHMERE

RN/LPN: Would you like to join a team that is making a difference? Family owned Cashmere Convalescent Center is looking for a motivated Registered Nurse or Licensed Practical Nurse for a Full Time evening position, Monday-Friday. Experience the difference by applying at Cashmere Convalescent Center. New grads welcome. Competitive wage and benefits. Contact: Erik (509) 782-1251

CHELAN

DIABETES EDUCATION AND SUPPORT GROUP: Third Tuesday of each month, 6:30 pm at Columbia Valley Community Health Chelan, 317 E Johnson, (old DOT Building)/ The group is being held in the classrooms. Various topics/specialties are covered based on availability. Shelley Wold, Rd. (509) 682-6198

WENATCHEE

ALZHEIMER'S SUPPORT GROUPS: 2nd and 4th Tuesdays, 10:30 am-Noon. At Blossom Creek, 1740 Madison St. 10:00-11:00 am Grace Lutheran Church, 1408 Washington. The Alzheimer's Assn. support group is for caregivers and is designed to provide caring place for members to discuss the many challenges of caregiving for someone touched by this disease. The group provides a safe haven for participants to share their feelings, find emotional support, exchange information. Jan Ebert (509) 782-0927

CANCER SUPPORT GROUP: First and Third Tuesdays at 7:00 pm at Wellness Place, 240 N Chelan. For information call (509) 888-9933

MS SUPPORT GROUP: Second Wednesday of each month at 6:30 pm at Wenatchee Valley Medical Center, Conference Room. Contact: Jessica J. (509) 669-4067

PARKINSON'S SUPPORT GROUP: Meets on the third Tuesday of each month from 2:00-3:30 pm. No classes in July or August. Sponsored by Wenatchee Valley Medical Center. Call (509) 663-8711

STROKE AND BRAIN INJURY SUPPORT GROUP: Meets the third Wednesday of each month from 1:30-3:00 pm. Sponsored by Wenatchee Valley Medical Center. For meeting location or more details please call Susan Howell at (509) 663-8711, ext. 5983

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CAREGIVING

One of the underappreciated effects of Alzheimer's disease is how great a toll it takes on caregivers. Caregivers are much more frequently ill and die earlier than people who do not care for someone with the disease, studies have shown. The stress of taking care of someone chronically ill is sometimes called [caregiver syndrome](#).

Caregiving is hazardous to health because of the stress of helping Alzheimer's patients, and because caregivers may ignore their own health, DeKosky said.

"Alzheimer's patients, when they get into moderate and severe stages, don't have some real sense of time," DeKosky said. "They have to be watched every minute."

Patients may hurt themselves or wander off if not under constant supervision. And it's common for patients to reverse their sleeping and waking cycles, so caregivers' daily habits are likewise disrupted. The cost is staggering: Caregivers provide more than \$200 billion in unpaid care, 17 billion hours each year, according to the Alzheimer's Association.

Why don't we know more?

Two of the biggest obstacles to finding treatments for Alzheimer's disease are lack of money and difficulty enrolling people in clinical trials, experts say.

The United States spends \$450 million each year in Alzheimer's research money, compared to \$6 billion for cancer, \$4 billion for heart disease and \$3 billion for HIV/AIDS research.

In spite of the money that does exist for research, Alzheimer's clinical trials are hard to fill with participants, said Dr. R. Scott Turner, director of the Georgetown University Memory Disorders Program.

Sometimes people believe they're just having "senior moments" and don't want to acknowledge their illness, Turner said. In other cases, patients don't want to go through the hassle of the trial if they're not guaranteed to receive an experimental drug; but, in order for a scientific study to be valid, patients must be randomly assigned to either the drug or a placebo.

Also, some trials don't test drugs at all, but simply look for those biomarkers that may help predict disease later or explore other early diagnostic methods. Such methods will be in high demand when an effective treatment is developed, DeKosky said.

"When the first drug is successful, let's say in symptomatic disease -- may it be so -- the crush to take advantage of what we know, while it's still in research format now, will be immense," DeKosky said.

If you or a loved one are interested in exploring clinical trials, the Alzheimer's Association runs a system called [TrialMatch](#) to assist in finding a trial near you.



The 10 Most Difficult Retirement Decisions

Before leaving your job, you'll need to make these tough choices

By Emily Branden

The decision to retire can be sparked by a number of factors: reaching a specific age, hitting a savings goal, or being laid off in a tumultuous job market. To support yourself without income from a job, you'll have to make a series of choices about Social Security, health coverage, and your investments. Here are 10 of the toughest decisions you will make before you retire.

When to retire. For some people, it's a financial calculation. You know you're financially ready when the combination of your Social Security, traditional pension, and investment income produces enough cash flow to cover all of your anticipated expenses for the rest of your life. Working two or three more years can make an incredible difference to your long-term plan if you continue to save in your 401(k) or 403(b) and continue to pay into Social Security. But retirement also often involves an identity shift from your former job title to a free agent. Sometimes this decision is made for you because of a layoff or buyout. Many people also like to coordinate their retirement with a spouse.

When to claim Social Security. You can sign up for Social Security beginning at age 62, but payouts increase for each year you delay claiming until age 70. Wait as long as you possibly can, because the additional percentages that are added on are enormous. Since we are living longer, you certainly want your paycheck from Social Security to be as fat as possible.

Health coverage. It's essential to find affordable health insurance if you want to retire before age 65. If you are not entitled to retiree medical benefits or if they are deferred to a later date, make absolutely certain you have access to and can qualify for individual coverage. "Verify the costs. Health insurance can be prohibitively expensive in some cases. Even after you qualify for Medicare, the decisions don't end. You have to choose whether to purchase a supplemental policy and shop around for the [Medicare Part D](#) plan that best meets your prescription drug needs each year in retirement.

How much you can safely spend each year. If your nest egg isn't sizeable enough to finance your retirement completely, you'll need to calculate how much you can safely spend each year without depleting your savings too quickly. Three to 4 percent is my comfort zone, and I hope less, experts say. An annual draw-down rate of 4 percent on an investment portfolio with 35 percent in U.S. stocks and 65 percent in corporate bonds has an 89 percent likelihood of lasting 35 years or more, according to Congressional Research Service estimates.

How much investment risk. Retirees need to balance their investment needs for safety and continued growth. Hold as little equities and higher-risk assets as possible, while still enough to meet your long-term goals. Most retirees need no more than 50 to 60 percent in equity and equity-like investments. You'll also need an emergency fund and several years' worth of living expenses set aside in a safe place. Always make sure that you have your first three to five years of withdrawals invested in very conservative investments. Good choices are CDs, money market accounts, short-term treasuries or mutual funds that invest in them, and fixed-immediate annuities. This way, regardless of what the stock market is doing today, you don't have to worry about withdrawing assets that have dropped in value."

When to pay taxes. After decades of deferring taxes on your retirement savings using 401(k)s and IRAs, the tax bill becomes due upon withdrawal in retirement. The timing of these withdrawals could affect how much you pay in taxes. Try to balance out your withdrawals from taxable and nontaxable accounts each year so you are not kicking yourself into a higher tax bracket at some point. Taking a large IRA withdrawal in a single year could result in an oversized tax bill. Withdrawals from traditional retirement accounts become required after age 70½.

Where to live. Once you are no longer tethered to a job, you can live anywhere that suits your tastes and budget. Moving to a place that costs less than where you live now can boost your standard of living and help stretch your nest egg. You could also test out a place with better weather, more opportunities for recreation, or move closer to family.

Whether your home should help finance retirement. A paid-off mortgage can help finance your retirement because it eliminates one of your biggest monthly expenses. In some cases, downsizing to a smaller home or moving to a place where the cost of living is significantly lower can even give a significant boost to your nest egg. Especially if you live on the East or West coast, where housing can be extremely expensive, you may have an opportunity to downsize and realize quite a bit of the appreciation you had in your real estate.

Whether to keep working. A part-time job is increasingly becoming common in the retirement years. Many people downshift to a job with shorter hours and less responsibility before retiring completely, while other people return to work after a break. The income, and sometimes benefits, a part-time job provides allows you to withdraw less of your retirement savings each year. Some people also find jobs they enjoy that allow them to interact with former colleagues, consult on the occasional project, or learn a new skill.

What you will do. Retirement isn't only about quitting your job. It's an opportunity to have complete control over how you spend your time. Make sure you have a few ideas about how you will fill the eight or more hours per day you previously spent working and commuting. Some people miss the sense of purpose and friends that their job provided for them, while others finally have the time for hobbies and projects they have been waiting years to tackle.

VOLUNTEERS NEEDED

EPHRATA

The Columbia Basin Hospital Auxiliary is a volunteer organization promoting the advancement of welfare for the hospital through service and fundraising. The CBH Auxiliary is an active group that meets on the second Monday of every month at 1:00 pm in the hospital conference room. To become a member or to receive more information regarding the auxiliary please call Sue Alberti at (509) 246-1944

MOSES LAKE

Samaritan Healthcare has opportunities throughout the hospital. We make it our mission to place volunteers in the department that best suits their needs and skill level. Individuals interested in becoming a volunteer at Samaritan Healthcare are screened, interviewed, given an overview of volunteer positions available as well as volunteer benefits. Volunteers generally work only 4 hours per week or more if they prefer. Arrangements are made to fill in when the volunteer needs time off. If you are interested in becoming a volunteer Contact Bonnie Dirks at (509) 793-9724

WENATCHEE

Long term care Ombudsmen needed. Weill you help advocate for the rights of vulnerable adults? Free training. Call Erin Nelson, NCW Ombudsman Program 886-0700, ext. 232

Wenatchee Valley Senior Activity Center has opportunities at the front desk and Crafters Corner. Other volunteers help out with special events. We have a vast number of volunteer opportunities available for our members to choose from depending on their interests, talents and skills. Senior Activity Center members have a lifetime of talents to share. Call our Volunteer Coordinator at (509) 662-7036

Central Washington Hospital has many volunteer opportunities in the Hospital, Gift Shop, Guild House reception desk, Assist the chaplain with patients' spiritual needs, Hospice Volunteers visiting end of life patients in-home or nursing home, or Mended Hearts program visiting patients recovering from heart procedures. To pick up your application the Volunteer Services office is open Monday through Friday from 8:00 am-4:30pm or call (509) 662-1511 ext. 2663.

Wenatchee Valley Senior Activity Center members are active volunteers either at the center or at various other non-profits in the community. Some volunteers have regularly scheduled volunteer shifts or others help out with special events. Vast number of opportunities available to choose from depending on interests, talents and skills. If you would like to become an active volunteer call our coordinator at (509) 662-7036

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SEPTEMBER 13

PHYSICAL MEDICINE

What is it and what are some of the treatment options? By Dr. Steven Fowler & Dr. Doug Burns

SEPTEMBER 27

INFLAMMATORY DISEASES

Learn about these diseases, including the most common – Rheumatoid Arthritis. By Dr. Chad Byrd

OCTOBER 11

DEMENTIA

Hear about the diagnosis and management of dementia. By Dr. Mary Timiras

OCTOBER 25

MOVEMENT DISORDERS

Living with and caring for people with disorders such as Parkinson's disease. By Dr. Kelly Condefer

NOVEMBER 15

EYE CARE

Hear the latest in surgical treatment for glaucoma & cataracts, incl. laser surgery. By Dr. Jonathan Briggs

SUPPORT GROUPS

VOLUNTEERS NEEDED

VOLUNTEERS NEEDED (continued)

VOLUNTEERS NEEDED (continued)

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