



# SENIOR FOCUS

A Guide to Healthy Living For Seniors and Others

## Could you have a heart attack? Reduce your odds through these tips

*4 top tips: Your best odds for preventing a heart attack*

(BPT) - Many Americans consider themselves well-informed and attentive when it comes to their health.

That's why it's so puzzling that many remain unfazed by the threat of heart disease.

That was among the findings of the MDVIP Heart Attack IQ Survey, a national study showing Americans are more concerned about cancer than a heart attack - even though cardiovascular disease kills more people than all forms of cancer combined. In fact, heart disease is the underlying cause of one in three U.S. deaths. Many Americans don't take it seriously because they believe most heart problems can be treated with medica-

tion or surgery, while others simply procrastinate when it comes to adopting healthier behaviors that help prevent heart disease.

As a result, many are surprised when faced with a life-threatening heart attack, which can happen to anyone at any age. While the average age for a first attack is 66 for men and 70 for women, the risk increases significantly as soon as men reach 45 and women reach 55.

"Despite the statistics, people assume a heart attack is going to happen to somebody else, but not to them," said MDVIP Chief Medical Officer Dr. Andrea Klemes. "Heart disease can be dangerously silent, which is why it's important to know your risk factors and the steps you can take to minimize them."

Gloom and doom aside, awareness of the issue is the first step, and there is much



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**Your primary care doctor is your first line of defense in helping prevent heart disease.**

you can do to prevent heart disease. Some 80 percent of heart attacks and strokes are preventable.

**Consider these suggestions for reducing your risk of heart attack:**

- Partner with your primary. Your primary care doctor is

your first line of defense in helping prevent heart disease. Make sure you partner with a physician who has the time to identify and discuss your risk in detail, who will work on a plan to control your risk factors and who can provide ongoing support to keep you

motivated and accountable. Physicians like those in the MDVIP network maintain smaller practices so that they can devote more time to each patient and provide the coaching needed to keep them on track.

- Stay up to date on screenings. When's the last time you had your blood pressure and cholesterol checked? But don't stop at the basics. Most heart attacks occur in people with normal cholesterol levels. You also want to get a read on whether you have inflammation in your arteries or insulin resistance, both of which raise your heart disease risk. You can only act on what you know, and knowing your numbers is key to early detection.
- Make heart-healthy changes. Creating and sustaining healthy lifestyle habits can help keep your blood pressure, cholesterol and sugar in check and lower your risk for heart

disease. So don't skip your exercise, weight management or smoking cessation programs. Just make sure you consult with your doctor before changing your diet or beginning a new exercise program.

- Sleep more, stress less. While often overlooked, insufficient sleep and excessive stress can put strain on your heart over time. Both can also influence your eating habits, mood and overall health. Most adults need seven to nine hours per night; if you're getting that and still feel tired, consider asking your doctor for a sleep apnea test. Also, try starting a regular practice - whether it's a yoga class, deep breathing or a daily walk outside - to better manage stress.

Take the Heart Attack IQ quiz and learn more about finding a preventive physician by visiting [www.mdvip.com/HeartAttackIQ](http://www.mdvip.com/HeartAttackIQ).

## Eating to age gracefully: Top tips from a registered dietitian

(BPT) - What if you were 60 but felt more like you were 30? Consider taking charge of your nutrition by adding in foods that help you feel decades younger.

"What you eat and drink can have a tremendous impact on how you look and feel," says Dawn Jackson Blatner, Registered Dietitian and Nutritionist. "Eating healthy is important at any age, but as you get older, certain foods can have a powerful impact on your overall well-being."

**Top picks for food that fight aging include:**

**Fish**  
"Try substituting fish into meals a few times a week," says Dawn. "Americans tend to eat less fish than people in other parts of the world and they are missing out on great-tasting protein that's packed with omega-3s." Omega-3s support brain and heart health, two important considerations as you age. In fact, Mayo Clinic

doctors believe that omega-3s reduce the risk of dying of heart disease. "Fatty fish like salmon, tuna, sardines and mackerel are good options," she says. "Try buying wild-caught versus farm-raised when possible."

**Eggs**  
"Many people don't realize the benefits of eating eggs, and when you choose the right type of egg, you get higher levels of omega-3s, B12, and vitamin E, all nutrients needed for healthy aging," says Dawn. She suggests Eggland's Best eggs, which have 25 percent less saturated fat, more than double the omega-3s, 10 times more vitamin E, and more than double the amount of vitamin B12. Eggland's Best has superior nutrition due to its proprietary all-vegetarian hen feed that contains healthy grains, canola oil and a wholesome supplement of rice bran, alfalfa, sea kelp and vitamin E. Our ability to absorb energizing B12 decreases with age, so getting B12 in places

like EB eggs is important. Also important in EB eggs is the antioxidant vitamin E, which can act like an internal "sunscreen" to protect skin from sun damage and help skin age more gracefully. "A better egg equals a better recipe," she says. "Eggland's Best eggs are the only eggs I recommend to my clients and serve to my family - double the omega-3s will help promote healthier aging."

**Berries**  
"Antioxidants protect your cells from damage and support a strong immune system," says Dawn. "This is incredibly important as you age so you can stay healthy and feel younger."

Packed with vitamins C and E, berries are a superfood great for snacking and cooking. Try eating an array of colorful berries each week to give your body the antioxidants it craves. Blueberries are particularly well-known for their antioxidant properties. "The sky is the limit for



BPT Photo  
**Take charge of your nutrition by adding in foods that help you feel decades younger.**

berry versatility," she says. "Sprinkle some in yogurt, make a smoothie, add some to a salad or eat as a healthy dessert."

**Cruciferous vegetables**  
"Pack your plate with cruciferous vegetables as you age," says Dawn. "These are members of the cabbage family and include broccoli, cau-

liflower, Brussels sprouts, bok choy and kale."

These tasty greens are great fresh or cooked, providing plenty of fiber to help keep your digestion on track, which is a concern for many as they age. But there's more: The National Cancer Institute states that cruciferous vegetables may help reduce the risk of some cancers. "These dark-green powerhouses pack a nutritional punch that supports healthy aging, so discover recipes that include cruciferous vegetables and other 'anti-aging' foods." Dawn shares one of her favorite recipes featuring some of these ingredients.

**Omega 3 Burrito**  
Makes 2 servings  
Ingredients:  
2 tablespoons olive oil  
2 tablespoons chopped red onion  
2 tablespoons cream cheese  
1 clove garlic, minced  
4 Eggland's Best eggs (large)

4 lacinato kale leaves, destemmed with leaves finely chopped

4 ounces sliced smoked salmon

2 10-inch whole-wheat tortillas

salt and pepper to taste

**Directions:**  
Heat olive oil in a skillet over medium-high heat. Once oil is hot, add onion stirring occasionally until softened, approximately 3 minutes, then add garlic and cook for one minute.

Add kale to skillet and toss to combine with garlic and onion. Continue sauteing for five minutes, or until kale becomes tender.

Add Eggland's Best eggs into skillet with kale and scramble until cooked through. Remove mixture from heat and set aside.

If warm tortillas are desired, simply place them on a microwavable plate and cover with a damp paper towel. Microwave in 30-sec

SEE EATING ON PAGE B2

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Animal therapy has long been used to relieve stress, improve mood and treat anxiety. Some studies have also indicated that just being around an animal can reduce blood pressure. This pet therapy has been used in hospitals and nursing homes and even with military veterans suffering from depression. And it is not limited to dogs and cats. Rabbits, Guinea pigs and even horses are used. An added benefit is that having a pet encourages exercise.

**Exercise**  
Regular exercise, even if mild, may be the best stress reducer there is. When you are active the body releases endorphins,

which produce a feeling of well-being. Regular activity can improve your concentration as well as your sleep, which can often be negatively affected by stress.

Just going for a daily walk can help improve how you feel. And the results of exercise can also improve your self-image and confidence.

Wintertime can be stressful for many people. The cold and shorter days mean less sunlight and fewer opportunities for outdoor activities. That is why it is important to take the time to take good care of yourself and your family by looking for ways to relax.

Chelan/Manson Senior Center Events

Activities / Lunch Schedule

CHELAN - Coffee Club, Monday-Thursday, 10:30 a.m. Senior SAIL Exercise Class: Monday and Wednesday, 1-2 p.m., Monday and Thursday evening, 5:30-6:30 p.m. Sit down Beachball Volleyball, Call for days and times. Sponsored by LCCHC. Wii Bowling, Tuesdays, 10-11 a.m. Pinochle Tuesday, 1 p.m. Bingo Thursday, 1 p.m. Senior Meals, Monday-Thursday, call (509) 888-4440. Home Delivery Meals (509) 470-0522. For information Chelan Senior Center, 682-2712. The Senior is located at 534 E. Trow Avenue. Manson: Manson Senior Lunch, Friday, Kathy 687-3377.

Brewster-Pateros-Bridgeport Senior Center

S.A.I.L. Classes / Lunch Schedule

BREWSTER - S.A.I.L. (Stay Active and Independent for Life) classes are on every Tuesday and Thursday from 10-11 a.m. The Center hosts the Okanogan County Transportation and Nutrition (OCTN) meals Tuesday, Wednesday and Thursday. The suggested donation for those over age 60 is \$4. For those 60 and under the cost is \$8.50. All diners are welcome. For more information, 689-2815. They are located at 109 S. Bridge St.

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# Fighting an illness? 4 ways to boost your immune system

(BPT) - The winter months bring cold and flu season, which can take a toll on your health. While flu shots and rest are common advice for prevention, a strong immune system is critical to keeping you healthy all year long. According to Margaret Martin, RD, MS, LDN, CDE, a Registered Dietitian at The Leukemia & Lymphoma Society, "Your body's ability to fight infection and disease depends on your immune system."

Margaret provides one-on-one nutrition consultations for people with cancer who have a weakened immune system due to the effects of treatment, but she says keeping a healthy immune system is important for everyone. "Boosting your immune system during and after cancer treatment can help you feel better, maintain your strength, avoid treatment delays and speed your recovery. This goes for anyone fighting an illness, or preventing one."

Margaret offers these im-

portant tips to help boost your immune system and keep it running smoothly throughout the year.

**Keep a plant-based, heart-healthy menu.**

Choose foods first as your source of vitamins and nutrients. Unless your healthcare team directs you to take a vitamin or supplement, you likely do not need one. The best way to include these nutrients is by eating whole foods. Make sure your meals incorporate a variety of vegetables and fruits, whole grains, legumes, beans, lean protein and healthy fats.

Eat small, frequent meals throughout the day to stay energized and to ensure your body is getting enough calories, proteins and nutrients. Protein acts as a "builder" and the body uses it to build and repair tissues. Protein is also vital for making hormones and enzymes that promote the body's daily functions and supports a healthy immune system. In addition, drinking eight to 10



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**Flu shots and rest are common advice for prevention, however, a strong immune system is critical to keeping you healthy all year long.**

glasses of fluids every day is one of the most effective ways to flush waste from your body and support the health of your immune system.

**Power up with phytochemicals.**

Fruits, vegetables and other plants contain naturally occurring substances known as

phytochemicals. Phytochemicals give fruits and vegetables their color and flavor. Phytochemicals act as soldiers in the immune system to protect the body from damage. Studies show that phytochemicals help support the:

- Immune system
- Creation of healthy cells

- Death of damaged cells (such as cancer cells)

**Decrease your risk of malnutrition.**

It can be harder for a malnourished body to fight off an illness or infection. Malnutrition results when the body does not receive enough calories and/or nutrients to promote good health and sustain healthy functioning of your body's systems. When you're "in the slumps," it can be easy to avoid eating altogether. Follow these tips to reduce your risk of malnutrition during cancer treatment:

- Choose a variety of foods each week from all the food groups. Talk with your healthcare team before changing your diet. Eat regularly throughout the day, every four to six hours. Even if you do not feel hungry, try to have a snack or mini meal. If you forget to eat, try setting a timer.
- Include a protein source with every meal and most snacks.

**Make changes to your lifestyle. And stick to them.**

In addition to using nutrition to boost your immune system, you can also make changes to your lifestyle to help support health and immunity. These include:

- Decrease your exposure to bacteria, viruses and germs.
- Aim for 7 hours or more of sleep every night. If your sleep is interrupted, try a 30-minute nap during the day.
- Reduce stress by taking time to do things you enjoy such as spending time with family, spending time outdoors or reading. If your feelings of anxiety or depression make it difficult for you to complete daily tasks, talk to your healthcare team.

The Leukemia & Lymphoma Society offers Pearl-Point Nutrition Services to all cancer patients and caregivers, providing free nutrition education and consultations. Visit [www.LLS.org/nutrition](http://www.LLS.org/nutrition) for more information.

# 5 dermatologist tips for winter skincare

## Conquer winter itch with dermatologist tips

(BPT) - The chill, the dryness, the itch: As temperatures drop, winter can wreak havoc on your skin. Fortunately, you can fight winter's wrath by taking a few smart, proactive steps.

Winter skin woes are common, with 83 percent of Americans saying their skin feels differently during the winter than it does the rest of the year, according to a recent survey conducted online among 2,000 U.S. adults by Harris Poll on behalf of CeraVe. More specifically, 77 percent say their skin feels dry in winter and 41 per-

cent even describe it as itchy.

"Winter weather can affect all skin types," says board-certified dermatologist Dr. Shari Marchbein. "Even though people are aware that their skin is dry, they often unknowingly make mistakes that can cause their skin to feel worse. Being mindful of how you're treating your skin and adapting your skincare routine are two essential ways to help ease the skin discomforts that often come with the season."

To help fight dry and itchy skin brought on by winter, Dr. Marchbein suggests five simple skincare tips:

- 1. Stay warm, not hot**

Everyone loves a long, hot shower in the winter. In fact, the survey found 50 percent of people take more hot showers

during the winter. Unfortunately, hot water strips the skin of natural moisture that keeps it healthy, hydrated and protected. Take a short, lukewarm shower instead to avoid irritating the skin. Find that warm comfort by cozying up in a blanket afterward instead.

- 2. Fix the winter itch**

That winter itch is most commonly caused by severely dry skin, so be sure to moisturize daily with products that contain ceramides to maintain hydration and fight dryness. Ceramides are naturally found in skin but can be regularly disrupted by factors like the environment and daily activities, leading to dry skin. Keep a tub of a ceramide-rich cream in your bathroom to slather on while your skin is still wet

after showering to really seal in moisture and help restore the skin's protective barrier. For added moisture and protection, use an ointment like CeraVe Healing Ointment, which contains ceramides and helps to heal dry, chapped skin, and immediately slip on socks, gloves and comfortable clothes to help it soak in.

- 3. Dress smart**

When you're heading outside, be sure to bundle up! Always wear gear that protects your skin from the elements, like hats, scarves and gloves. Additionally, while winter makes us more inclined to bundle up in cozy sweaters, avoid any materials that may irritate your skin. If you feel itchy under your favorite wool sweater, wear a breathable shirt underneath

or consider swapping it for a different material, like fleece or cashmere.

- 4. Maximize moisture**

The colder winter air pulls moisture from the skin leaving it dry, itchy and lackluster, and heading indoors isn't helping. The rising thermostat in your house causes dry air that sucks hydration from your skin. Use a humidifier to add moisture back into the air in main spaces, like your bedroom. You should also be sure to adapt your skincare routine for the winter just like you would your wardrobe. Swap your light creams out for richer products that will add the extra moisturization needed during the winter and be sure to use them twice daily.

- 5. Drink up**

However, adding moisture

back into the air isn't the only way to hydrate yourself. You should also be moisturizing yourself from the inside out by drinking plenty of water throughout the day. Water has a wide array of health benefits and the quality of your skin is one of them - especially during the winter months when we tend to lose moisture more often. Warm tea is another great way to get hydrated while comforting yourself during the colder months.

"Winter doesn't have to mean dry, itchy and uncomfortable skin," says Marchbein. "A few proactive steps and adjustments to your daily routine can help ease some of those winter worries so you can enjoy all the fun the season has to offer."

# Retirement planning: How 'life' gets in the way and how to overcome the obstacles

(BPT) - If you're like many Americans, retirement planning may not be high on your "to-do" list. When life is busy and you're shouldering the burden of looking out for yourself and your family, setting up a retirement plan can slide down the priority list - especially if you're hoping it will somehow be easier in a year, two or more.

But if you look at the root causes of inertia behind retire-

ment planning, it's clear how the effects from your behavior can be significant.

Below are some insights to help you get on track and better understand the kinds of behaviors that can get in the way of planning for your financial future.

1. Put simply, it's overwhelming. Saving for retirement can feel open-ended and ambiguous, in large part because it's dif-

ficult to predict just how much you'll need. Adding to the stress are many hard-to-anticipate variables, including how long you will live and healthcare needs. The good news is there are on-line calculators that can assist you in determining what your future needs may entail.

2. We can't see our "future selves." Researchers have found that people struggle to identify with their future selves, according to a study published in the Journal of Marketing Research. It's not just young people who have difficulty imagining how long they'll live in retirement - older Americans also often underestimate how long their retirement nest egg will have to last. Increased life expectancy means we may live 20 or 30 years - or even longer - in retirement. The good news is that companies like Prudential Retirement now offer interactive games like an Aging App to help people better understand how the decisions they make today



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**When life is busy and you're shouldering the burden of looking out for yourself and your family, setting up a retirement plan can slide down the priority list - especially if you're hoping it will somehow be easier in a year, two or more.**

could influence their futures.

3. We procrastinate plan-

ning for retirement. Research shows that for many people, procrastination plays a big role in hindering retirement planning. On average, we spend two hours a day procrastinating. In our busy lives, it's often easier

to daydream about our future than it is to spend time planning for it. The good news is that if you haven't begun saving for retirement, it's never too late

SEE **RETIREMENT** ON PAGE B3

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## EATING

CONTINUED FROM PAGE B1

ond intervals until warm. Spread cream cheese on

the tortillas and lay salmon onto tortilla. Spoon egg and kale mixture into center of tortillas. Roll up burrito-style, tucking in the ends and enjoy.

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# Senior Focus

## A Guide to Healthy Living

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# 50 or over? Why you may want to consider new shingles vaccine

(BPT) - When it comes to vaccines this time of year, influenza is often top-of-mind - and it should be, with as many as 35 million cases expected this flu season. But as you age, don't neglect the shingles vaccine.

Imagine if the slightest breeze or the touch of a bed sheet caused excruciating pain on your head, shoulder or side. What if you also had a fever, chills or an upset stomach? That's what shingles, a painful, blistering rash, can be like for some people.

Nearly one out of every three people in the United States will develop the disease

in their lifetime, according to the Centers for Disease Control and Prevention (CDC). The risk for people over 50 is especially high, and it goes up with increasing age.

The good news is there is a way to reduce your risk of shingles. The CDC now recommends that healthy adults 50 years and older receive Shingrix, a vaccine approved by the FDA in 2017.

**Cause and complications of shingles**

Shingles isn't contagious in the way we think of the cold or flu. Instead, shingles erupts from the same virus that

causes chickenpox, the varicella zoster virus (VZV). After a chickenpox infection ends, this virus becomes dormant or inactive within the body. Anyone who has had chickenpox can later get shingles if the virus reactivates. Scientists are unclear why this happens.

A bout of shingles typically occurs in a single stripe on one side of the body, often the torso and less often the face region, and generally lasts from two to four weeks. Around 10 to 13 percent of people who develop shingles continue to suffer for many years from the debilitating nerve pain of post-herpetic neuralgia (PHN), according to

the CDC.

Other potential shingles complications include vision loss, hearing problems and even, in rare cases, blindness or death, the CDC said.

The only way to reduce your risk of developing shingles and its aftereffects is to get vaccinated.

**What's different now?**

The CDC describes Shingrix as the preferred shingles vaccine. Its protection has been shown to last longer than the older shingles vaccine. It also can be administered as early as age 50. The other shingles vaccine, an older version called Zostavax, may still

be administered to healthy people 60 and older.

Shingrix is more than 90 percent effective at preventing shingles, and effectiveness stays above 85 percent for at least the first four years after you receive the vaccine, according to the CDC.

**What else to know about the vaccine**

- There is a high demand for Shingrix, so check with your pharmacy or doctor's office to see if they have a supply. You may be placed on a waiting list.
- Shingrix comes in two doses, spaced two to six months apart.

- If you've already had shingles or received the Zostavax vaccination previously, you should still consider getting vaccinated to help prevent another bout of shingles and its complications, according to the U.S. Department of Health and Human Services.
- Check with your health insurance provider or Medicare about whether the cost of this new vaccine is covered under your plan. Whether it's helping to schedule routine care appointments or checkups, UnitedHealthcare can help you navigate the health care system to get the care you need as soon as you need it.

# How to avoid the Prescribing Cascade

My sister-in-law has a good friend, Carol, who is 75 years old and takes 15 prescription medicines, not counting her multivitamin or blood glucose test strips. They were concerned that Carol could be taking too many medications, and asked me to help. Carol agreed to send me her current list of allergies, medical conditions and medicines. Over the past several months, Carol had complained that she “felt too tired” to do the things she'd always used to have fun doing, and was in the hospital twice this winter for lung problems. She kept telling her friends, “It's no fun getting old!” But what if her fatigue is not from getting older but instead from taking too much medicine? Over 1/3 of older adults take 5 or more prescription medicines. If you count non-prescription medicines like vitamins and supplements, the number taking 5 or more medicines doubles, to 67% percent. Part of the reason older Americans take so many medicines is that as we get older, we collect more chronic ailments, and the most common treatment doctors use for most medical conditions is a medication.

Taking too much medication actually has a name: polypharmacy.

What is polypharmacy? “Poly” means “much” or “many”, so polypharmacy literally means “many medicines”. Polypharmacy is not defined based on a specific number of medicines you take but whether you are taking more medications than medically necessary. Polypharmacy is dangerous because the more medicines we take, the more they can interact with each other and cause harmful side effects, ranging from fatigue to confusion to an increased risk of falls.

Who is at risk for polypharmacy?

Older adults like Carol who live in their own home are more likely to be at risk of either taking multiple medicines for the same thing, or new medicines to treat side effects of their cur-



rent medicines. Polypharmacy is even more likely if, like Carol, they see specialists or have been recently hospitalized.

How does polypharmacy happen? When people visit a physician, they expect something to happen, and they are not often disappointed. Between 50-75% of emergency department (ED) and clinic visits result in the doctor prescribing a new medicine for you. Doctors feel pressure to provide some kind of tangible “care”, and medications are by far the most common form of medical treatment in the United States. One preventable problem is that sometimes new prescriptions aren't treating a new condition. Instead, they are prescribed to address a side effect of one of the medicines you are already taking!

There's a name for this: The Prescribing Cascade.

There are several factors that create conditions for polypharmacy and the Prescribing Cascade to happen. One risk factor is your doctor not having complete information on the medicines you are already taking or have already tried. Another risk factor is seeing multiple doctors, including specialists who are seeing you for one specific issue, who don't see the entire picture or are not aware of what your other doctors have already done. Being admitted to the hospital for a new or worsening condition is another risk factor, which can add medications that may not be necessary once the condition stabilizes, but which are often continued after being discharged back home.

One of the most preventable yet dangerous causes of polypharmacy and the Prescribing Cascade is taking two medicines for the same thing at the same time. This can happen whenever a new medicine is prescribed, because doctors don't have much time to talk to you these days, and there can



Submitted graphic  
**Taking too much medication has a name: polypharmacy.**

be confusion or misunderstanding about whether your doctor ADDED this new medicine to the others you already are taking, or REPLACED one of your medicines, and if so, which one. Using a mail-order pharmacy can also contribute to polypharmacy and the Prescribing Cascade. It can take a week or more until your new prescription arrives in the mail, which by that time you may not remember what the doctor told you about why you were taking that medicine and whether it was in addition or to substitute for another one. Using than one pharmacy also hampers the ability of a pharmacist to recognize unnecessary or dangerous combinations of medicines, because you don't get all of your prescriptions in one place.

Why does polypharmacy tend to continue?

Reluctance to change can play a part. Physicians can be reluctant to change another doctor's orders, especially if a medication is from a specialist.

Our medical care system is fragmented, with vital information often missing from the doctors taking care of you. New and important information about you from specialists isn't always shared with your other doctors in a timely manner, creating gaps in knowledge of what has already happened to you. Some patients become anxious about stopping a medicine that they were told by a doctor that they would be on “for life”, and may

feel that the clinician suggesting they reduce or stop it as “giving up on them”.

Do certain medicines cause more trouble than others? Unfortunately, yes. There are medicines that cause more problems in older adults, setting them up for getting prescribed even more medicines to “treat” those side effects, creating the Prescribing Cascade. As we age, we gradually lose some resilience when it comes to tolerating different medicines. Adults over 65 years old are more likely to get dizziness, fatigue and confusion from their medicines than younger people.

To avoid the Prescribing Cascade, any new symptom you experience should be considered as a possible side effect of a medication until proven otherwise.

**6 Ways to Protect Yourself from Polypharmacy and the Prescribing Cascade:**

1. Watch out when starting or changing medications. After starting a new medication or after a dose adjustment, report any problems to your doctor right away. It's better to decrease or change that medicine than end up on an additional one that's treating its side effects!
2. Keep a complete list of ALL your medications and supplements. Include all the non-prescription medicines and supplements you currently take, and any allergies or adverse experiences you have had with any specific medicine in the past.
3. Take your medication list to EVERY medical visit. Whenever and wherever you receive medical care, give your medication list to your regular doctor, the Emergency Department, any specialist, even your dentist and chiropractor.
4. Keep your medication list updated. Af-

ter any hospital stay or appointment with a specialist, update your medication list with any new or discontinued medicines. Ask for a summary of the hospital stay or specialist appointment that includes with any new plans or medicines, and use that to update your current list.

5. Clarify any new medicine as either an addition OR a replacement. Whenever you receive a new prescription medicine, make sure you understand whether it is in ADDITION to what you already are taking or REPLACES one of your current medicines, along with which medicine to stop.

6. Ask your pharmacist. If you have questions about whether medicines

belong together or could be duplications, your pharmacist is a great resource.

*Dr. Louise Achey, Doctor of Pharmacy is a 40-year veteran of pharmacology and author of Why Dogs Can't Eat Chocolate: How Medicines Work and How YOU Can Take Them Safely. Your questions and comments are always welcome at [www.AskDrLouise.com](http://www.AskDrLouise.com). ©2019 Louise Achey*

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## RETIREMENT

CONTINUED FROM PAGE B2

to begin. Try taking a small step forward and consider setting aside 1 percent of your paycheck for a retirement account. Or, if you already have a retirement account but you're saving very little, increase your contribution by 1 percent.

4. Budgetary pressures. Families have other future needs to plan for, such as their kids' college education or saving for a down payment for a home. Add in the immediate need to cover day-to-day expenses, and it always feels like it's "the wrong time" to save for retirement.

The good news is that there is a great deal of information available online to help with retirement planning. Take time to educate yourself and become familiar with the various tools that are available.

**The push to make retirement planning easier**

"It turns out that many financial companies and employers are acknowledging the psychological barriers that can get in the way of retirement planning," says Harry Dalessio, head of full service solutions at Prudential Retirement. "Today, many employers have products and solutions to assist with student loan debt

and that help employees set aside money for emergencies. Financial counselors are now available in many companies to discuss approaches to help get employees on the right path," Dalessio said.

In addition, important innovations, such as automatic enrollment, where new employees are automatically enrolled in their company's retirement plan, have led in many cases to plan participation exceeding 90 percent. Also, simplified products such as target date funds are making it easier for investors to benefit from savings products that are appropriate for each worker's age and goals.

Finally, innovations, such as the ability to use mobile devices and gamification tools, make it even easier to stay engaged.

"Even with these innovations, there is still ample opportunity to think bigger, and make retirement planning more accessible to employees," says Dalessio.

The bottom line is that it's easy to underestimate the importance of retirement planning. The good news is that with more tools and innovation, people may be better able to achieve the financial future they hope for as they grow older.

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