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Living

IN THE COUVE



MARCH 2021

 **The Columbian**

Living

IN THE COUVE

What is The Couve?

The Couve geographical name

\ 'thē cōv \ rhymes with 'move'

(noun)

1 —Nickname for Vancouver, Washington.

2 —The original Vancouver.

3 —A small city with vibrant communities, urban attractions, and natural recreation areas.

See Also: Greater Couve, Clark County, Southwest Washington

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www.livinginthecouve.com



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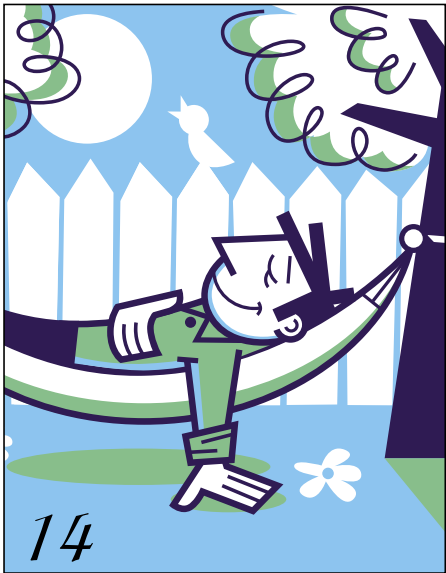


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AMARYLLIS CARE 101

How to Care for Amaryllis Bulbs After They Bloom

by LIZ PIKE, WSU Extension Clark County Master Gardener

You couldn't resist them. They were everywhere during the Christmas holiday shopping season; full, voluptuous bulbs just waiting to surprise us with gorgeous blooms atop a slender green stalk. Yes, the promise of the mighty Amaryllis sucked us in. Just like Mother Nature's guarantee of Spring after every Winter, these bulbs deliver! I watched in amazement each day as the one given to me by a friend blossomed. What began as a few healthy green shoots morphed into two fabulous sets of multiple lily-like flowers. Mine were a deep velvety color of red and they did not disappoint.

Take heart, this amazing flowering bulb does not have to be a one-hit wonder! Here's a few steps you can take to ensure proper care of your Amaryllis bulb so that it will bloom for many Christmas seasons to come.

After the flowers have faded, cut the flower stalk to within one inch of the top of the bulb without damaging any additional flower stems or emerging new growth. Move your potted Amaryllis to the sunniest spot you have in your home. If you need to, gently place a thin bamboo stick at the back of your pot. Then tie up the green leaves with a length of string a few inches above the base so they have support. Be sure to keep the soil moist and fertilize monthly using a liquid houseplant fertilizer.

When our Pacific Northwest weather warms up and all danger of frost is past, move the Amaryllis pot outside. Place it in a sunny spot and water enough to keep the soil moist. Remove any older leaves that die off as the plant adjusts to its new outdoor conditions. Continue to fertilize the Amaryllis pot twice a month or apply a slow-release fertilizer. During this time, watch as new leaves emerge. This helps the plant produce energy and store up food so that it can bloom again the following year. Think of these green stalks as energy packs for your bulb.

After a few months outside, the next step is to let your bulb go dormant. Now that you've boosted your bulb's vitality, it's time to give it a rest with a brief dormancy period.

Gradually decrease the watering of your bulb and allow the green leaves to die back, (usually in September). This can be done outside or, if freezing is a problem, perform this indoors. Cut off the dead leaves taking care not to damage any emerging leaves or stems. Then move the pot to a cool dark place, (40 to 50 degrees) for about 8 - 10 weeks. This is the dormant period of your Amaryllis bulb.

You can also store the dormant bulb bare. To do this carefully lift the bulb out of the soil and brush off all the soil so the bulb is clean and dry. Store the bulb in a paper bag or a box with peat, sawdust or perlite material. During dormancy, avoid watering the bulb. The idea is to let it rest and rejuvenate without outside interference for the next two months.

Determine when you want the bulb to bloom and count back six weeks and note that date as the start of your bulb's dormancy period. The bulb will signal when it is ready to sprout again by sending up a new leaf tip. When the appointed week arrives or the bulb shows sprouting, it's time to get your Amaryllis bulb ready. For best results, most gardeners choose to re-pot their bulbs each year. If you stored the bulb bare, select a heavy pot. This is an ideal use for a terra cotta or porcelain pot. When in bloom, the plant gets very top

heavy and can easily tip a light plastic pot. The pot should not be more than twice the diameter of the bulb and have drainage holes. Use fresh potting soil or a light potting mix, such as one made with one part each: soil, peat moss, and perlite. Position the Amaryllis bulb so that about a third is above the soil line. Firmly tamp down the soil around the bulb. Water thoroughly and move the pot indoors to a warm, sunny location, (70-80 degrees). Allow the surface of the soil to dry out before watering again and be sure to dump excess water from the saucer. Keep the soil evenly moist and, if possible, avoid wetting the exposed surface of the bulb whenever watering.

Once the first flowers open, consider moving the bulb to a location with less light and cooler temperatures. This will extend the life of your blooms.



For best results, find a spot with diffused light and temperatures around 69 degrees. Now you're ready to sit back and enjoy a second act by your Amaryllis.

OTHER BULBS TO "FORCE"

Like Amaryllis, Hyacinth and Daffodils may also be forced. It's sounds like a hard word but forcing is simple and just means that we are tricking the bulbs into thinking winter is over sooner than it is. The benefits of forcing these lovely bulbs into an early indoor bloom makes our spirits soar at a time of year when we really do need a lift. However Autumn is the ideal time of year to prepare the bulbs you wish to force. Look for a timely article in October to enjoy indoor blooming of Hyacinth and Daffodils next winter.

Happy Gardening!

AMARYLLIS YEARLY CARE CALENDAR

December:

Enjoy your Amaryllis in full bloom indoors!

January - April:

Keep potted Amaryllis indoors, fertilize monthly, keep slightly moist.

May - August:

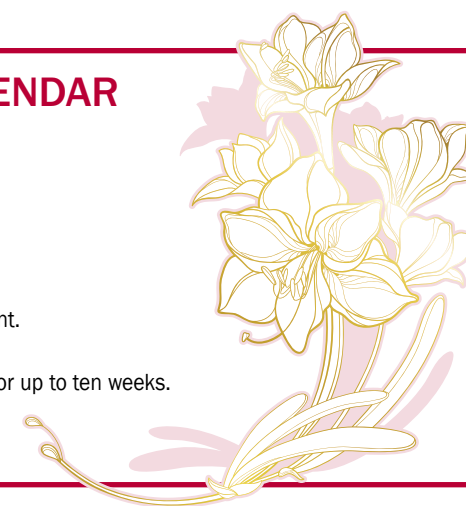
Move your potted Amaryllis outside and keep it in a sunny location, water to keep it slightly moist. In late August, stop watering your plant.

September - October:

Allow your Amaryllis to go dormant in a dark place, 40-50 degrees for up to ten weeks.

November:

Re-pot Amaryllis and bring indoors; place in sunny, warm location.



INSECTS IN THE HOME GARDEN; Friend or Foe?

by BEKAH MARTEN, WSU Clark County Master Gardener



Lady beetle eggs.



Lady beetle nymph.



Lady beetle adult with aphid.

Butterflies and bees are well-known as beneficial insects, owing to their role in pollination. What about the other critters we find in and around our homes; are they friend or foe?

Of the over one million species of insects worldwide, 95% of them are either beneficial or neutral in terms of their impact on people. Only a small percent of insects are considered pests.

Recognizing common beneficial insects in their different life cycle stages is key to noticing the essential roles they play in our ecosystem. Combining familiarity of these garden helpers with some intentional landscape plantings and sustainable garden practices will encourage a larger variety of them in your home landscape.

Lady beetles are an insect most of us would classify as 'good' if found in our flower beds. Lady beetles are voracious consumers of soft-bodied insects such as aphids, mealybugs, scale insects, spider mites, and insect eggs, eating up to 25 aphids per day. But if you only recognize the adult form of this garden helper, you're missing out. The orange and black, alligator-shaped nymph (juvenile) form of the lady beetle devours ten times the number of pests the adult eats!

Green lacewings are another connoisseur of soft-bodied garden pests. Both nymphs and adults eat large numbers

of small insects including leafhoppers, white flies and small caterpillars.

Centipedes prey on soil-dwelling pests such as slugs and fly pupae, and the assassin bug dines on flies, mosquitoes, beetles and large caterpillars.

Another important garden predator is too small to see with the naked eye. At about a half a millimeter in length, the reddish colored **predatory mite** is invaluable in its consumption of spider mites.

Some garden insects are dual purpose in the benefits they provide. Both the juvenile and adult stages of the **common ground beetle**, found in many of our gardens, are predators of root maggots, cutworms, slugs and snails. The adults, with their mandible-like mouth parts, are also known for eating many weed seeds.

The rove beetle, a tiny, scorpion looking insect, not only preys on garden pests but also helps to break down decaying organic matter.

The black and yellow striped hover fly feeds on nectar, making it a good pollinator. In their juvenile stage, some hover fly larvae provide a second benefit, preying on soft-bodied aphids, mealybugs and other small insects.

With so many beneficial insects in our area, how do we encourage them to make a home in our gardens? One important step is to limit the use of pesticides in

your landscape. Pesticides are often not selective in which insects they target, so our many beneficial insects will fall victim to the use of these chemicals.

Intentionally planting flowers that produce both pollen and nectar will encourage lady beetles, green lacewings and beneficial flies to stop in your garden. Dill, parsley and angelica are all good for this purpose.

Lastly, leave some areas of your garden wild, or uncultivated. An undisturbed area with yard debris left in place will become a much-needed home for beneficial beetles and centipedes.

And don't despair when you see a few aphids or other pests in your garden. Consider these an enticing lunch for your nearby predatory insects.

RESOURCES FOR IDENTIFYING INSECTS -

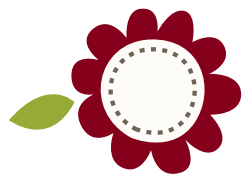
WSU's Hortsense page on Natural Enemies and Pollinators:

<http://hortsense.cahnrs.wsu.edu/Search/MainMenuWithFactSheet.aspx?CategoryId=15>

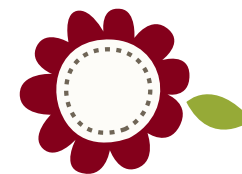
Pacific Northwest Insects

by Merrill Peterson

MASON BEES



Your Friendly Native Pollinator



by TODD KAPRAL, Backyard Bird Shop

Spring is in the air. The flowering trees are starting to blossom and our early pollinators are getting ready to do their work. Late winter and early spring is a great time to set your yard up to host Mason Bees.

These amazing insects are one of the first pollinators that visit our trees and flowers in spring. They don't produce honey and they don't sting. All they do is pollinate and make more bees.

Blue Orchard Mason bees (*Osmia lignaria*) are a species of solitary bee that are native to most parts of North America. They generally emerge in spring when daytime temperatures consistently reach the mid to upper 50's and they are active from late March through June. During this time they pollinate and lay eggs for next year. They are iridescent black in color and can sometimes be mistaken for a fly. The males are smaller than the females and emerge first, about a week or so before the females.

There are a number of reasons why people like to encourage Mason Bees.

visit different flowers. As a result, they can visit many more blossoms than other bees in the same period of time. They primarily pollinate fruit trees but almost any plant that blooms between March and June is fair game. Don't worry if you do not have fruit trees in your yard because they will travel up to the length of a football field to find food.

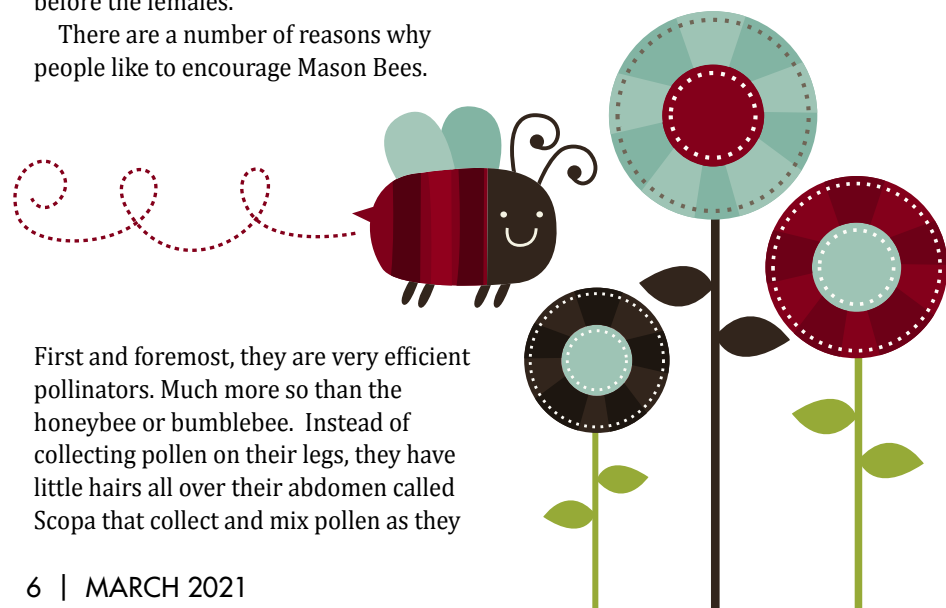
Second, they don't sting. The female mason bee has an ovipositor that could serve as a stinger but there is no venom involved. The smaller male mason bee has no ovipositor. Since these are solitary insects and have no queen to protect they are very mellow and I have actually had them hatch out of their cocoon in my hand!

Mason bees are very easy to host in your yard. Their houses generally consist of individual tubes or nesting trays that, when stacked, form holes for the bees to nest in. Since they aren't excavators and don't make their own nesting holes, they look for existing holes and spaces to nest in which is why they readily use manmade houses. Mason bee houses should be located where they will get morning sun. An east or southeast exposure is ideal, preferably on the side of your house, shed or outbuilding. The holes should be 5"-6" deep and 5/16" in diameter. Many folks just starting with mason bees may purchase tubes of bees or loose cocoons to get things jump-started in their yard.

Additionally, bees already out there may find the houses as well.

As the bees pollinate, what they are also doing is gathering food for the eggs that they are going to lay in the nesting tubes. The pollen they gather provides the protein and the nectar provides the carbohydrates. They bring this mixture to the nest and deposit individual piles of it in the nesting tubes with an egg in each little pile, separated by a mud wall. You can even go as far as providing a source of mud for the bees to use. The bees typically lay 6-9 eggs per tube. Since they

Continued on next page ►



First and foremost, they are very efficient pollinators. Much more so than the honeybee or bumblebee. Instead of collecting pollen on their legs, they have little hairs all over their abdomen called Scopa that collect and mix pollen as they



A female Mason bee emerges from its cocoon.

All photos courtesy of MICHELE DUPRAW

can control the sex of the egg they lay, female eggs are deposited first in the back of the nesting hole and males are laid last in the front. This is why the males are first to emerge in spring. In a mason bee house, there is no queen bee. Each female is her own bee and will lay 30 or so eggs in her short adult lifetime. After all the eggs are laid and the adults die, the eggs develop over the summer into an adult bee, inside a cocoon, waiting in

hibernation for the following spring and the cycle starts all over again.

In the fall, you can harvest the cocoons out of the nests and get things cleaned and prepared for next year. This process isn't necessary but it can really help your backyard population along. Store the loose cocoons in a cool garage or shed in a small container. An empty pill or vitamin bottle works nicely. Refrigerator



A female Mason bee with a wooden block.

storage isn't recommended due to the risk of dehydration. The harvesting and cleaning process sounds daunting but it's not. More information about this can be found online or at your local backyard bird feeding supply store. Hosting these bees can be lots of fun and you can be as involved or not as you like. Bottom line is that they are tremendously beneficial and safe to have around.



A female Mason bee enters a nesting tray made of corn plastic.

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Ways To LOWER YOUR HEATING COSTS

by DAMEON PESANTI,
for Clark Public Utilities

Homes across Southwest Washington are put to the test every time winter rolls around, but many don't perform as well as their owners might hope.

When the mercury drops, older or poorly winterized homes seem to be chilly regardless of how long the heat runs. Sometimes, old windows or exterior doors let in so much cold air they feel like they've been left open. In homes with zonal heating systems, like wall heaters, baseboards or cable ceiling heat, rooms can feel uncomfortably hot and dry very quickly — only for them to feel cold and drafty just minutes later. And if the physical discomfort of a drafty house wasn't enough, the high energy bills that follow can be a real headache.

It's natural for energy bills to peak between November and March in the Pacific Northwest, but a few investments, even modest ones, could lower costs and make your home feel more comfortable all year long.

Homeowners who are ready to save energy and enjoy lower electricity bills should call Clark Public Utilities or visit clarkpublicutilities.com. The utility has lots

of information to help customers make homes more efficient and there may be incentives available for upgrades.

Employees are also happy to help customers make sense of the many energy savings products on the market, and identify which projects will have the greatest benefits in their unique circumstances.

"Sometimes, folks just need a little bit of guidance on improvements they can do on their own. Other times they may need information about bigger investments — like purchasing a heat pump — and want to understand how we can help with finding a local contractor and financing the work," said Clark Public Utilities Energy Services Supervisor DuWayne Dunham.

Energy counselors are available to speak with customers Monday through Friday during business hours to help you reduce energy waste and learn about utility incentive programs. Call 360-992-3355 or send an email to ecod@clarkpud.com. Customers can also visit clarkpublicutilities.com to discover energy-savings tips at their convenience.

"Our goal is to help our customers make their homes more comfortable and keep energy costs as low as possible," Dunham said.

Any energy-saving project you choose will likely make your home more efficient and more comfortable.

Many of them are surprisingly easy and inexpensive.

Even the most novice do-it-yourselfer can tackle some jobs — such as replacing incandescent light bulbs with LED light bulbs, replacing weather stripping around doors or sealing cracks and voids around walls and floors — in an afternoon for little money and with little technical knowhow.

Other projects require a bigger investment and a professional's expertise. When that's the case, the utility can offer customers significant incentives and financing options to make the projects more affordable. To receive incentives, certain qualifications must be met and the work must be done by a contractor participating in the utility's contractor network.

There are incentives for everything from air-sealing the envelope of a house, adding insulation or window replacements, but those are just a handful of the options available. Contact the utility or visit the website to learn more.

Heating accounts for about half of the average home's energy expenses, but owners of electrically heated homes can significantly lower monthly energy bills by switching to a heat pump or ductless heat pump. Clark Public Utilities can offer customers up to \$2,000 toward the installation of a new system, depending on the system chosen and the specifics of your home.

"Homes with zonal heaters can see energy savings of around 30 percent off the heating portion of their electric bill when they switch to a ductless heat pump," Dunham said.



“Our goal is to help our customers make their homes more comfortable and keep energy costs as low as possible,” Dunham said.



“Plus, we offer great incentives and financing to put them within reach of more customers.”

Water heaters are often the second largest energy expense in the home. A 50-gallon electric water heater cost up to \$600 a year to operate. Heat pump water heaters often cost about half that much.

Clark Public Utilities offers generous incentives for a new heat pump water heater for existing homes

and homes under construction.

Water heaters, like all other appliances are expensive, so many folks don't think about replacing them until they break. But when that happens, there isn't time to research the different options and make an informed decision to purchase a more expensive, but more efficient model — even if it will make up for the added investment by

lowering energy costs in the long-term.

So, even if you don't need a new refrigerator or freezer, dishwasher or washing machine just yet, it's smart to stay current on the technological advancements coming onto the market. That way, when it's time for an upgrade, choosing a replacement will be easy and informed.

But homeowners aren't the only ones who stand to benefit. The utility is also there to support local

businesses of all sizes and offers programs to reduce energy use.

“We have programs specifically tailored to help business owners across industries to reduce energy expenses or, when times are tough as they have been this last year, arrange for flexible monthly payments,” Dunham said. “Every business here in Clark County has a dedicated account manager who can answer questions and help with energy efficiency ideas, just call customer service anytime to be connected to a knowledgeable resource who can help.”

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Options for Joint Replacements Expand

By CASEY CORNELIUS, DO

Imagine getting a full knee, hip, or ankle replacement and going home the same day to safely and comfortably recover. That's the vision behind Vancouver Clinic's Total Joint Program. Instead of staying in the hospital, patients have their procedure as an outpatient in the clinic's Ambulatory Surgery Center.

A decade ago the idea would be impossible. Now, thanks to new surgical tools and better pain management, patients can do just that.

Robotic Tools, Better Anesthesia Speed Recovery

When I started working as a surgeon in the 2000s, orthopedists were still using manual tools to remove damaged cartilage and resurface and replace joints. Now we have robotic tools that allow us to work more precisely. Being able to operate with maximum accuracy

means that patients have less discomfort and enjoy a better range of motion after surgery.

Physicians also know more about how to manage pain and reduce swelling and bleeding. We make heavy use of regional nerve blocks. These lower pain levels, reduce the need for narcotics, and shorten recovery time.

Healing at Home a Positive Experience

Joint replacements have come so far that it's now possible for low-risk individuals to be in surgery in the morning and home by the evening.



Continued on next page ►

In my practice as a knee replacement specialist I care for lots of athletes and weekend warriors. It's common for them to need a joint replacement due to previous injuries or wear and tear. A large number of my patients are young and active and want a non-hospital option. Patients have a positive experience when they are able to recover in their own place.

Health Key to Qualifying

Whether or not a patient is a good candidate for outpatient surgery depends on a number of factors. Younger people tend to have fewer health problems and often qualify.

However individuals who are older yet healthy may also be eligible. Any patient who wants to go home the same day needs to have a good support system around them. They also need to be motivated to make the recovery process a success.

Safety and Monitoring Top Priority

All patients go through a thorough medical screening to determine where their surgery should take place. No matter the patient's age, individuals in the Total Joint Program

are watched closely to confirm they are progressing as doctors intend.

Joint Replacements Successful

One of the most gratifying things about joint replacements, whether they occur in the surgery center or hospital, is how successful they are. For example, more than 90 percent of my knee patients see an improvement after surgery. Before surgery, people are in pain and unable to do the things they really enjoy. Afterward, their quality of life improves significantly and they can be active again.

I always encourage people who are experiencing long-term knee discomfort or a knee injury that won't heal to get it checked out. The right solution for each patient depends on the individual and their unique health and diagnosis. However if a joint replacement is in order, they can be confident that they have options to make the experience the best it can be.

Dr. Casey Cornelius is an orthopedist at Vancouver Clinic. He treats patients as if they were members of his family. His goal is to help patients make informed decisions and provide thoughtful advice.



**Athlete. Knee surgeon.
Orthopedist.**

Meet Casey

tvc.org/meet-casey



Celebrating our environmental heroes: Clark County *Green Award* winners

by SARAH KEIRNS for Clark County Public Health Solid Waste and Environmental Outreach

Did you know there are environmental heroes and sustainability champions among us? Each year, Clark County Public Health celebrates outstanding work of individuals, organizations and businesses by presenting six

Green Awards to people and organizations representing different aspects of our community. The winners of these awards are dedicated to advancing sustainability and are inspiring change-makers in the community.

2021 Green Award Winners

Green Neighbor Award: Ellen Ives

The Green Neighbor Award goes to a resident who exemplifies sustainability leadership and an environmentally friendly lifestyle. This year's winner, Ellen Ives, consistently makes thoughtful choices to produce less waste. She rides her bike, composts in her backyard, and when she's on-the-go she always packs a kit of reusable items to avoid single use products.



Green Apple Award: Nancy Stoy

The Green Apple Award recognizes an individual involved in school sustainability programs or projects. Nancy Stoy, an employee at Lacamas Lake Elementary School, earned the honors this year. Nancy engages students and motivates them to compost, recycle and conserve energy at school, instilling an enthusiasm for being involved at school and for the environment. With Nancy's determination and hard work, the school achieved Green School certification and has installed a milk dispenser, which eliminated milk cartons and cut milk waste.



Master Composter Recycler Superstar: Ron Ferguson

Master Composter Recycler volunteers learn about green living in a training course and then dedicate time to hosting events and working at demonstration sites that teach residents about techniques for home composting. Ron Ferguson, winner of this year's Master Composter Recycler Superstar award contributed more than 200 volunteer hours in one year! His volunteer work has been largely behind-the-scenes, leading construction and maintenance projects at demonstration sites.

**Green Business of the Year
(nonprofit or government agency):
C-TRAN**

As a public transportation provider, C-TRAN offers residents a way to get around that lowers their carbon footprint compared with driving. Sustainability principles are also incorporated into their own practices and operations. Their bus wash reclaims 60% of the water used for each wash. In addition to having a typical recycling program, C-TRAN goes above and beyond with cigarette butt recycling! They are collected separately and sent to TerraCycle for recycling.



**Green Business of the Year
(more than 25 employees):
Frito-Lay**

Frito-Lay produces Doritos, Lays potato chips, Cheetos and Smart Food popcorn in Vancouver. A resource conservation team is responsible for identifying opportunities to increase water and energy efficiency, and in one year they successfully reduced water use by 6%, electricity by 7% and gas by 3%! Their community efforts outside the walls of their facility also deserve to be recognized. Frito-Lay adopted Fruit Valley Park and performed clean up events, and for over 25 years has contributed to Christmas at Open House Ministries.

**Green Business of the Year (25 or fewer employees):
Harvest of Peace Microgreens**

Harvest of Peace Microgreens is a small business in La Center that grows microgreens for local restaurants and individuals. Business owner Therese Livella made intentional decisions for sustainability right from the start. She strives to be zero waste in her business, and packaging for the microgreens is minimal. When possible, she prioritizes reusable packaging to customers to reduce their waste too. Regulating temperature is important for growing microgreens, so extra insulation was added to the building to make the growing process energy efficient.

Clark County is a better place because of these people and organizations.



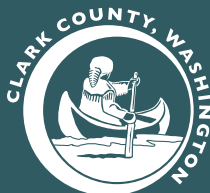
Thank you and congratulations to all the winners!



Recycle More. Waste Less.

Clark County Green Business is here to help you launch environmental initiatives at your workplace. Contact us or visit the website for FREE guidance and resources.

info@clarkgreenbiz.com



Free Virtual Workshop Series

Join us on April 14 to learn how to find ways to cut waste and maximize recycling opportunities at your business.

Register at clarkgreenbiz.com/workshop

Clark County solid waste planning and programs are a cooperative effort of Clark County, Battle Ground, Camas, La Center, Ridgefield, Washougal, Vancouver, and Yacolt.

SAVING STRATEGIES



as *retirement* draws near

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school. Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved

enough. There's no one-size-fits-all answer in regard to how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

» **Take advantage of catch-up contributions.** Adults who are 50 or older are eligible to take advantage of catch-up contributions. These are

designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

» **Consider relocating.** A recent study from the Employee Benefit

Research Institute found that housing costs accounted for 49 percent of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

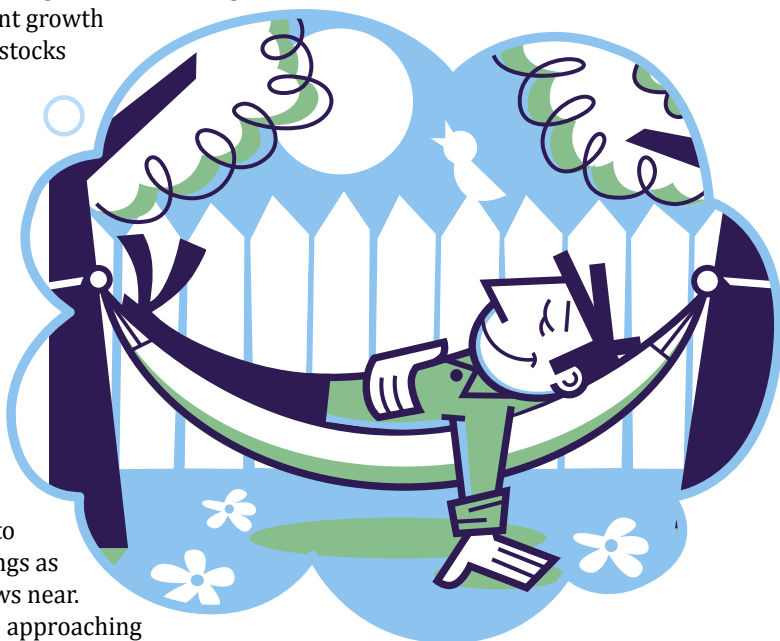
» **Continue investing.** Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks

mix of excitement and anxiety, particularly if they're concerned about their retirement savings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.

— MetroCreative

entirely. Speak with a financial advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near.

Professionals approaching retirement may be dealing with a



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the fountain of youth

by LETHA BRANDENBURG

At what age do we start looking for the fountain of youth? Historians record that Ponce de Leon was 51 years old when he set out to find it back in 1493. It seems we're looking for it earlier these days, not so much with a fountain of natural spring water but with **pills, lotions and potions**. Anti-aging is big business, and there is no arguing that even though all we're aging, some people will spend a small fortune to stop the effects of getting older. At what age do we start looking for the fountain of youth? Historians record that Ponce de Leon was 51 years old when he set out to find it back in 1493. It seems we're looking for it earlier these days, not so much with a fountain of natural spring water but with pills, lotions and potions. Anti-aging is big business, and there is no arguing that even though we're all aging, some people will spend a small fortune to stop the effects of getting older.

Ponce de Leon wasn't mistaken to begin to seek youth at 51 years old. Medical practitioners and scientists tell us that after 50 years old, we start to decay. Unless we are signaling our bodies to repair and renew themselves, our bodies are headed downhill after age 50. Are you hoping to live to 80, 85, or 90 years old? You have a lot to say about how "young" you'll feel from 50 on. Seventy percent of premature death and aging is lifestyle-related. The good news is, you have more to say about the aging process than you might think and you don't have to travel to St. Augustine to drink from the fountain of youth. Anti-aging is closer to home and less expensive than you think.

And speaking of thinking, let's start there. Consider how you think about yourself and your aging to be a mandatory **PILL** you take each day. Your thought life always determines your feelings and directly affects your actions. How you think determines who you are. Mind wins over matter when it comes to aging. Studies

show that people who thrive in old age think younger. In fact, having a positive self-perception of aging can mean up to an additional 7.5 years in longevity, and those over 40 who remain positive feel up to 20% younger than their biological age. I guess to find the fountain of youth we shouldn't act our age. What are you reading? What are you listening to or watching? Make sure that each day you prescribe to positive input to support positive thinking.

Along with thinking positive it's also so important to exercise your brain. "Use it or lose it" is true when it comes to brain function. In the same way that physical exercise helps the brain by improving both long-term memory as well as concentration, brain exercises may be able to "train" your brain and keep cognitive decline at bay even up to 10 years later. Keep fit with puzzles, Sudoku, learning new languages or skills, or playing an instrument – whatever gets your brain going. *Dr. David Eagleman*, author of "Live-Wired The Inside Story of the Ever Changing Brain," suggests that our brains are malleable and

it's critical as we age to try new things. Being uncomfortable with learning a new language or even brushing your teeth with your non-dominant hand powerfully effect the brains development and health. Choose every day to take the **PILL** of thinking young and trying new things.

A friend once told me, "Motion is **LOTION**." There might not be a better way to experience the fountain of youth than exercise. You've got those aches and pains that come with aging? You've got **lotion** for what ails you. Exercise. We've all heard it; "If you don't make time for exercise, you'll have to make time for illness." And while we know exercise is good for us, new research on its far-reaching benefits is something anyone after 50 years old needs to hear. The latest evidence is showing that exercise not only strengthens your heart and may trim your waist, but regular physical activity can actually slow the aging process on a cellular level and potentially add years to your life. Researchers looked at DNA samples of nearly 6,000 adults. They measured the lengths of study participants' telomeres, the molecular caps at the end of chromosomes that tend to get shorter with age, and found that people with higher activity levels had longer telomeres than those who were sedentary. In fact, the exercisers had a "biological age" that was about nine years younger.

Another recent study found that men and women in their 70s who exercise regularly have the heart, lung and muscle fitness of healthy people 30 years younger. "We were shocked," says *Scott Trappe*, the director of the Human Performance Laboratory at Ball State University and author of that study. "We assume that as you get older, you become frail and weak. But just looking at the muscle of older exercisers compared to younger ones, we couldn't tell who was young and who was old."

To age well and experience the fountain of youth, this **lotion** is non-negotiable. And remember, the only bad workout is the one that didn't happen.

And finally the fountain of youth has much to do with the **POTION**...what you put in your mouth. "You are what you eat" is an even older quote than the story of the fountain of youth. It has been traced back to *Anthelme Brillat-Savarin*, in 1826,

in his book *The Physiology of Taste*. He wrote, "Tell me what you eat and I will tell you what you are." If you eat what is considered to be healthy you will be healthy and if you eat what is considered unhealthy, well, you know the obvious effects of that.

Eating well is not just about your weight. It can also help protect you from certain health problems that occur more frequently among older adults. And, eating unhealthy foods can increase your risk for some diseases. The fountain of youth requires us to look at our nutrition one day at a time and make healthy choices for our bodies based on our individual target weights. Maintaining a healthy weight is a math problem. It takes a certain amount of calories to maintain a desired weight based on age, exercise level and metabolism. It's important for each of us to know that number and choose daily to shoot for it. Nothing says fountain of youth more than an aging person living at their goal weight because of their healthy choices.

The fountain of youth... Take a **PILL** daily (and choose to think positive while you exercise your brain.) Use **LOTION** at least 5 days a week (when you walk out your front door rain or shine to exercise your body) and consume the **POTION** consistently (as you choose to remember that you ARE what you eat.)

The story of Ponce de León's search for the Fountain of Youth is now, factually speaking, dead. It was too perfect to be true. Modern historians have debunked almost everything about it. In all of his many journeys, Ponce never once made documented mention of the fountain. The legend, it turns out, is mostly just bad history.

Our search however, is not legend, but very real. The ability to slow down the aging process is in our control. We don't need to set out on an exploration or even study much to find the answers we're searching for. Just for today, we need to believe we can, lace up our tennis shoes and eat fresh food, but not too much.

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Evaluating seniors' *biggest* expenses

New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.



According to a 2020 survey from the financial services firm Edward Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62.

Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.



• **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors.

Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.



• **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on

days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.



• **Healthcare:** Experts warn that while many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more. It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account (HSA) when employed also can create extra cash on hand for retirement expenses.

Understanding which retirement expenses will be high can help people plan better for the future.

— MetroCreative





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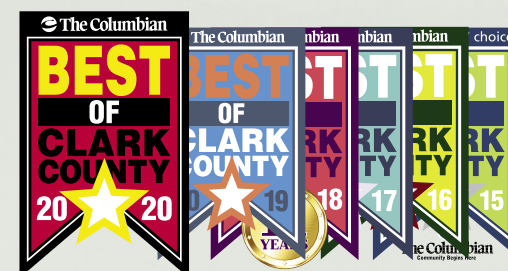
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Hardworking adults spend years striving to achieve their professional goals. Along the way, planning for retirement is a way to ensure all that hard work pays off when the time comes to call it a career.

In the United States, men and women nearing retirement age may be thinking about when they should begin collecting their Social Security retirement benefits. Social Security is a social insurance program instituted by President Franklin Delano Roosevelt in 1935. The program consists of retirement, disability and survivor benefits, and workers in the United States contribute to Social Security each week.

The decision about when to claim Social Security retirement benefits is one all those who have contributed to the program must eventually make. In recognition of the difficulty of that decision, the Consumer Financial Protection Bureau offers the following tips to people wondering when they should begin collecting their Social Security benefits.

- **Confirm your full retirement age.** Full retirement age refers to the age at which people can begin collecting their full benefits. Depending on the year you were born, you can begin collecting your full benefit at age 66 or 67. Claiming your benefit before you reach

full retirement age will lead to a permanent decrease in your monthly benefits. Conversely, claiming after you reach full retirement age will lead to a permanent increase in your monthly benefits. Since the stakes are so considerable, it's vital for adults to confirm their full retirement age before they claim their benefits.

- **Delay claiming if you can.** The CFPB notes that you can expect to get an additional 5 to 8 percent in monthly benefits for every year you wait to claim your Social Security benefits after age 62, maxing out at age 70. If you can afford to do so, wait to claim your full benefit until age 70, as doing so can

translate to a benefit that's 32 percent higher than it would have been had you claimed your benefit at age 62.

- **Budget for retirement.** Short- and long-term budgeting for retirement can help you assess how much money you will need to cover your expenses when you stop working. This step can help you understand how much a reduced or increased Social Security benefit will affect your bottom line in retirement.

- **Continue working.** Remaining in the workforce full-time or even part-time can have a considerable impact on the size of your Social Security benefit. The CFPB notes that

continuing to work for one or two additional years can replace low- or no-income earnings from your earnings record, thereby increasing your benefit.

- **Consider the long-term needs of your spouse.** Surviving spouses receive the higher of the two spouses' benefits. So it makes sense for the higher earning spouse to wait to collect his or her benefit until he or she reaches full retirement age.

The decision about when to collect your Social Security benefit is complex. Discussing your options with your spouse and financial advisor can help you make the most informed decision.

— MetroCreative



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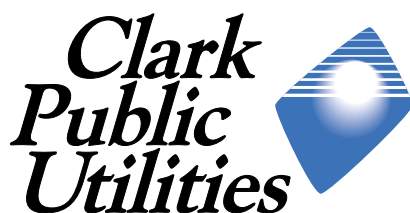
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