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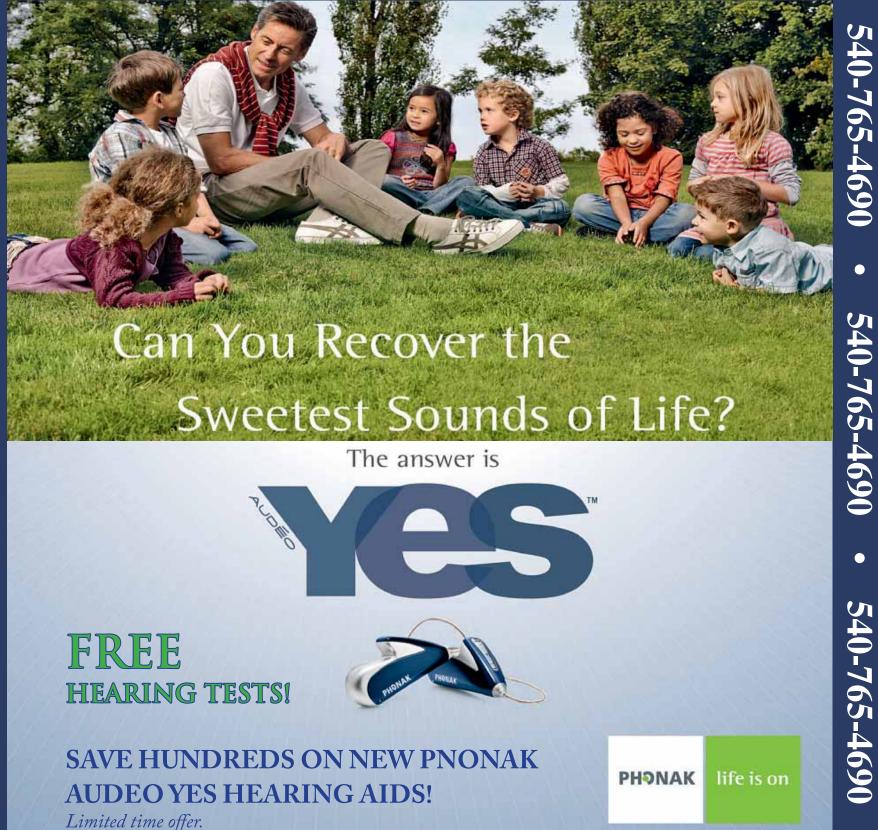
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#### Nature's Outlet





Money Management Tips Help Boomers Navigate Finances





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### Nature's Outlet



By: Betsy Biesenbach

emember the daily dose of cod liver oil you took as kid? It was slimy, it was smelly and even worse, your parents never had to take it and you did. As it turns out, maybe they should have given themselves a few spoonfuls. "It's like drinking fish," said Dawn Graham, a wellness specialist with the Roanoke Natural Foods Cooperative. Although fish oil - with its high concentrations of vitamins A,D and E and omega-3 fatty acids - was traditionally given to children to prevent rickets and other nutritional deficiency diseases, it offers health benefits to people of all ages, especially seniors.

Many people have nutritional deficiencies. said Charlie Rea. owner of Nature's Outlet, a Roanokebased chain of health foods stores. Rea describes himself as a "supplement nerd". Most of the supplements he sells are actually foods presented in a concentrated form. Rea said, as pills or capsules to make them more palatable or to deliver them in larger There is an quantities. overwhelming array of natural remedies to choose from, and it's important for consumers to educate themselves. Rea said.

When customers the store for the first time, Rea or one of his employees evaluate their needs and lifestyle before making recommendations. "We like



Charlie Rea, owner of Nature's Outlet

to ask a lot of questions so we can create a customized solution," Rea said. He and his 30 employees regularly attend seminars and workshops to further their knowledge. "It's a continuous learning experience," Rea said. Most of the products on his current list of best-sellers "didn't exist five years ago.

There are three basic products Nature's Outlet recommends for seniors. Rea said. The first is a good multi-vitamin. "A premium multi-vitamin is like health insurance," he said. Many people already take a multivitamin, but they often contain artificial ingredients such as carnauba wax, artificial colors, and synthetic versions of Vitamin E. It's important to read the label. Vitamins and other supplements that contain Vitamin K can interfere with blood thinning medications, for instance. St. Johns Wort and Ginko Biloba also can affect blood clotting. To prevent drug interactions, it's always a good idea to check with a pharmacist before taking any supplement.

Because nutritional supplements aren't regulated by the FDA, Rea said, "Eightyfive percent of the products that are sold out there are junk, including drugstore vitamins." Other supplements may mislead consumers by measuring ingredients in micrograms, rather than milligrams, the result being that the dose is too small to be effective. Rea is careful to investigate the quality and even the manufacture of the products he sells. For instance, a tablet that has been pressed often becomes too hard indigestible and will pass through the system without dissolving. "We're gatekeepers

Continued on page 6

#### **Continued from page 5**

for product quality," Rea said.
"If we sell good stuff, it's good
for business." Most of the
items the Co-op stocks also
have been tested for accurate

labeling, Graham said. "It's a question of quality and where they source their raw material from."

The second most important supplement for seniors is the dreaded fish oil. The vitamins and fatty acids in fish oil fight inflammation, Rea said, which has been linked to obesity, diabetes and heart problems, as well as "anything else that has 'it is' in it."

Luckily, today's products are not your mother's cod liver oil, and not all fish oils are created equal. "There are a lot of cheap, junky fish oils out there," Rea said. A strong fishy smell or taste means the capsules have gone rancid or only 250 to 500 milligrams of oil, Rea said. He recommends a daily dose of 3000 to 5000 milligrams, which he says is best delivered in liquid form.

Luckily, today's products are not your mother's cod liver oil, and not all fish oils are created equal.

are of poor quality, he said, and they can be contaminated with toxic substances.

Flaxseed oil does almost as well, Graham said, but also needs to be refrigerated. Both oils can "aid with mood," as well as fight inflammation, she said. Most capsules contain And the taste? Rea offers a high-quality fish oil that is as bland as cooking oil. It's also flavored with lemon, both to enhance the taste and to preserve it. When buying fish oil, "look for an Arctic source," Graham said. If the label says "cold water", "Arctic" or

"North Atlantic" it probably has fewer toxins, and oil from anchovies, sardines and mackerel is the best.

The third most important supplement especially seniors, for women, calcium. Most calcium supplements literally from rocks - crushed limestone to be exact. "That doesn't work really well," Rea said, and too much kidney cause stones other ailments. Instead, Rea recommends plant-based calcium made from algae.

"There's a lot of hype out there regarding bone density," Rea said, citing research from the University of Texas that

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shows that the plant-based calcium can reverse bone loss without the side effects of medications. Rea said it also is a good source of vitamin D-3, which promotes good digestion and skin health and boosts the

calcium per day, Graham said, but older women should take 1,200 milligrams to prevent osteoporosis. Many of the plant-based calciums are often paired with boron to boost

their efficiency, she added.

immune system. Most women

need about 1,000 milligrams of

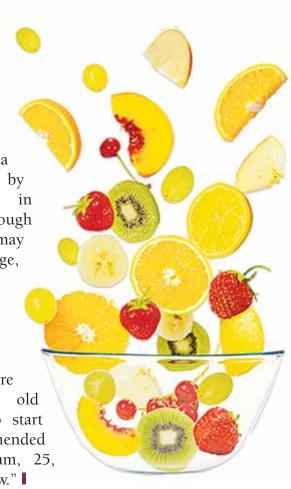
Graham also recommends B-complex vitamins, which are found in most multivitamins. But if you can't take one of those, "go for the B," she said. They are especially important for the elderly and for vegans and can help retard

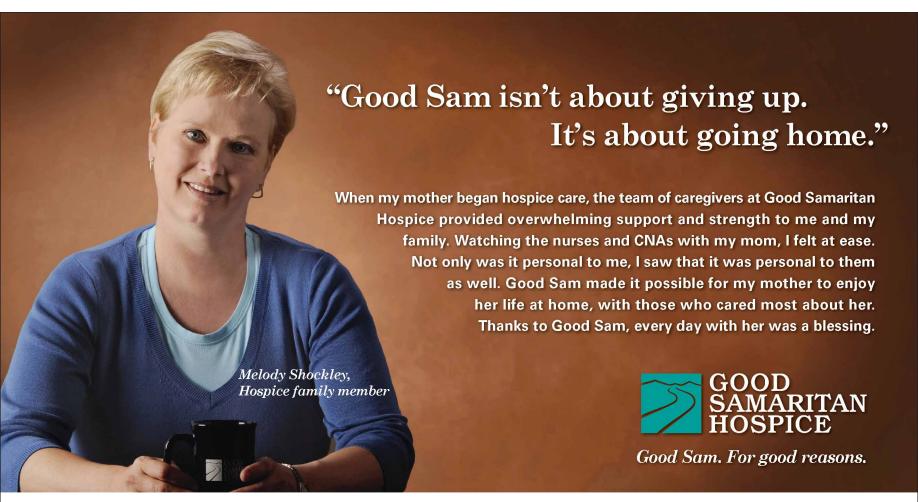
the brain shrinkage that leads to dementia. In addition, she said, many older people have trouble with insomnia. For that, Graham recommends a melatonin supplement because the body produces less of it as it ages. Male customers often buy Saw Palmetto when they have prostate trouble. "Most doctors are willing to let them try something natural first," Graham said. It's important to remember that like many medications, and most supplements don't work overnight. "It's a slow and steady process," Rea said.

Due to the economic conditions, "many people are looking for something other than prescription drugs," Graham said. Many natural remedies are comparable in

price cheaper t h a n prescription medications. Interestingly, seven of the top ten products Rea offers are available by prescription only Europe, he said. Although natural remedies may seem cutting-edge, they are actually part of the traditional medicine that is practiced in most of the rest of the world.

And if you're wondering how old you have to be to start taking the recommended supplements, Graham, 25, said "I take them now."





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Money Management Tips Help Boomers Navigate

**Finances** 

(NAPS)

n today's turbulent economy, it is more important than ever for consumers to be on top of their finances. For baby boomers, it's especially critical. Whether they are approaching retirement or just sending kids off to college, they have a lot to consider. More than one in eight boomers age 40 to 60 is caring for both a child and an aging parent. This "double duty," coupled with saving

money, managing debt and building budgets, is an often daunting task.

Many financial services companies offer tools and resources that can help baby boomers manage their financial demands. Through its relationship with AARP, Chase has created interactive online tools. calculators. worksheets and other financial **Continued on page 10** 



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#### **Continued from page 9**

resources for consumers age 50 plus. One particularly useful tool is Chase's interactive financial guide, "50 Ways to Love Your Money," developed in collaboration with AARP Financial and Visa.

A few of the 50 tips in the guide for boomers include:

 Question Your Needs and Wants: Asking yourself some simple questions can help you understand the difference between what you need and what you want. Armed with this information, you'll do a better job building a budget that lets you live well within means-something your particularly important when planning for retirement and fixed incomes.

Make No Mistakes: Over

13 million people a year find your financial house in order. inaccuracies on their credit It will give you some breathing reports. Do you know what is room when you most need

## 66 You can't predict life events, but you can plan for them.

in yours? The "50 Ways" guide provides a sample credit report and instructions on what to look for and how to get errors corrected.

• Clean Your Financial House: You can't predict life events, but you can plan for them. Take steps to protect yourself and your family by getting

it. Organize your financial life and let your children or trustees know where important documents are kept.

"We are constantly thinking interactive new tools and resources to help our customers better meet their financial challenges," Mark Conces, general manager,

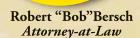
Chase Card Services. "With our enhanced clear and simple approach and new financial guide, we are working to empower consumers age 50 plus with useful tools and information."

While financial planning is crucial for boomers, it's no less important for those of other generations. Chase's Clear & Simple Web site also offers tools, calculators, worksheets and other financial literacy resources to help consumers in all phases of life manage their finances.

Chase financial tools including the "50 Ways to Love Your Money" guide are available at www.chase clearandsimple.com/aarp. I

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Friendship Manor Pool

By: Betsy Biesenbach

ast year, when the choir at Garden of Prayer #7 on Cove Road marched down the aisle, Pam Austin had to watch from the choir room, then slip into her place with the sopranos after everyone else had passed the pulpit. Today, she is not only marching with the choir, Austin, 51, can do it in a pair of pretty pumps instead of her "sturdier" shoes. It's been a huge consolation since the rheumatoid arthritis in her knee forced her to give up the heels she loved. "Now I can look cute for church," she said.

credits Austin her improvement to her physical Friendship therapists Outpatient & Wellness therapy center and to the new warmwater pool that opened there in early May. It's one of the few pools in the Roanoke Valley

facility. There are other warmwater therapy pools in Roanoke, Ruhlman explained, but most of them are shared with exercise classes and swimmers.

"The positive response has been overwhelming." Water therapy "is something that wasn't very available in the area until the last decade or so. It's something therapists dreamed of for a long time. Friendship has always been committed to being in the forefront of offering new services," she said. "It's been very effective" for people with lower back pain, Ruhlman said, because the deeper the water, the less weight patients have to bear. For those with bone loss who can't do weight bearing exercise, water therapy causes the muscles to pull on the bones, thereby

- 0 conditions that improve with water exercise are fibromyalgia, arthritis and injuries to the brain and spine. Many doctors prescribe water therapy for those who are recovering from



Friendship Outpatient & Wellness therapy center

## 66 Austin credits her improvement to her physical therapists at Friendship Outpatient & Wellness therapy center and to the new warm-water pool that opened there in early May.

that is "solely dedicated to therapy," said Sara Ruhlman, Outpatient Therapy Manager and Administrator for the

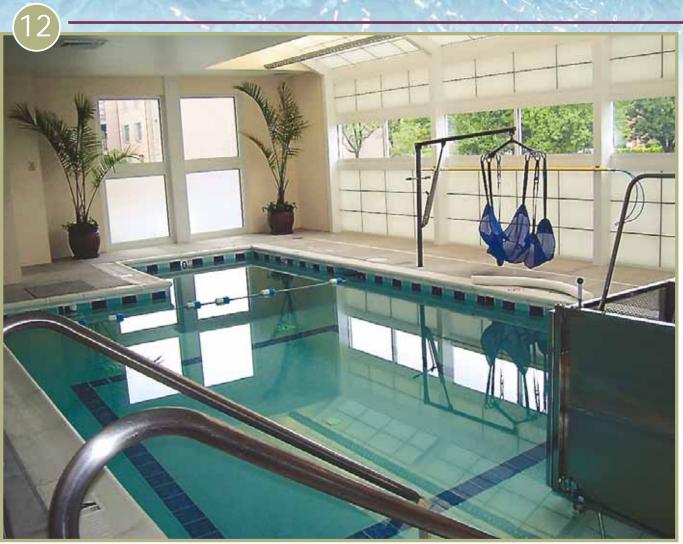
strengthening them. It also encourages strong muscles and better balance, which helps in preventing falls. Other hip and knee surgeries once the incision heals.

Housed in a 1,300 foot addition to the original

building, the pool is 16 feet long, 12 feet wide and four feet deep. It features an 8foot-deep section with a swim jet, so patients can walk or swim against resistance. At 92 degrees, the water is 10 degrees warmer than most pools, and it has a hydraulic lift for wheelchairs and those who can't manage the stairs.

"A lot of places double up," placing several patients with one therapist in the same session, Ruhlman said, but at

**Continued on page 12** 



Therapeutic Pool At Friendship Outpatient and Wellness

#### **Continued from page 11**

Friendship, therapy sessions are one-on-one and last about 45 minutes. Most people come in two or three times a week for six to eight weeks.

If there is more than one patient in the pool, therapists arrange the schedule so that all the patients are of the same gender. "They seem to be more comfortable with that, especially women," Ruhlman said. The therapists are happy with the pool, too, she added. They like that availability. It makes it easy for them." And everyone is trained in hydrotherapy. Try as they might, "some patients just can't function as well on land."

Although the center is affiliated with a retirement

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community, the staff of six therapists sees patients of "all ages, from teenagers to the 90s," Ruhlman said. There is a Doctor of Physical Therapy on staff, so patients do not need a referral, but they must have a physician the therapist can report to. Like most patients, Austin was able to choose the location for her therapy. "I like to check things out and find out what's best," she said. As a homemaker, cleanliness was especially important to her. She chose Friendship, she said because "the people were very nice and I liked the facility." Besides providing buoyancy, warm water relaxes the muscles and is emotionally soothing for many patients, Ruhlman said. While in the water,

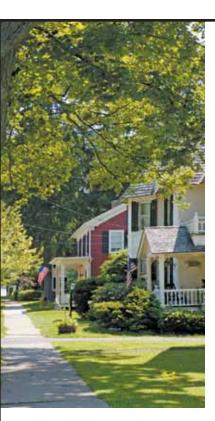
many people "have a sense of freedom. It can be exhilarating for them." "It makes me feel relaxed, energized and happy," said Austin, who takes care of her terminally ill husband. "It takes me to another world, away from all of the stressful things I do."

Austin said she has had RA for 7 years, but recently developed bone spurs in her knee, which became swollen and painful and made her work with the church difficult. After finishing therapy in May, "I feel so much better," she said. The knee was reduced to normal size and by watching what she ate, she lost over 40 pounds. How long therapy continues depends on "severity and chronicity," Ruhlman said,

and sometimes unfortunately, on the patient's insurance coverage.

The demand for water therapy and physical therapy overall is increasing as the population ages and becomes more overweight, Ruhlman said. And many doctors are prescribing fewer longterm medications in favor of exercise. It's an approach Austin approves of. She anti-inflammatories tried and steroid injections, she said, but nothing helped. "This tops it all," she said about her therapy. She now takes no medication for her condition and does strength and stretching exercises as "I know different home. things work for different people, but this works for me. I don't think I'd ever take another drug for inflammation," she said.

The Wellness Program at the center offers landbased exercise classes well as varying levels of aquatic exercise. The classes offered to residents. outpatients and the general public for \$4 per class or \$28 for eight classes. "I don't know what I'd do without it," said Austin, who, like many physical therapy patients, went on to the Wellness Program after her treatment ended. The key to a healthy life, Ruhlman added "is how active you stay. Exercise helps people maintain their function for a longer period."



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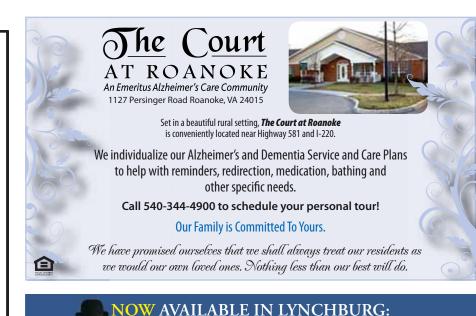
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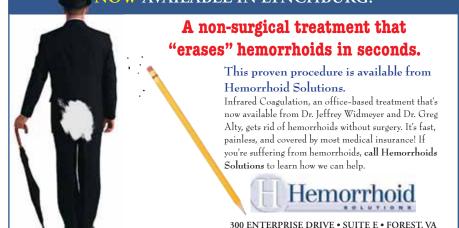
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A Site For Older Americans To SHOP AND SAVE

(NAPS)

hough members of the baby boomer generation, who are in or nearing retirement, are probably among those most affected during these challenging economic times, there is some good news. AARP has launched a program to help consumers ages 50plus get access to savings on everyday items such as food, household supplies and clothing, as well as electronics and entertainment.

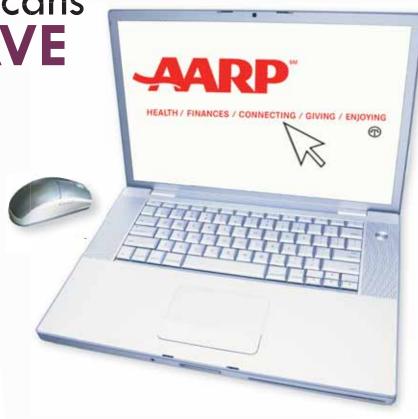
The program, called the Everyday Savings Center, features hundreds of major merchants.

Here's how it works:

Members of AARP get online discounts that can save them hundreds dollars every year. Typical discounts range from 3 to 60 percent and might include 10 percent off at Target.com, free shipping at BestBuy.com and up to 15 percent off Hewlett-Packard products.

Fifty-plus consumers are online in a major way and they are very comfortable in this environment, regularly purchasing goods and

Continued on page 16



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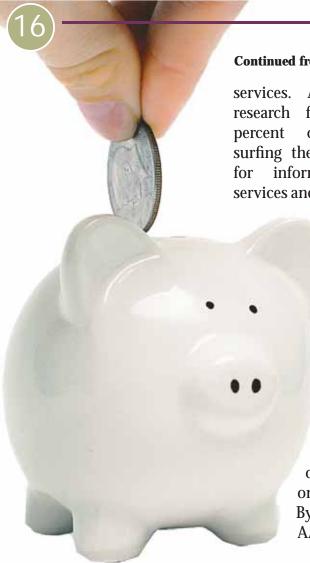
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**Continued from page 15** 

services. According to research firm Focalyst, boomers surfing the Internet, looking information, products, services and discounts targeted

> just for themand analysts that expect number grow even further as the Internet-savvy U.S. population continues age.

"It's clear that each year, more and more older adults shop online," said Howard Byck, senior VP for AARP Services. "The

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For more information, visit www.everyday savingscenter.com or www.aarp.org.

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## E-mail: A Must-have For Seniors And Their Children

(NAPS)

brought a revolution in communication. Long before text messaging and social networks, there was e-mail-and it continues to improve the lives of families across the country.

#### Seniors And Computers

Many seniors have tried learn computers decided they weren't worth the headache or expense. An estimated 59 percent of go online at all. But to their being able to send Dad a tax

he past 15 years have Americans 65 and older don't photo of her grandson, or not

An estimated 59 percent of Americans 65 and older don't go online at all.

younger family members who do use computers, not being able to send Mom a digital form he needs right away, can be a major hassle.

Fortunately, there is a way

for people to receive e-mail, digital photos and documents without computer-a convenient service that provides a digital connection between generations.

Even though this type no-computer-needed solution-known as Presto-is technologically sophisticated, it is extremely easy for people to use. E-mail senders just send their messages and photos as

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**Continued on page 18** 



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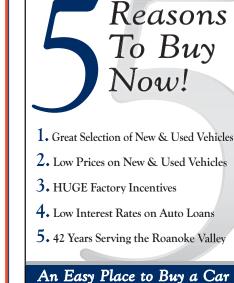
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Getting e-mail can be a life-enhancing experience for both receivers and senders. Same-day photos help bring extended families closer together.

#### Continued from page 17

they would normally do from a computer or smartphone. The service then weeds out junk mail from nonapproved senders and formats the mail and attachments for delivery.

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Before getting yourself set up with e-mail, here are a few things to consider:

#### **For Seniors**

• Be open-minded to new ways to stay connected with family. They are much easier and less expensive than those of just a few years ago, and don't require a computer.

• Think how much easier it'll be for kids and grandkids to write you letters and share photos using their computers and cell phones.

#### For Adult Kids

• It's hard to value e-mail if you've never used it. Consider buying a simple e-mail service for Mom or Dad and give it as a birthday, holiday or anytime gift.

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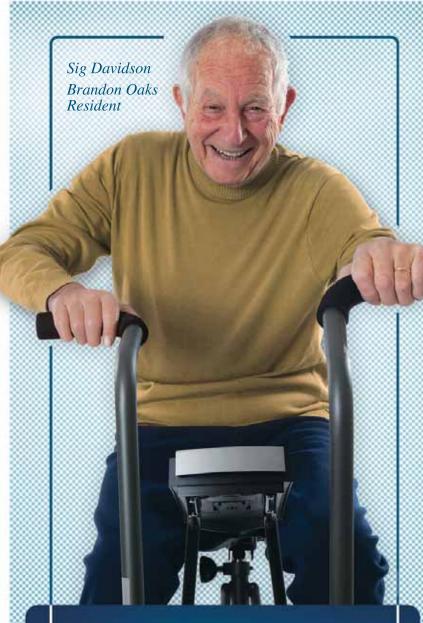


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## Retirees:

#### By Bridget B. Winston

or the newly retired, or those hoping to retire soon, the message from financial advisers is to stay calm, stay conservative and, in some cases, stay at work.

Local advisers have been spending much of their time lately answering questions about the economy and reassuring clients that their retirement accounts will be safe in the long run. But even when their accounts are "safe," they might not be as healthy as investors were hoping as they face retirement.

"Right now, my suggestions would be to stay very conservative," said Terry VandeLinde, president and owner of VIP Planners in Roanoke. "And plan on living on less."

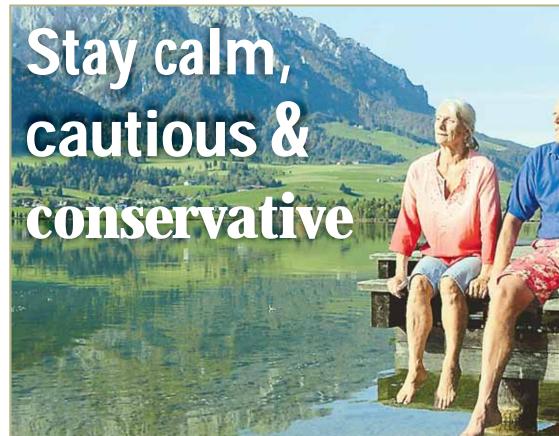
In years past, VandeLinde said, investors could count on earning 8 to 10 percent annually in interest dividends and growth. Today, returns of 3 to 5 percent are more typical, he said. A retirement account of \$1 million now translates

to \$30,000 to \$50,000 a year, before taxes.

So the old guideline of living on 75 percent of your current income in

retirement is no longer realistic for many people, he said.

"That blows people away," he said. "You have to use a



different formula."

For wealth consultant Brandon Bell, president of Bell Wealth Management in Roanoke, the best formula is a top-down cash flow. He advises that clients first consider the income they will receive from Social Security and pension payments. Then, they should withdraw from their investments. A 3 to 4 percent draw on investments

For many people, it also means adjusting their hopes and goals for retirement. The dreams of extended vacations to distant countries, daily rounds of golf and plenty of indulgences for their grandchildren are often crushed by the reality of rising health care costs, the potential for long-term care expenses and dwindling retirement accounts.

For some, the answer is to adjust their retirement timeline, in the hopes of a market rebound.

"Everybody wants to retire at 55, so a lot of people have to put off retirement," VandeLinde said.

#### Ageless advice

For people of all ages, advisers say the best strategy is to ride out the bear market whenever

possible. If you're still working, stay in your company retirement plans, and take advantage of any match they offer. "I would

trust my money

in a 401(k) or pension. There are a lot of stop-losses put into those," VandeLinde said. "I wouldn't

to need," Bell said. "I encourage them to overestimate on health care expenses. >>

Most people underestimate what they're going

is "perfect," Bell said. If they need more than that, they need to work longer or be more aggressive in their investment choices, Bell said.

"Most people underestimate what they're going to need," Bell said. "I encourage them to overestimate on health care expenses."

**Continued on page 22** 



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#### **Continued from page 21**

worry about the company being able to deliver on the money."

Paul French, a financial adviser with Plott and French Financial Advisers in Radford, often counsels his clients to invest in a 401(k) up to the level of the company match, then put any additional funds into a Roth IRA, so they can enjoy a wider range of choices.

Whether to move money between investments within a 401(k) or keep it where it is depends on a client's tolerance for risk and their retirement timeline.

"If you need \$3,000 a month to retire and you can produce the \$1 million to do that, you wouldn't do anything risky," VandeLinde said. "If you only have \$300,000, you need to make 12 percent."

Those high-risk growth stocks are down substantially right now, so leave your money there and wait for the market to rebound, advisers say. Better yet, buy those stocks now when you can get a good price. That's a tough piece of advice for nervous investors to follow.

"You have to remind people - when do you want your account to be highest? When you retire, not when you buy in," Bell said. "It's counter to how people operate."

Advisers are telling clients who are already retired to make sure their investments are in conservative, safe places, and live well within their means.

"Stocks and bonds represent buildings and land and people and trucks," VandeLinde said.



Advisers are telling clients who are already retired to make sure their investments are in conservative, safe places, and live well within their means.

"If you have it in good, quality places right now, don't take it. Use what you have and leave the rest there."

Despite the low prices, Bell says he is "a little more defensive" right now, only advising clients to invest 60 percent of their assets in stocks, rather than 80 or even 100 percent.

"I have an overall concern with all my clients of reducing exposure," he said.Many financial planners are also advising clients to put their money in annuities with a rider that guarantees a certain income each year, no matter how the account performs. "It's just like having insurance on your house," said Bell. "You can drop the rider later if you find you don't need it."

These riders are relative newcomers to the array of investment products, and they offer a level of protection that wasn't available during the downturn from 2000-03, said French. They go a long way to allay fear, said his partner, Mary Plott.

"They're guaranteed not to run out of money, which is what everyone is afraid of," Plott said.

The riders come with a fee, and offer different guarantees

depending on the needs of the client, Bell said. Clients can opt for the protection for a specific time period - 20 years, for example - or for life. Clients can also subdivide their account, putting the rider on only a portion of their money.

"It keeps people from overreacting," Bell said. "They're more likely to ride out the downturn."

#### **Emotional roller coaster**

Right now, advisers seem to be doing as much emotional counseling as

**Continued on page 25** 



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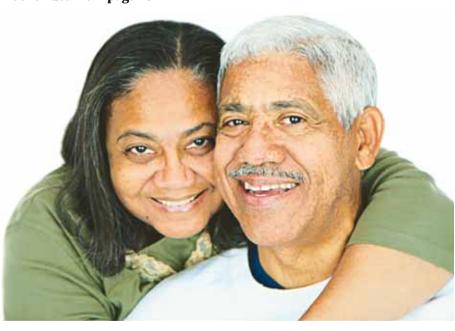
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educating their clients about long term," said Plott. financial products.

"Obviously, we are spending a lot of time handholding and counseling right now, and making sure they stay on track and focus on the

The only question financial advisers can't answer is when the recession will end. But it's a question they hear over and over again.

" 'When will it be over?

How long will it last?' Everybody is asking that question. I'm asking that question," VandeLinde said.

The only answer he can give is examples from history. There have been 13 bear markets since 1926, he said. And the 12 months following a bear market are often times of above-average returns.

"Bear markets, without any warning, without any necessary reason, start turning around," VandeLinde said. "Bear is an appropriate term - it sneaks up on you and it sneaks away."

But other advisers think we haven't seen the worst of it yet.

"I think we're on the first leg of it," Bell said. "(Bear markets) typically last two to three years, and frankly, the second leg is worse."

VandeLinde offers clients one piece of advice that has nothing to do with how their assets are allocated. It has more to do with helping them sleep at night.

"The best response to all of this is to turn the TV off and return again in a year," he said.

(Bridget B. Winston is a freelance writer who lives in Christiansburg. She is a former newspaper reporter who covered education and health care.)

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20s & 30s



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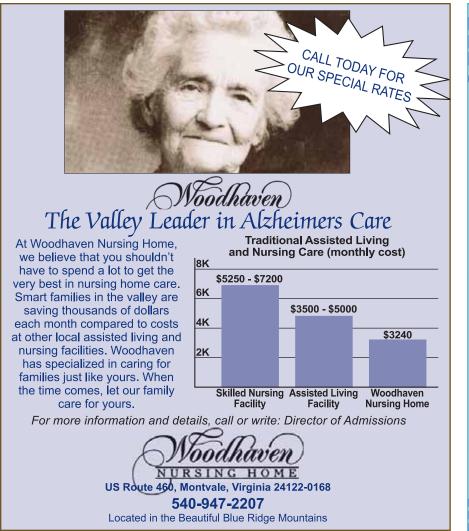
#### 40s & 50s

If you don't plan to retire within the next five years, continue investing in your 401(k). Diversify your accounts now in anticipation of the next bull market. Then, ride out the bear market.

## Within Five Years of Retiring

Reduce your risk to protect what you have. If you have a lot of assets and won't need to draw on your investments immediately, continue with your current allocations.

- Mary Plott and Paul French, Plott & French Financial Advisors







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Jun 29-Jul 5	Niagara Falls, Canada/Montreal & Quebec	
Jul 2-5	Baseball/New York Yankees/2-Games 595	
Jul 8 Jul 8	"Showtime at the First Baptist Church"/Barter	
Jul 8-25	San Francisco, CA & Pacific NW/Yellowstone	
Jul 8-10	"In The Beginning" & "Abraham & Sarah"/Lancaster	
Jul 10-24 Jul 12-19	Summer in New England/Martha's Vineyard1,195	
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Jul 12-Aug 9	Alaska & Canada's Yukon by Motorcoach 4,195	
Jul 24-26 Jul 29	Nashville, TN/Music City, USA/Grand Ole Opry	
Jul 31-Aug 2	Renfro Valley & Lexington, KY	
Aug 2-10	Polar Bear Express/Canada 1 350	
Aug 5-7	"In The Beginning" & "Abraham & Sarah"/Lancaster	
Aug 6-9 Aug 9-15	Philadelphia, PA & Baltimore, MD	
Aug 10	Greenbrier Hotel Bunker Tour	
Aug 12-14	"In The Beginning" & "Abraham & Sarah"/Lancaster 395	
Aug 12-29 Aug 14-17	San Francisco, CA & Pacific NW/Yellowstone	
Aug 15-16	Baseball/Atlanta Braves/2-Games/CNN275	
Aug 22-23	Tangier Island/Lunch/Chesapeake Breeze/Monticello260	
Aug 29	"The Color Purple"/Charlotte, NC	
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Sep 5-7 Sep 7-10	Nashville, TN/Music City, USA/Grand Old Opry	
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Sep 13-19 Sep 13-19	Niagara Falls, Canada/Montreal/Quebec	
Sep 13-15	Atlantic City/Trump Taj Mahal/3-Day/Boardwalk	
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