TALES FROM THE PORCH
By Bridgette Johnson

One day I want to write a book, and I want to entitle it “Tales from the Porch.” My front porch is my favorite place in the whole wide world. When I think of dying and going to Heaven, I picture it to be quite like sitting on my front porch. Peaceful. Unlimited peace must simply be bliss.

Today, I step out on my porch every time my phone rings. It's the only place where I can hold a conversation without distractions like “Mama. Mama. Mama. Can I talk?” Or, better yet, Hannah Montana and an even louder Emma Johnson blaring through a swirl across the floor. I'm sure you know what I'm talking about.

Sometimes, I just sit out there in the quiet. I go to retreat from my own thoughts. It’s there that I sit and listen to God. It’s where I ask for His guidance, and it’s where, if I am patient, I begin to understand what it is that I’m meant to do.

Over the course of my lifetime, I’ve come to know that good things happen on my porch. No matter where I am, or where I’ve lived, the

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THE MEMORY MYSTERY:
How can I tell if it’s Normal or Not?

By Russell Vaden, Ph.D.
Assistant Professor, School of Teacher Education, Coastal Carolina University

When she would forget even the simplest of things, my grandmother used to say, “well, it’s a shame I’m so doggone healthy, because I guess my body is going to outlive my mind!” Of course, at the time, we'd laugh with her and tell her that she was just overly sensitive about the normal changes that occur in the aging brain. But now, looking back, I know there is a bit more truth to her statement. I think my grandmother was on to something. Given what we now know about neuroscience, our cognitive abilities truly are among the early departures in the aging process. Sometimes, we begin to spot declines in learning and memory even before we start observing significant losses in physical and sensory functioning. But even when we begin to notice this inevitable decline in cognitive development, we should be aware that there is a descriptive pattern to what we might expect to see under typical circumstances.

With that being said, it is critical that we understand the nature of that pattern. There are indicators of general decline in learning and memory that all of us might expect to see as a function of aging. That is what should be considered typical or normal. They include the things that everyone probably will observe in their own performance. But, in contrast, there are elements of learning and memory that decline with significantly less prominence across individuals. These much more rare occurrences of decline are less “normal” (certainly less expected) than others, and should be the ones that lead an individual to be concerned.

In essence, when thinking about our bodies outliving our minds (to quote my precious grandmother), it is helpful to distinguish between what we see that is more expected versus what we should consider to be out of the ordinary. Understanding this

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Summer months bring hot temperatures, longer days, more sunshine and increased outside activity. Many of the characteristics of summer can be health enhancing, but they can also be the perfect recipe for dehydration. Even mild dehydration can make you feel sluggish and a little confused. Here are some tips to stay hydrated and avoid the negative consequences of dehydration.

Anyone can suffer from dehydration, but aging increases our risks. Many factors play a role in this:
1. Our bodies carry less water extracellularly (or between the cells);
2. We lose muscle mass - which is 72 percent water as compared to fat stores, which are 20 to 35 percent water;
3. Our sense of thirst becomes blunted; and,
4. Our kidneys may function less well.

There are a few simple ways to gauge your hydration status. First, monitor the color of your first morning’s urine after awakening. Light yellow or a pale lemonade color is a sign of adequate hydration. Dark urine, the color of apple juice, generally indicates dehydration. It is also important to note that vitamin/mineral supplements can also produce darker colored urine but this does not necessarily mean you are dehydrated. Second, your body weight is another way to determine your hydration status. If you weigh yourself before and after a workout or yard work and have lost weight, this is not fat loss but water loss. Yes, you would have burned some calories during the activity, but not enough to show a reduction on the bathroom scale. Generally, for each pound lost your body has lost two cups of water; therefore, to replenish these losses it is recommended to drink three cups of water for every pound lost because you body will lose some of the fluid you drink. Third, monitor your sweat loss. You could be sleeping, sitting or in any setting where you are not physically active on a hot day and lose water through sweat. We also lose water through respiration and this is even more pronounced on hot days with low humidity.

How might you prevent dehydration? Juice, coffee, tea, soft drinks and even solid foods help hydrate the body; however, these are not the top choices. Juice and sweetened soft drinks provide calories that your body may or may not need. Tea, coffee and caffeinated soft drinks have a diuretic effect and do not hydrate the body as well as water. In fact, to meet most hydration needs, water is the top choice. It has no calories, no fat, no cholesterol, is low in sodium and readily available. So, enjoy water with meals and between meals, too. Sometimes we mistake thirst for hunger, so staying hydrated may also be a technique to help in weight control.

Sports beverages are probably not needed for workouts less than an hour unless you are an extremely heavy sweater. You might consider one on hot days for outdoor workouts longer than 60 minutes. Many nonactive people drink sports drinks daily and really do not need the extra sodium or calories.

To summarize, you can take charge of your hydration and energy levels this summer by consuming adequate fluids. A cup or two of water with each meal and a cup between meals should meet your needs. Some people have gone to extremes in drinking too much water and have had negative health consequences. Choose moderation and choose water. §

Sharon Thompson can be reached at thompson@coastal.edu. Sharon is a frequent contributor to PrimeTimes and her articles can be found in previous issues by visiting www.coastal.edu/lifespan and clicking on PrimeTimes.
Well, there's no doubt that summer is here. Hot, humid, sunny. I know we've all been told to drink plenty of fluids and wear light-colored, loose-fitting clothing when spending time outdoors in the summer. But have you ever wondered why?

To start, think of the terms “body heat gain” vs. “body heat loss”. Simply put, heat gain involves factors that can cause core body temperature to rise. The primary way we experience heat gain is through an increase in body temperature due to metabolism, the cellular processes that produce energy needed to keep our body systems functioning. We are producing this metabolic heat at all times, whether sleeping, sitting or exercising. At rest, a typical core body temperature is approximately 98.6 degrees F. However, when we are performing exercise the need for energy goes up, thus our metabolic rate and heat production also climb (heat gain), many times causing core body temperature to climb above 100 degrees F. Body heat loss involves four mechanisms by which the body loses heat to the surrounding environment (air) in the form of infrared rays. At rest, in a cool, comfortable environment, we lose about 60 percent of our heat through this mechanism. Conduction is defined as the transfer of heat from the body into the molecules of cooler objects in contact with the body surface (e.g., clothing). Heat loss by convection involves the warming of air or water molecules as they pass over the surface of the body. As long as the air


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Although good nutrition is important all year long, the summertime brings additional considerations for staying healthy. Keeping your body well-hydrated, choosing fresh, seasonal produce and keeping foods safe to eat are key factors.

**Hydration**

The soaring temperatures remind us to stay well hydrated by drinking plenty of fluids. Although guzzling sodas and sweet teas may quench the thirst, they also contribute hundreds of calories in just a glass or two so it is best to stick with water and other non-caloric beverages. Dehydration can be a serious problem. Symptoms may include headaches, lightheadedness, lethargy, the absence of sweating, muscle weakness or cramping, and possibly unconsciousness. Aim for about 9 to 13 cups each day during the summer months (or more if you have been sweating). Try to avoid spending long periods of time outside midday when the sun is the hottest and your body loses the most water through sweating. As we age, our thirst sensation diminishes, so remember to drink during the day, even if you do not feel thirsty.

**Fresh is Best**

The summertime provides a perfect opportunity to eat more healthfully! Fresh fruits and vegetables provide a low-calorie snack packed with fiber, vitamins and minerals.

Markets, farm stands and gardens bloom with local produce during the summer providing an affordable and healthy supply. Pair fresh fruits and vegetables with lean proteins cooked on the grill and you have a perfect low-fat meal.

**Keep It Safe**

Outdoor dining can cause perishable foods to reach unsafe temperatures and lead to food-borne illnesses if not stored properly. Hot foods must stay hot, and cold foods need to stay cold (less than 40 degrees Fahrenheit). Pack cold foods on ice, and use a meat thermometer to check the temperature of the food on the grill. (Ground meat should reach 160 degrees, and poultry should reach 165 degrees Fahrenheit.) Discard anything that has reached a dangerous temperature regardless of the amount of time. Cold foods can reach unsafe temperatures in less than an hour in the summer heat.

The longer days and warmer temperatures of the summer provide the perfect opportunity to live healthy by enjoying the outdoors and savoring the seasonal foods. Nourishing your body with fresh ingredients and staying hydrated are key to healthy summertime living!

If you have questions about this article, Larissa Gedney can be reached at the Conway Medical Center at 843-347-8241. §
Retirees who depend on secure investment income are faced with a dilemma. With even some of the best F.D.I.C.-insured Money Markets nationwide yielding barely more than 1.25 percent and one year CDs yielding about 1.5 percent, according to Bankrate.com, there are few attractive choices available for safe income generating investments. Even going out five years on a CD will yield only about 3 percent. Bonds offer even less attractive alternatives when credit risk is factored into the evaluation. Three year U.S. Treasuries are yielding only about 1.5 percent and longer-term bonds offer little additional yield to compensate for the potential negative impact of rising interest rate risk. What can an investor do to maximize income, while minimizing the risk of principal loss?

Key factors which should be considered in optimizing an income-generating portfolio include: (1) short-term cash needs, (2) likely future direction of interest rates, (3) risk associated with the type of investments selected. As a first priority, sufficient cash to cover at least one year of cash needs should be kept liquid in checking accounts, money markets and short-term CDs.

Once short-term cash needs are secured in safe liquid investments, the next option that may be considered with remaining assets is to extend investment maturities. Laddering is a technique that can be used to manage risk when extending maturities to take advantage of higher longer-term rates and can be employed with both CDs and bonds. Using this technique, equal amounts are invested in assets having progressively increasing maturities. For example, an investor with $100,000 to invest may buy a $20,000 CD or bond with a one year maturity, one with a two-year maturity, one with a three-year maturity, one with a four-year maturity and one with a five-year maturity. When the one-year CD or bond matures it is reinvested in a five-year maturity product and so on. That way there is always one CD or bond maturing each year and the highest rate is always obtained when it is reinvested. Maturities can be extended beyond five years as long as the investor is reasonably sure that he or she will be able to hold the investment until it matures.

As an alternative to creating the ladder oneself, the investment can be made in a short to medium term bond mutual fund that has the ladder already in place. By using a mutual fund, however, the investor is assuming a slightly greater risk. When the bonds are purchased directly, the investor has good assurance that, if held to maturity, the principal invested will be fully recovered. No such assurance is available with the mutual fund since it technically never matures.

In addition to extending maturities, other types of debt instruments may be considered while still keeping government backing for security. For example, government-sponsored agencies like Freddie Mac and Fannie Mae will pay a slightly higher rate than Treasuries but are still backed by the U.S. government and carry a triple-A rating.

Another option which may be considered, while still keeping government guarantees as well as extending maturities, is to purchase U.S. Government TIPS ( Treasury Inflation Protected Securities). TIPS are protected against inflation with rates adjusted based on the CPI so that longer maturities would be protected against the ravages of inflation. Traditional mutual funds or Exchange Traded Funds of TIPS can be purchased that have a ready-made ladder of maturities in place.

For those who can tolerate riskier options, consideration might be given to high quality corporate continued on page 13
The cast would soon come off, and I would be on two feet again.

Yet, there was a gnawing feeling in the pit of my stomach. Was the anxiety readiness or reluctance? After five months of medical leave and restricted activity following my near fatal accident, I was facing re-entry into my fast paced world of work as a school administrator.

For 31 years I had climbed the career ladder in public education from teacher (elementary, middle, high school, university levels) to counselor, psychologist and district level administrator. My training and experience were exceptional, and my competence was valued in educational and business circles. How could I turn loose now after investing so much time and energy getting there?

With only a few days left before the retirement question had to be answered, my inner voice gained momentum. “It’s the right time to make a change. There are many other ways to make a difference. You won’t really be retiring, you’ll just be shifting gears!”

I did it. I listened to my heart. I retired from school administration. My days were no longer filled with state and federal report writing, budgets and school board politics. Now, even after several years of that monumental decision, my phone keeps ringing, but my energy is spent making a personal difference in the lives of others.

My many volunteer hours are valued, a career in professional speaking is flourishing, and my exciting book “Footprints on the Heart – The Caring Path to Prosperity” will soon demand another printing. These new directions have required much work, but as Mae West once said, “Too much of a good thing can be wonderful!”

Being on the edge of newness promotes much excitement in my life at 50 plus.

Yes, I was afraid to “shift gears.” I was afraid to leave my position as a school district administrator. I was scared to take that risk called retirement. What have I learned? I have learned there are songs to be sung and other things to be done. I have learned there is an exciting world beyond my traditional work place. I have learned that relationships and communications do not end the day one retires.

The greatest lesson I learned is that it pays to listen to one’s inner voice.

Shifting gears is exciting stuff when you follow your heart. There are thousands of positive footprints I want to leave on hearts outside my usual workplace. You can’t leave footprints standing still!

You have the power to make it happen in your life, too. What is your passion? Listen to your heart. Happy footprinting! §

Muriel O’Tuel had been assistant to the superintendent of schools in Horry County prior to her retirement and now spends most of her time speaking to a wide variety of audiences. PrimeTimes is pleased to have Muriel as a contributor and invites you to watch for future articles as she is a “storyteller” of much interest. Muriel can be reached at 843-249-6903 or at P.O. Box 509, North Myrtle Beach, SC 29597 or at muriel@murielotuel.com.
Medicare’s electronic Personal Health Record continues to reach residents throughout the state. My Personal Health Record, South Carolina (MyPHRSC), launched in April 2008, is a Medicare pilot project that provides people with Original Medicare in South Carolina with free access to an electronic Personal Health Record (OHR). A PHR is a collection of information about a person’s health or health care services and may be in paper or electronic formats. MyPHRSC is an electronic record that is pre-populated with 24 months of Medicare claims for care received in South Carolina. This innovative tool provides registered users with one convenient location to track their Medicare hospitalizations, diagnosed conditions and office visits. Additionally, participants are encouraged to personalize their information by adding their medications, allergies, non-Medicare related health care services and their own notes. Participants may access their information via the internet 24 hours a day, 7 days a week. Medicare ensures strict privacy and security safeguards to protect all data.

MyPHRSC also provides useful tools for participants such as: a wallet card that contains important information in a compact format; a health tracker tool to track specific health measures; a medication checker which compares medications for potential medication conflicts; links to useful websites for health related information; and a news feature with articles about specific health topics. Additionally, through a simple authorization process, registered users can name authorized representatives, such as a provider or family member, and allow them to have access to their PHR. Participants may choose to give authorized representatives full access to their record, or they may choose to limit the information that can be seen.

“I was traveling in an RV over the summer in Oregon. While I was on the trip, I fell. My daughter knew that I carried the MyPHRSC wallet card and retrieved it from my wallet and passed it on to the emergency room physician. The MyPHRSC wallet card was a lifesaver and I use my Personal Health Record regularly!”  John, Lexington County

In January 2009, the project broadened its scope to include TRICARE for Life pharmacy data. Registered MyPHRSC users are able to authorize TRICARE for Life data to be populated directly into their MyPHRSC record. Before the expansion, TRICARE for Life data was only available to beneficiaries through the DoD Medical Information Technology systems.

As of March 2010, there are more than 4,500 registered users in South Carolina with at least two registered users in every county.

“I think it’s fun to get into my record. It’s good exercise for the mind. I like reviewing my information and personalizing it so it works best for me. I especially like the fact that all of my medications are listed in my record and they’re easy to find.”  Mary from Charleston County

People with Original Medicare living in South Carolina can create their free PHR at any time by visiting www.myphrsc.com. For additional questions, e-mail questions@myphrsc.com, or call 888-697-4772. Seth Edlavitch can be reached at 301-977-7884, ext. 231.
What is normal?

Throughout the maturation process in middle and late adulthood, all people expect to encounter a certain number of cognitive alterations that might be chalked up to general aging. Usually, we accept these changes and learn to cope with them in good-natured humor. They are the inevitable lapses in memory, the momentary verbal stumbles in conversation, or the slight increases in the need for a distraction-free work space. As we mature, we find that these are the typical indicators of cognitive decline. Even in our healthiest of bodies, these events are noticeable. Some typical examples of such “normal” or “expected” cognitive declines include:

- **Needing a written list to keep up with new routines or responsibilities.** Frequently, forgetting something in a mental list or series of items is a typical part of learning and memory. A general decline in this ability is noticeable even in the young twenties, particularly among people who read a great deal or process a significant amount of information at a time. One of the basic premises of working memory is that individuals generally are able to store and actively process only 7 to 9 bits/chunks of information at a time, without actively committing them to longer term memory. Therefore, it may be expected that most adults would need to depend upon written lists and other such reminders for sequencing items or behaviors in a task.

- **Forgetting names and faces of people we have previously met.** Visual and auditory pairing (i.e., putting a spoken name with the picture of a face) is a slight challenge for everyone, regardless of age. This is what might be included in the list of fundamental human errors. People of all ages frequently need reminders, practice and even direct cues for remembering names with faces. The lack of this ability in middle and late adulthood is not a significant cause for alarm.

- **Knowing a word, but not being able to spontaneously recall it.** As aggravating as this might be in the middle of a telephone conversation, the occasional lack of recall is a typical function of word retrieval in our language skills. Even adolescents and young adults have difficulty with this skill every now and then, simply as a function language. Middle and late adulthood also is impacted by this type of episode, and should be embraced as quite normal.

- **Feeling as though you are forgetting something important.** Most often attributed to general anxiety, rather than aging, the feeling of impending forgetfulness is not a fun experience. We often question and second-guess ourselves with ideas such as “did I remember to unplug the iron” or “I think I forgot to close the garage door.” However, these are routine circumstances that most of us experience at some time or another throughout our adulthood. Again, this is much more indicative of worry than aging, and should not be mistaken for chronic problems of learning and memory.

What is not-so-normal?

Despite the aforementioned situations we would expect to experience under typical circumstances, there are some cognitive events that we consider to be quite out of the ordinary. The instances discussed in the previous section are certainly noticeable, and are sometimes aggravating, but they don't grossly impact daily functioning. This would be the distinguishing factor between what is considered normal and abnormal when learning and memory are concerned. Individuals who experience repeated occurrences of events similar to the ones on this list would be wise to consult with their physician, as these are symptoms of less expected (abnormal) learning and memory in middle and late adulthood.

- **Losing personal items.** Who hasn't lost their keys in their own kitchen? Who hasn't misplaced the remote control, even when they haven't left the couch? These are normal situations that annoy us. Frequently, we lose or misplace things that are situationally important. But, this error is not a function of memory loss. More often than not, it is an indicator of inattention and/or under-concentration. It should not be construed as a source of worry about the aging memory.

- **Having trouble learning new things.** While it is quite typical for learning to occur slightly less rapidly in older years – due to the process of neuronal changes in the brain – it is not an expected occurrence for learning to consistently present itself as a source of significant difficulty. Despite the mistaken “old dog / new tricks” assumption of long ago, it is widely known in education, medicine and psychology that new learning and novel problem-solving should be expected to occur at all ages. Persistent difficulty in this area could be symptomatic of significant neurovascular problems and should be addressed in consultation with a physician.

- **Forgetting how to do things that you have previously done with frequency.** Although it is considered “typical” to forget things and events, the lack of memory for procedure is considered much less normal. Memory for doing things that are part of a structured routine should
be a hallmark strength in cognitive abilities. The erosion of such memory is a definite source of concern in the adult brain, and should be addressed as such at the earliest onset of this problem.

- **Experiencing difficulty with making daily choices.** Decision-making, particularly when considering choices that are part of mundane daily functioning, is considered one of the more automatic functions of learning and memory. Examples include deciding which jacket to wear to work today, choosing a menu item at a restaurant, understanding how to choose the right coins to make change from a dollar or deciding which route to take on the way home from work. Particularly when such choices have been an ongoing segment of daily functioning for quite some time, it is significantly out of the ordinary for them to be less automatic in routine transactions. Problems such as this can be symptomatic of major cognitive problems and not associated with general learning and memory declines.

- **Being unable to keep track of what occurs in a day or a week.** Of course, typical people sometimes forget exactly what they said to a coworker during a morning meeting, or lose track of how frequently the grandkids called this month. Even though such details are not always remembered with verbatim accuracy, it is problematic for significant chunks of episodic information to be lost in recollection. Some people may contend that forgotten episodes of daily interaction are par for the aging course, but the truth is that they are far from typical for most people. Episodic memory often is one of the most intact specimens of recollective ability. Significant or prolonged bouts of this type of loss should be explored with a doctor as soon as they are observed.

- **Failing to produce words and phrases with noticeable frequency.** Though speech production is not a standard part of memory, per se, it frequently is associated with memory components. Failing to produce words and phrases — in this context — is significantly different from the “tip of the tongue” syndrome described in the section discussing normal/typical memory mishaps. Instead, this issue implies that individuals sometimes experience inhibited speech due to lack of language generation altogether. Failure to enunciate or produce words on command can be likely symptoms of neurovascular crisis and should not be overlooked.

**So, what now?**

As stated previously, it is critical to understand the differences between normal and abnormal memory events. When something from the category of “normal” memory issues occurs, there is little to no reason for concern. Those events are typical characteristics of adult learning and memory, which are expected to wax and wane over time during the developmental cycle. However, when an issue arises from the “abnormal” memory event list, there is reason for acute concern, and consultation should occur with a physician right away.

This critical awareness is a key to healthy maturation. Having the appropriate insights about one’s own health and functioning can be the difference between dismissing an emergency event prematurely and seeking intervention for a crisis in a timely fashion. Knowing the appropriate context in which to view one’s own cognitive development can be the most crucial step to take in preserving a certain peace of mind in seniothood.

For additional reading on this matter, the following sources are recommended.


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**BOOKMARK THIS! Senior Services Directory**

[www.coastal.edu/lifespan/srservices](http://www.coastal.edu/lifespan/srservices)
Recently, your Better Business Bureau was made aware of a scam using the classified advertising website, Craigslist, to lure potential buyers to a phony version of the online auction site, eBay. Buyers think they’re getting great deals on vehicles, but are actually paying for nothing.

Phony sellers place Craigslist ads for vehicles at reasonably low prices. Appearing legitimate, sellers claim all transactions are insured through eBay, protecting both buyers and sellers. Sellers express the need to sell vehicles quickly. Many claim they’re overseas and in desperate need of money, using high-pressure, aggressive language to convey their urgency.

Once buyers agree, they’re informed that “eBay Transaction Services” will e-mail them to complete deals. E-mails generally contain transaction ID numbers and payment instructions for Western Union or MoneyGram.

Sellers explain that once cars are purchased, money remains in escrow accounts until buyers are completely satisfied. Buyers are told they’ll be shipped the cars to inspect and test drive. They’re told the money will only be released to the sellers after the test drive is completed satisfactorily. Unfortunately, the reality is that once the money’s wired to the alleged escrow accounts, it’s long gone. Buyers never receive the vehicles and are unable to reach sellers.

A BBB employee responded to a Craigslist ad from a woman selling her car. She stated it was located in Atlanta, Ga., crated and ready to be shipped. She claimed to prefer using eBay, saying it was safe for the seller and buyer and went on to explain how the process worked. The seller assured him the car was in immaculate condition, and he would receive it before money was released to her. If he wasn’t satisfied, the car would be shipped back at her expense and he’d get his money back.

The BBB employee informed the seller he’d be in Atlanta and requested to see the vehicle. She replied the car was sealed in a container to prevent damage. At that point, he declined the offer.

Popular sites, such as Craigslist and eBay, offer convenience and savings to those looking to buy or sell items online. However, they’ve also given scammers another outlet to take advantage of unsuspecting victims. Your BBB advises the following to avoid being scammed:

• Never wire funds to people you don’t know. Wire transfers are virtually untraceable. If this is the only form of payment accepted, reconsider the purchase.

• Meet sellers in person to inspect items or have a trusted person in the seller’s area check out items before purchasing. When meeting, never go alone and try to meet in a public setting.

• Never provide personal information, such as bank account or Social Security numbers, eBay or PayPal information.

• Be wary if communications are full of spelling and grammar errors.

• Don’t trust claims stating websites guarantee transactions. Generally, websites aren’t involved with transactions.

• Watch out for phishing e-mails requesting personal information or containing malicious viruses.

If the offer sounds too good to be true, it probably is. Steer clear of transactions you’re unsure about and contact your BBB to check out companies before doing business. Visit www.bbb.org or call 843-488-2227. §
The porch is where many of my greatest memories have been made.

When I was in elementary school, my cousin Michelle taught me how to jump off of my granddaddy’s front porch, right over a very large blue bonnet hydrangea bush. The limb we broke was a secret between us girls. We also learned to spit watermelon seeds there. I never could spit as far as she could. I never liked her because of that. I loved her, but I didn’t like her so much.

I held summertime math class from a front porch. My nephew and I would sit and count cars as they passed by, then judge them on whether or not we’d be caught dead driving them. Summer fun, huh? And on that same porch, I learned from a little old woman we called Grandma how to root a Running Jew plant. And oh, it’s easy to do, folks. If a 4th-grader can do it, anyone can. And on that same front porch, I learned that pets die. My grandma’s collie named Lassie died on her front porch. Lassie had the coat of a Hollywood Diva dog, and she watched over us kids. And darn it, she made me cry when she died. But she left me to travel on to Doggie Heaven. That’s what my grandma told me on the front porch.

When I was in graduate school, my porch was more like a stoop. It was there that I sat and called my mama every Sunday morning. And my neighbor Steve would see me, knowing I was homesick, and bring me breakfast. He was a great neighbor. When I moved back to Conway, I sure hated to leave his pancakes and fresh fruit. It was on that same stoop that I sat with my little boy and listened to Hootie & The Blowfish play at the Williams Brice Stadium because we couldn’t afford to buy tickets to the concert. We knew all the songs by heart so we sang and danced on my grass. I never cared for that neighbor very much until that night. It was a priceless connection.

My porch is where I used to sit with my old dog Hewitt while I was pregnant because I was so nauseated I couldn’t do anything else. He bit almost every person who tried to visit. He was a protective old mutt. He was a tried and true old friend and would fight to the death. You don’t find loyalty like that every day, do you?

And when that nausea passed and my sweet baby girl arrived, the front porch was where we’d sneak to late at night when she’d wake up mad as an old wet hen. We’d rock until I’d see daylight. Front porch rocking chairs aren’t the most comfortable in the world, are they?

The porch is where I sit every Saturday morning and drink coffee with my little boy. Every day, the first words out of his mouth are “Mama, is my coffee ready?” Okay, it’s really coffee-flavored milk, but it’s our special time together. I cherish those mornings when it’s just the two of us and he talks nonstop about bugs, snails and puppy dog tails. Isn’t that what little boys are made of? God loves him so and so do I.

The porch is where my husband tells me to go if I need an attitude adjustment. That’s seldom, okay?

But when I do write this great book, all about my front porch loves, hurts and curses, I want you to know that no stories can recap the real times spent there. Only the most special people to you will join you on the front porch to sit and chat a spell.

I charge you to take 20 minutes. Sit on your porch, or your front steps. Soak in all that’s around you. Be thankful for the moment of silence and thank God for all you see. You’re at home and...Life is good. §
or water is moving, these molecules can pick up heat and remove it from the body. The final mechanism of heat loss is evaporation, the transfer of body heat to water on our skin (sweat); when sweat reaches a warm enough temperature, it converts into water vapor (a gas) and leaves the body, taking the heat with it. The key here is that the sweat must be converted to a gas in order for heat to be effectively removed from the body. Thus, to maintain a safe core body temperature during exercise in a hot environment, our heat loss must be somewhat equivalent to our heat gain. If our core temperature starts to climb from 98.6 to near 104 degrees F (a bit lower in some individuals), we greatly increase our risk of developing heat-related illness such as heat stroke, a potentially deadly situation.

In order for radiation, conduction and convection to effectively remove heat from the body, the surrounding environment must be cooler, as heat travels from warmer areas to cooler ones. As mentioned earlier, when we begin to exercise (regardless of surrounding environment), our core body temperature begins to rise due to increased metabolic activity. To keep the body from overheating, the hypothalamus in our brain triggers more heat-carrying blood to flow to our skin where heat can more easily be lost to the environment. Since heat moves from warmer areas to cooler ones, radiation of heat from the body becomes more difficult in hot and sunny environments because the air surrounding the body becomes warmer. Thus, we may actually start to gain heat through radiation rather than lose it. Similarly, dark colored clothing absorbs more radiation from the sun than light colored clothing, so under sunny conditions dark clothes begin to heat up to a point where they’re warmer than skin temperature; this means that your skin cannot conduct heat to the clothing, but rather that your clothing may conduct heat to your skin, again causing heat gain instead of heat loss. On the contrary, lighter colored clothing reflects more of the sun’s rays rather than absorbing them, keeping the clothing somewhat cooler than dark clothing and allowing for conduction of heat away from the body. Convection requires that air move across the body surfaces and, in order for heat to be lost, the air must be cooler than skin temperature. Exercising in an environment with no air flow or in which the air temperature is hotter than the skin temperature will not allow for the hot air currents to pick up much, if any, heat from the surface of the body. Thus, heat loss through this mechanism may be greatly hampered.

Finally, the major mechanism of heat loss during exercise, evaporation, is dependent on sweat rate and relative humidity. When the hypothalamus detects that core body temperature is rising, it causes our nervous system to trigger the release of sweat onto our skin from sweat glands, allowing for possible evaporation. Sweating is not a sign of poor fitness; in fact, fit people tend to begin sweating sooner and with more volume than unfit individuals. This allows people to potentially cool off more quickly during exercise, leading to more effective workouts. Since relative humidity is a measure of water vapor in the air, this will directly impact how much sweat can be converted into water vapor. For example, if you are exercising in 90 percent humidity (even if the temperature is relatively comfortable), this means that the air is already 90 percent saturated with water vapor, making it very difficult for your body to convert sweat into even more water vapor. In humid conditions, you may feel as though you are sweating more than usual; however, it is likely that you are sweating at the same rate, it is just that the sweat cannot be converted to a gas, thus the sweat remains on your skin longer and the amount of heat lost through this mechanism is greatly reduced. So what they say about Arizona being a “dry heat” is very true.

Although it may be 110 degrees F outside, if the humidity is only 40 percent (instead of say 90 percent here in Myrtle Beach), you are sweating a great deal but the sweat is converting to water vapor very quickly and thus taking heat away from the body very effectively, making you feel somewhat comfortable.

So, back to our tips for safely exercising in the heat. Drink plenty of noncaffeinated fluids in warm weather to replace the water that we tend to lose more quickly through sweating; drink before, during and after exercise to remain well hydrated. Wear light colored, loose fitting clothing to allow for enhanced conduction (keeping clothes cooler than skin) and convection (good air contact with skin). There are a few lines of clothing available that are designed to assist with conduction, convection and evaporation (i.e., Dry Fit, Under Armour). Try to exercise in shaded areas, during cooler times of the day, and where there’s a breeze (or near a fan!). Reduce exercise volume and intensity until you are acclimated to the heat; these can be gradually increased after about 5 to 10 days of getting used to the hotter conditions. You should also consider exercising with a partner or group of individuals in case someone needs help. However, prevention of heat-related problems is probably best. Try to avoid exercising at times when all four of the following conditions are present: hot air temperature, high humidity, sunny day, little to no breeze. A day like this may call for a day off from exercise, a trip to the gym or a visit to the swimming pool! §

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Investing For Retirement Income .......... continued from page 5

bonds or corporate notes for at least part of the income portfolio. While there is some potential for principal loss with these options, by sticking to highly rated companies risk can be minimized. Consideration can also be given to investment in floating rate or leveraged loans. In that case, in order to diversify risk, I would suggest investing in mutual funds that invest in floating rate secured bank loans made by banks to non-investment-grade companies. These rates re-set periodically based on a fixed premium over a market rate like LIBOR.

Finally, for those who can tolerate the risk of some loss of principal (along with some possible upside potential), high yielding equities may be considered. The old standbys for income investors have been utility companies, and while these may face the future negative potential impact of possible federal environmental legislation, a portion of the portfolio allocated to this type of investment may bolster yields for those who can tolerate the risk.

Some investors may prefer the convenience of an annuity to manage the decision-making. Although the annuity does not necessarily improve the risk-adjusted return potential, the investor enjoys a convenience...one for which there is usually a significant charge. 

If you have comments or questions about articles in this issue, want to submit a letter to the editor, ask a question or make a comment, or if you would like to suggest appropriate subjects for consideration in future issues, the PrimeTimes staff wants to hear from you. If you want to be added to the PrimeTimes mailing list, just e-mail, call, fax or write to let us know.

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During the Southern summer, daytime temperatures can be skin scorcers and, for many people, a swimming pool can be an “escape to” attraction.

We have the pool to help get the body cooled down during these summer days. And the pool can also be a comfortable assist in getting “toned” as well. We would like to invite you to visit and learn about our aquatic programs and about our swimming lessons; all great opportunities to “Halt the Heat” (at least for a while). And what you learn by participating in our aquatic programs is useful can be applied to your pool at home or on vacation. It is also a great way to learn about the health and fitness center’s programs and membership.

Our next session for swimming lessons during weekdays is Aug. 2-19 and Saturdays from Aug. 7-Sept. 11.

There are still a lot of scorching summer days left in this year, and there are so many important reasons for learning how to swim. The most important, of course, is safety for yourself and others while enjoying the water.

The American Red Cross attests to this important factor and stresses basic water rules. On their website (www.redcross.org) there is reference to the Consumer Product Safety Commission stating that nearly 300 children under the age of five drown every year in home and public pools and spas. Some highlights for swimming pool safety are:

- You should never leave children unattended, not even for a moment. Practice reach supervision – being within an arm’s length when the child is near the water. Even older children need supervision and should wear U.S. Coast Guard-approved personal flotation devices when they’re in or around the water.

- Make sure the proper lifesaving gear is handy, such as ring buoys, life jackets, rope, a pole or another object that can be used if someone is in trouble in the water. A first aid kit, cordless telephone and emergency contact information should also be kept near the pool.

There are also many other important things to note on the American Red Cross website – so be sure to check it out.

Of course we have other aquatic classes, for personal desires and interests, that you’re invited to call and learn about, such as:

- Aquatic – aerobics/cardio
- Hydratone – totally tone, firm, strengthen your body
- Water Circuits – cardio/sculpt, for endurance as well as toning
- Arthritis – special water exercises for arthritis and joint disorders.

We look forward to meeting you “in the water.” §

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I don’t think our kids know what an apron is. The principal use of Grandma’s apron was to protect the dress underneath because she only had a few. It was also because it was easier to wash aprons than dresses, and aprons had less material. But, along with that, it served as a potholder for removing hot pans from the oven.

It was wonderful for drying children’s tears, and on occasion was even used for cleaning out dirty ears.

From the chicken coop, the apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the “warming oven.”

When company came, those aprons were ideal hiding places for shy kids.

And when the weather was cold, Grandma wrapped it around her arms.

Those big old aprons wiped many a perspiring brow, bent over the hot wood stove.

Chips and kindling wood were brought into the kitchen in that apron.

From the garden, it carried all sorts of vegetables. After the peas had been shelled, it carried out the hulls.

In the fall, the apron was used to bring in apples that had fallen from the trees.

When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds.

When dinner was ready, Grandma walked out onto the porch, waved her apron, and the men folks knew it was time to come in from the fields to dinner.

It will be a long time before someone invents something that will replace that “old time apron” that served so many purposes.

Also, remember that Grandma used to set her hot baked apple pies on the window sill to cool. Her granddaughters set theirs on the window sill to thaw.

They would go crazy now trying to figure out how many germs were on that apron. I don’t think I ever caught anything from an apron – but LOVE… §
PrimeTimes recognizes that there’s always room for a smile — occasionally even a laugh out loud — among the serious topics we address. If you have a humorous story about the lighter side of aging, send it in and we may publish it in future issues of the newsletter.

A True Southern Gal

A woman from the most southern part of South Carolina goes to the local newspaper office to see that the obituary for her recently deceased husband is written. The obit editor informs her that the fee for the obituary is a dollar per word. She pauses, reflects and then says, “Well then, just let it read, ‘Billy Bob died.’”

Amused at the woman’s thrift, the editor says, “Sorry ma’am, there is a seven-word minimum on all obituaries.” A little flustered, she thinks things over and replies, “In that case let it read, ‘Billy Bob died – Red truck for sale.’”