

PRIME TIMES

A man and a woman are shown in a lush green garden. The man, on the left, is wearing a straw hat, a grey t-shirt, and green and white striped gloves. He is holding a potted plant with pink flowers. The woman, on the right, has short grey hair and is wearing a white button-down shirt and blue jeans. She is also wearing green gloves and is holding a potted plant with purple flowers. They are both smiling and looking at each other. The background is a dense garden with various green plants and flowers.

*For those who weren't
born yesterday*

A SPECIAL SUPPLEMENT TO TIMES BEACON RECORD NEWS MEDIA® • JULY 18, 2024



COMPLIMENTARY CONSULTATIONS

Cheryl L. Fratello, Esq. _____

ESTATE PLANNING CHECKLIST

Estate planning is an important part of planning for the future. By creating an estate plan, you can help ensure that your assets are distributed according to your wishes and that your loved ones are taken care of after you are gone. Here’s a checklist of important items to consider when creating your estate plan:

- 1. Create a Last Will & Testament:** A will is a legal document that outlines how you want your assets to be distributed after you die. The executor in your will is the person responsible for managing your estate. Choose someone you trust and who is willing to take on this responsibility. It is important to work with an attorney to ensure that your will conforms to the laws in New York.

2. Consider a Trust: A trust can help protect your assets, ensure that they are distributed according to your wishes, and avoid probate. There are many types of trusts available, so it’s important to work with an attorney to determine which one is right for you.

3. Create a Power of Attorney: A Power of Attorney allows someone else to make financial and legal decisions on your behalf if you become unable to do so yourself. Be sure to choose someone you trust to act as your agent.

4. Create a Health Care Proxy: A Health Care Proxy allows you to appoint someone you trust to make health care decisions for you if you lose the ability to make decisions yourself. By appointing a health care agent, you can make sure that health care providers follow your wishes.
- 5. Consider a Living Will:** A Living Will outlines your wishes regarding medical treatment if you become unable to make decisions for yourself.

6. Designate Beneficiaries: You should also designate beneficiaries for your retirement accounts, life insurance policies, and other assets. Be sure to update these designations as needed. Make sure to discuss special considerations for beneficiaries who are minors or have special needs with your attorney.

7. Organize Your Documents: Make sure your important documents, such as your will, trust, and power of attorney, are easily accessible, organized, and in a safe place. Consider keeping a list of your banks, doctors, and medications with your documents.

8. Review and Update Your Plan: It’s important to review and update your estate plan regularly, especially if your circumstances change. Be sure to work with an attorney to make any necessary updates.

By following this checklist and working with an experienced estate planning attorney, you can create a comprehensive estate plan that protects your assets and ensures that your wishes are carried out during your life and after you are gone.

Fratello Law has decades of experience as estate planning and elder law attorneys serving our local community. We grow with you and your family.

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Letter from the publisher

Welcome to the 8th edition of Prime Times!

HELLO and welcome to our special section, Prime Times, for those who weren't born yesterday. We are pleased to offer those of a certain age, and those who love them and look after them, some information about this specific demographic. After all, some of us know about this time of life first hand.

We have put together articles that speak to making the most out of your retirement years, while staying within your budget.

This issue also touches on the disturbing rise in elder fraud with a focus on romance scams and reveals a recent national moving trends poll that as Long Islanders may surprise you.

Healthwise, we examine how to deal with the onset of hearing loss and other



BY LEAH S. DUNAIEF

notable health concerns all seniors should be aware of and learn about the MIND (Mediterranean-DASH Intervention for Neurodegenerative Delay) Diet from guest columnist Alaina Hoschke.

There are also several suggestions on how to enjoy your summer — from joining a Senior Social Club to attending an Over 50 Fair, Senior Citizen Picnic, Trivia Night and more. Or call

a friend and head out east to pick your own flowers at a farm in Riverhead.

We are also feeding the body, not just the mind, with a delicious and easy recipe for a Mixed Berry Galette, perfect for this time of year.

Enjoy this issue and look for our next Prime Times in January. Happy reading!



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PODS® unveils 4th annual Moving Trends Report

PODS Enterprises, LLC recently released its fourth annual Moving Trends Report identifying the top 20 cities Americans are flocking to, and fleeing from, in 2024. The report analyzes consumer movements throughout the past fifteen months, identifying the environmental and economic factors that inspired these trends.

Carolinas and Appalachians become new hotspots as pandemic cities cool off

For the second consecutive year, Myrtle Beach, South Carolina and Wilmington, North Carolina landed the top spot on the list of cities people are moving to. Raleigh, North Carolina jumped 14 places compared to last year, coming in sixth in 2024. However, it's not just these coastal gems that are seeing an influx of new residents. The entire Southern Appalachian region is booming, with droves of people seeking the "quiet life" in states like Tennessee, Georgia, and Alabama.

More Americans are calling the Southeast home with the promise of lower costs of living, an exceptional quality of life, an incredible food scene, easy access to nature, and vibrant metro areas. This migration highlights the region's broad appeal to those craving a more balanced lifestyle at a reasonable price point without sacrificing modern amenities and rich cultural experiences.

Top 20 cities with the highest number of move-ins:

1. Myrtle Beach, SC/ Wilmington, NC
2. Ocala, FL
3. Houston, TX
4. Greenville-Spartanburg, SC
5. Charlotte, NC
6. Raleigh, NC
7. Phoenix, AZ
8. Knoxville, TN
9. Jacksonville, FL
10. Asheville, NC
11. Boise, ID
12. Portland, ME
13. Nashville, TN
14. Atlanta, GA
15. Johnson City, TN
16. Huntsville, AL
17. Dover, DE
18. Orlando, FL
19. Savannah, GA
20. Greensboro, NC

"Last year, we noted the Carolinas were worth watching, and this year, they've not only taken the trophy as the number one spot for new moves but also broken a record," said Rich Schwartz, SVP of Corporate Operations at PODS.



"On the flip side, we're continuing to see a throughline where expensive metro areas are prompting Americans to flock to cities and states where the cost of living is lower, and the lifestyle is more balanced," he added.

California dreaming turns to natural living: housing costs push Americans out of cities

Los Angeles, Northern California, South Florida's Miami metro, and Long Island, New York continue to see the largest population exoduses. While the draw to natural surroundings is a driving force, skyrocketing costs of living have proven equally influential in this lifestyle pivot. Exorbitant housing costs, overcrowding, and hefty tax burdens have become, for some, insurmountable challenges in these urban centers. As a result, many residents find themselves priced out and seeking reprieve from major cities. This mass relocation underscores the growing appeal among Americans in prioritizing access to nature and a more sustainable quality of life over the pace of city living.

Top 20 cities with the highest number of move-outs:

1. Los Angeles, CA
2. Northern CA (San Francisco area)
3. South Florida (Miami area)
4. Long Island, NY
5. Austin, TX
6. Central Jersey, NJ
7. Chicago, IL
8. San Diego, CA
9. Stockton-Modesto, CA
10. Hudson Valley, NY
11. Santa Barbara, CA
12. Denver, CO
13. Boston, MA
14. Baltimore, MD
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16. Portland, OR
17. Fresno, CA
18. Bakersfield, CA
19. Northern New Jersey
20. Minneapolis, MN



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Easy ideas to stretch your retirement budget

Retirement may mean you have unlimited time to enjoy each day, but it doesn't mean you have a budget to match.

You probably already know staying active is essential for aging with grace, so instead of letting limited funds keep you at home, explore some ways you can enjoy your leisure time without breaking the bank.

Hit the gym

Many fitness centers offer special rates and programs for older adults. Hitting the track or joining a group fitness class are easy ways to socialize while getting some exercise. The discounted membership is also an investment since staying fit is important for physical and mental health.

Mind your money with DIY

Saving money at the grocery store is just one way you can make DIY projects work for you. There are dozens of other examples of ways you can put your skills and interests to use by passing time doing something you enjoy while benefiting your bank account. If you like to tinker with cars, figure out what repairs you can handle yourself and avoid hefty service fees. Crafting and sewing might mean you have ready-made gifts for special occasions and a way to repair or repurpose damaged clothing instead of discarding it.



Check out the library

Your local library is filled with hours of free entertainment, but it's not just the kind you'll find from getting a library card. You can undoubtedly find a book that covers any genre or interest you can name, but most local libraries also offer programming tailored to special interests and the sessions are typically offered for free or at a low cost.

It's an easy, affordable way to pick up a new skill, meet a favorite author, learn about a topic that intrigues you and more.

Nurture a garden

Tending a garden may seem like a seasonal activity, but you can make it a year-round hobby. Researching and planning is a good way to carry your gardening enthusiasm into the cooler months and you can start

seedlings indoors to extend your growing season. While you're digging into this low-cost pastime, remember the results of your efforts, such as fresh fruits and veggies, can help cut your grocery costs, too.

Enjoy early dinner deals

You can still enjoy dining out occasionally, especially if you take advantage of lower-cost meals designed with older adults in mind. Many specials are for meals earlier in the day, which is consistent with a growing trend toward earlier dining. According to Yelp, the number of people eating from 4 to 6 p.m. has grown 9% (up to 26% from 17% in 2019). Eating earlier promotes better digestion, and earlier meals are often lighter portions for smaller appetites.

Ask about discounts

You may be surprised by how many places offer discounts for older adults including movie theaters, department stores, pharmacies, cruise lines, cellphone plans, national parks, rental cars, museums, amusement parks and hotels.

When you're booking an appointment or checking out, inquire about discounts including any restrictions, age requirements, the amount of the discount and other pertinent details.



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Whaling Museum to host 'Summer Sips Trivia Night'

The Whaling Museum, 301 Main St., Cold Spring Harbor, will present its first in-person trivia night event, "Summer Sips Trivia Night," on Wednesday, August 14, from 6:30 to 8 p.m. Designed for adults aged 21 and over, this interactive event offers a delightful blend of entertainment, knowledge, and refreshments.

Participants can expect an enjoyable evening with general trivia questions inspired by the beach season. The diverse range of topics covered will include film, music, logos, history, geography, art, and nature, ensuring there is something for everyone. Guests will also learn intriguing trivia tidbits about the museum's collection, making it a fun and educational activity showcasing the museum's unique offerings.

Attendees will be treated to delectable appetizers donated by Grasso's Restaurant, along with a refreshing Dirty Dolphin cocktail or mocktail to enjoy during the competition. The event will feature exciting prizes and bragging rights for the winning team.

"We are thrilled to introduce our first in-person trivia night at the museum," said Nomi Dayan, Executive Director at The Whaling Museum. "Our trivia nights have always been about more than just



Guests can enjoy a refreshing Dirty Dolphin cocktail or mocktail during the event.

whaling; they serve as a platform to engage the community with an array of fascinating topics. We look forward to welcoming everyone for an evening of entertainment and friendly competition."

This event marks the museum's transition from virtual trivia nights, which commenced on April 30, 2020, as a creative response to the pandemic. Previous trivia nights have covered diverse themes such as sharks,

'We look forward to welcoming everyone for an evening of entertainment and friendly competition.' — NOMI DAYAN

flowers, movies and TV, and local history related to the Town of Huntington. The summer and beach-themed trivia promises an inclusive experience, eliminating the need for participants to be whaling experts to partake and enjoy the occasion.

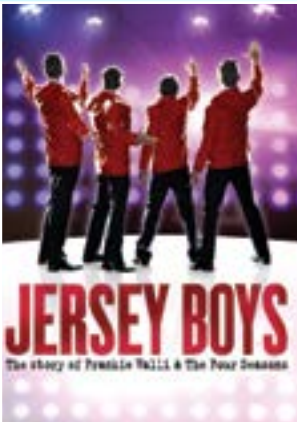
"During covid, one way our museum adapted its community programming was by developing and hosting Trivia Nights online. These programs were an unexpected and surprising way for our staff to weave contemporary themes with fascinating tidbits related to the museum. This summer, we are looking forward to bringing our entertaining and educational approach in our in-person evening event," said Brenna McCormick-Thompson, Curator of Education at The Whaling Museum.

Registration for the event is required in advance and must be done in teams of 2-5 participants. The registration fee is \$30 per participant, \$25 for members. For more details and registration, please visit cshwhalingmuseum.org/events.

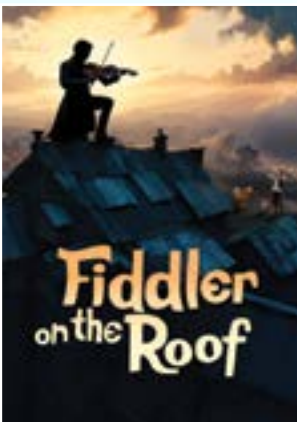
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Health concerns for seniors

The human body changes as it ages. While certain conditions are commonly associated with aging, some individuals may be surprised to learn of the more common health conditions that can affect seniors. The World Health Organization says one in six people will be 60 or older by 2030. With such a large portion of the population on the cusp of turning 60, it makes sense for individuals to familiarize themselves with the more notable issues affecting seniors.

COGNITIVE DECLINE

A certain degree of memory loss is a natural component of aging. Forgetting where you left your keys or experiencing difficulty putting a name to a face can be a random and frustrating occurrence. However, dementias, like Alzheimer's disease, are not a side effect of aging. As many as one in five seniors experiences mental health issues that are not associated with aging, and it helps to learn the early warning signs of dementia. Such recognition may compel individuals to seek treatment that can slow the progression of the disease.

OSTEOARTHRITIS

Aches and pains may come with aging, and often can be attributed to osteoarthritis, which is the most common form of arthritis, according to the Mayo Clinic. Osteoarthritis

occurs when the protective cartilage that cushions the ends of bones wears away over time. It is progressive and cannot be reversed, but maintaining a healthy weight and staying active can help alleviate pain and improve joint function.

HEART DISEASE

The National Institute on Aging says adults age 65 and older are more likely than younger people to suffer from cardiovascular disease that affects the heart, blood vessels or both. Conditions like high blood pressure and high cholesterol need to be properly managed, and diet and exercise is important throughout life to avoid developing heart disease in later years.

CATARACTS AND REFRACTIVE ERRORS

It should come as no surprise to most that the eyes change as the body ages. Refractive errors like nearsightedness, farsightedness, astigmatism, and presbyopia can make objects look blurry when viewed, says the National Eye Institute. Cataracts, which are a clouding of the eye's natural lenses, affect about 20 percent of people age 65 and older, according to the American Geriatrics Society, while the National Eye Institute says half of all people over age 80 will get them. Cataract removal surgery and prescription eyeglasses can help.



BALANCE ISSUES

Balance issues that can lead to falls are a major concern for seniors. Approximately 2 million people fall each year, resulting in an estimated 200,000 deaths per year. According to HealthinAging.org, many things can adversely affect balance. These include nerve and brain problems, vision troubles, diabetes, arthritis, inner ear problems, and even dehydration. Dizziness or balance problems should be addressed,

as there are serious health risks associated with falls.

TYPE 2 DIABETES

American Senior Communities reports that it's estimated 25 percent of adults age 65 and older have type 2 diabetes. Unchecked diabetes can lead to a host of ailments, including vision problems, mobility issues, kidney damage, and increased risk for heart disease or stroke. Many people can manage type 2 diabetes with diet and exercise. (METRO)



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G K N D T H G I L N U S S K S G B T J C
V S G A R G L R F A M I L Y W R H O W H
O I F H K Y D E C H F N Y F D I T H S F
J R K S M H C P T S E R O F Y L B B B O
K T D L C S W P E D X M S I W L E R F D
T O R N O I T A X A L E R W T G G B K Y
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U S M K V A P U I F F X J S I J H T T C
A X K P X T T Y S C O O L I N G L B A D

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

AUGUST	FAMILY	RELAXATION	SUNLIGHT
BACKYARD	FAN	REST	SUNSCREEN
BARBECUE	GRILL	RETREAT	SWIMSUIT
BEACH	HOT	SEASIDE	ULTRAVIOLET
COOLING	JULY	SHADE	VACATION
ENJOYMENT	POOL	SUMMER	WARMTH

The Recipe Corner



Mixed Berry Galette

A very berry delight

BY HEIDI SUTTON

If you love summer berries, this recipe for Mixed Berry Galette is a dream come true.

Pie's fuss-free little sister, a galette is a rustic French, free-form pie or tart and is simple to make. But it's really all about the fruit. While this recipe uses strawberries, blueberries and blackberries, you can substitute or add some raspberries to the mix as well — they all work beautifully.

The best part about this recipe is that once you start making it, you can have a delicious slice of berry galette in less than one hour.

And while this recipe calls for a refrigerated pie crust, you can use your favorite homemade pie crust as well.

Mixed Berry Galette

YIELD: Makes 8 servings

INGREDIENTS:

- 1 cup strawberries
- 1 cup blueberries
- 1 cup blackberries
- 1 tbsp cornstarch
- 3 tbsp honey (or any sugar of your preference)
- 1/2 teaspoon cinnamon
- 1 lemon zested
- 1 refrigerated pie crust or homemade
- 1 egg
- 2 tbsp coarse sugar
- whipped cream or ice cream, for serving

DIRECTIONS:

Pre-heat the oven to 425 F. Prepare the berries, wash and dry them. If using strawberries, slice them. Mix the berries, cornstarch, honey, cinnamon and lemon zest in a bowl.

Roll out the pie crust on a piece of parchment paper. If you made your own crust from scratch, you'll have to use the rolling pin to roll it out to a circle that measures about 12 inches in diameter. If using the refrigerated pie crust, simply roll it out on the counter.

Spread the fruit on top of the crust, leaving a 2 inch border all around. Fold the dough over the fruit, making sure to cover at least 1/2 inch of fruit with the edges of the crust. Whisk the egg and brush it lightly on top of the galette crust.

Sprinkle coarse sugar on top.

Transfer the galette to a baking sheet pan.

Bake for 25 to 30 minutes, until golden brown and until the fruit mixture is bubbling. Remove from the oven and let it cool down for 15 minutes until serving.

Serve with whipped cream or ice cream.

To make whipped cream from scratch:

Whip 1 cup heavy cream in the bowl of a stand mixer until soft peaks begin to form. (You can do this by hand, too, with a bowl and whisk.) Add confectioner's sugar — start with 1/4 cup and add more to taste. Add a big pinch of sea salt and 1 teaspoon vanilla and beat to combine and until the peaks begin getting firmer. Taste — the mixture should be slightly sweet and the salt should be noticeable, though the whipped cream should not taste salty.

If you accidentally over-whip the cream, and it looks curdled and heavy, pour in a little bit more cold heavy cream, and fold it in gently by hand with a spatula until it smooths out. Use immediately or cover tightly and chill in the refrigerator for up to 24 hours.

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Senior Social Club, Over 50 Fair and more

Calendar of Events

Senior Social Club

The Foundation for Wildlife Sustainability continues the second season of its Senior Social Club at the Long Island Game Farm, 489 Chapman Blvd., Manorville on Fridays, July 26, August 9 and August 23 at 10:30 a.m.

"We're excited to bring back our Senior Social Club for another season," shares Long Island Game Farm president Melinda Novak. "We introduced this program last year and it was a hit! Now working with our new nonprofit arm, the Foundation for Wildlife Sustainability, we can expand our educational programming across the game farm. It's very special to have a social club for our senior community and offer ways for them to connect with nature, animals, and each other."

Senior citizens (65 years+) will begin the morning exploring the grounds, visiting animals, and learning more about the various



Photo courtesy of LI Game Farm

species at the game farm. A presentation in Woodland Hall will follow, with topics varying each week from rescued animals to wonders of wool, birding to nature photography, and more.

Seniors will enjoy a discounted admission of \$10 to Long Island Game Farm on Senior Social Club days. For reservations, call 631-878-6644.

Senior Citizens Picnic

The Town of Brookhaven presents its Annual Senior Citizens Picnic at the Longwood Estate, 205 Longwood Road, Ridge on September 4 and again on September 5 from 11:30 a.m. to 4 p.m. Each year over 2,000 residents attend this event, including those from more than twenty community senior groups. Guests are treated to cold drinks, hot food,

dancing, and more. Elected officials from the Town of Brookhaven, Suffolk County and New York State will meet and talk with senior residents about issues that concern them during this luncheon. Must be a Town of Brookhaven resident and 60 years of age and over to attend. Rain date is September 6. To reserve your spot, call 631-451-9084 by July 26.

Over 50 Fair

The 15th Annual Over 50 Fair returns to the Hilton Long Island/Huntington, 598 Broad Hollow Road, Melville on Sunday, September 22 from 10 a.m. to 4:30 p.m. The event will feature over 80 exhibitors and 25 classes.

Some of this year's draws will be a singles lounge, compliments of MTN Matchmaking, and a live acoustic music showcase, presented by Carrie Creative Concepts.

This year's classes include "Downsizing your Home" with Realtor® Anna Beigelman; "How to Improve Your Dating and Sex Life After 50" with Maureen Tara

Nelson, "Adventures of a Ghost Hunter," with Joe Giaquinto; and a "Soft Landing in Retirement" financial talk with Fortis Lux. Additional classes will include a comedy show, foot care for people with diabetes, and a fitness and self-defense class.

Free health screenings will include hearing screenings, energy wellness scans and reiki healings.

Tickets are \$5 in advance at www.Over50Fair.com and \$7 at the door. For further information, call 516-621-1446.

Estate Planning Seminar

Join Burner Prudenti Law, P.C. for an Estate Planning seminar titled *Protecting Assets: Should I Put My Home in a Trust?* at Sachem Public Library, 150 Holbrook Road, Holbrook on Tuesday, July 23 at 6:30 p.m. The program will cover how to protect assets, including property and second homes, the ways to reduce and eliminate taxes, and the importance of having a sound estate plan in place. To register visit burnerlaw.com/seminars-webinars/ or call 631-646-2733.

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Navigating hearing loss

Hearing loss related to the aging process is called presbycusis and is related to blood flow to the inner ear, changes to nerves used to hear, and changes in how the brain processes speech and sounds, the American Academy of Audiology says.

About 10% of adults age 55-64, 22% of people 65-74 and 55% of people over 75 have some form of disabling hearing loss.

WHAT IS PRESBYCUSIS?

Presbycusis generally happens gradually, the academy says, and common symptoms include having difficulty hearing softer voices, such as those of children; and hearing speech amongst background noises.

There are factors that can exacerbate presbycusis, including diabetes, poor circulation, noise exposure and even some medications. Untreated hearing loss has been linked to depression, anxiety, paranoia, cognitive decline and poor social relationships.

SYMPTOMS

Some symptoms of hearing loss are asking people to repeat what they've said; feeling like others are mumbling or not speaking clearly; difficulty hearing and understanding speech in noisy environments; missing words or phrases on the telephone; and turning the volume up on the television or radio louder than normal.

Hearing loss can also cause dizziness, fatigue, vertigo and tinnitus.

PREVENTING HEARING LOSS

The American Academy of Audiology says some hearing loss can be prevented. Avoid loud sounds by using ear protection and maintain a healthy lifestyle. Treat any hearing loss promptly as letting it go untreated can make the problem worse.

GETTING HEARING AIDS

Hearing aids can help seniors regain some of their lost hearing. Technology is evolving all the time, the American Academy of Audiology says, and hearing aids now come in a variety of options at different price points.

Medicare covers getting your hearing tested, but not the hearing aids themselves. That falls to Medicaid, some Medicare Advantage policies and private insurance to carry the cost. Some charitable organizations may be able to help, and financing may be available.

Sometimes, the academy says, hearing aids aren't the only treatment. The brain may need aural rehabilitation to help it adjust to hearing sounds again. It warns that hearing loss is a complex issue, and simply plugging in hearing aids may not be enough to adequately resolve a loss.



A more active, engaged brain could help delay the onset of Alzheimer's disease in aging individuals by a significant amount of time. A study published in the

journal Neurology in 2021 found that high levels of cognitive activity can delay the onset of Alzheimer's disease in individuals 80 or older by five years. Reading was among the cognitive activities researchers associated with that delay.

In addition, a separate study found that more passive cognitive activities could be linked to an increase in dementia risk. That study, published in the journal PNAS in 2022, linked activities such as watching television with an increased risk for dementia.

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Aging well with nutrition in MIND

How can I eat well to age well? With research regularly completed and a wealth of information available, knowing what comprises a healthy meal can be challenging. For seniors passionate about aging well and making healthy meal decisions, the MIND diet provides a wonderful starting framework. The MIND diet offers dietary recommendations repeatedly shown to promote cognitive health.



BY ALAINA HOSCHKE

How the MIND Diet was Developed

The MIND diet was developed by Dr. Martha Clare Morris following extensive study, combining aspects of the Mediterranean and DASH diets. The Mediterranean and DASH diets have significant overlap, emphasizing whole grains, vegetables, olive oil, nuts, and red wine. The Mediterranean diet is recommended for decreasing the risk of cardiovascular disease, while the DASH diet is prescribed to help control high blood pressure.

What is the MIND Diet?

The MIND (Mediterranean-DASH Intervention for Neurodegenerative Delay) diet prioritizes foods beneficial to brain health to include in your diet and suggests five limitations. Leafy green vegetables, berries, nuts, olive oil, whole grains, fish, beans, and poultry should be included regularly when following the MIND diet. Butter and margarine, cheese, fried foods, red meat, and processed, sugary foods should be limited.

Multiple studies have shown an association between the MIND diet and a decreased risk for Alzheimer's disease and other forms of dementia. One study by Dr. Morris showed



a positive association between following the MIND diet and a slower rate of cognitive decline. More research on the MIND diet is warranted, but the early results are very promising.

Keeping Nutrition in MIND

The MIND Diet is a framework of healthy suggestions meant to guide dining choices, rather than a strict set of limitations of what you should and shouldn't eat. One way of implementing the MIND diet is to prioritize shopping the perimeter. You'll find more whole foods in line with MIND diet suggestions shelved around the perimeter of the grocery store than among the processed stock in the interior aisles.

For seniors shifting focus to aging healthy, the MIND diet is an excellent method for promoting brain health and reducing the risk of cognitive decline. Make small adjustments for incremental progress toward healthier nutritional choices, and always consult with your doctor before making significant changes.

Alaina Hoshcke, MS, RD, CDN is the Registered Dietitian for The Bristol Assisted Living.

MIND Diet Inspiration

The MIND diet is flexible and can easily be adjusted to accommodate food allergies or preferences. Experiment with spices and herbs to add exciting variation to basic ingredients. Here is some inspiration to get you started:

MIND Diet Breakfast Ideas

- ◆ Scrambled eggs with olive oil, spinach, and red bell pepper
- ◆ Whole-grain toast with almond butter and berry jam

MIND Diet Lunch Ideas

- ◆ Garden salad with grilled chicken, chickpeas, strawberries, and basil
- ◆ Albacore tuna salad with chopped cucumbers and capers, with a vinaigrette of Dijon mustard and lemon

MIND Diet Dinner Ideas

- ◆ Chicken stir-fry with herbed quinoa and lemon-roasted asparagus
- ◆ Whole-wheat pasta with marinara, turkey meatballs, and a side of broccoli

TAKE A HIKE: Parks and recreation provides numerous opportunities to manage stress

Almost all U.S. adults have a preferred strategy or activity that helps manage stress, according to the latest National Recreation and Park Association (NRPA) Park Pulse poll.

There are numerous opportunities to unwind with local parks and recreation, whether through participating in arts and crafts as a family, exploring the local trail system, or taking an exercise or nutrition class.



Key Findings:

— Almost all U.S. adults (91%) have a strategy or activity that helps manage stress.

— More than half (51%) of all U.S. adults and 58 percent of parents visit local parks/enjoy time in nature as a means of lessening stress.

— 58 percent of residents in the south mitigate stress by taking a break from their everyday routine.

— 57 percent of millennials look to local trails and neighborhood exercising as

a stress-relief strategy

— 48 percent of baby boomers use maintaining a healthy diet as a way to manage stress

“More time spent in parks and green spaces can help individuals mitigate mental health issues like depression, anxiety and stress,” said Melissa May, NRPA senior manager of research. “Access to parks and outdoor programming is a critical way to manage stress, and park and recreation agencies provide many opportunities to individuals looking to unwind and improve their health.”

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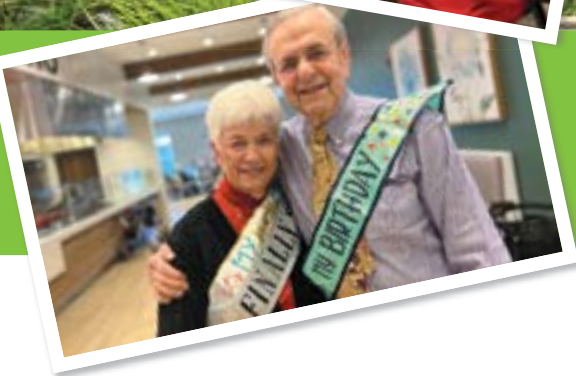
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FTC warns of romance scams on the rise

Elderly are particularly vulnerable

They say, “you can’t buy love,” but scammers have figured out a way to exploit it for profit.

Romance scams are at an all-time high and, while victims cross all demographics, the Federal Trade Commission (FTC) reports that elders are increasingly targeted. Why? Because they often have retirement savings at their disposal and may be more isolated and less tech savvy.

“Romance scammers often manipulate emotions to gain trust,” says Mark Kwapiszeski, head of enterprise fraud for PNC Bank. “Those who fall victim end up putting feelings above logic. This can create embarrassment and, as a result, these crimes are less likely to be reported.”

Scammers will create convincing profiles on dating and social media apps, reaching out to their target feigning familiarity or attraction. Things move quickly, but there is always a reason they can’t meet on video or in person. They may claim to have a reason that requires them to be overseas or out of reach. They tell their target everything they want to hear, and the hook is set.

Suddenly, a crisis arises that they insist they need help financial help with to mitigate. Or maybe they need finances to set up a new life together. They ask for the money, but would prefer it be sent in a form like cryptocurrency

or gift card where there is little chance of the victim ever recovering it.

Such scams are highly effective. In 2022 alone, romance scams resulted in \$1.3 billion lost, more than double the money lost in the previous year, according to the FTC.

To add insult to injury, scammers may convince their target to send them revealing photos they will later use to extort them. They may even play the long game and build trust over time, then convince their target to invest with them, without the victim ever getting any return.

“A romance scammer can invest a long time in cultivating trust, which makes these scams particularly nefarious,” Kwapiszeski says. To protect against potential romance scams, follow these tips:

- Before sending money or sharing financial information, consult a friend or family member. Simply talking to someone not involved in the situation is often enough to identify red flags.
- Trust your gut. If something seems too good to be true, it probably is.
- Beware of “love bombing,” when a person lavishes you with excessive flattery, affection and praise early in the relationship to manipulate your emotions.
- Be wary of strangers reaching out on social media.



- If you like someone, ask for a quick video chat. If they refuse or make up outlandish excuses, that’s a red flag.
 - Stay alert to photos or biographical details that don’t match up with what someone’s told you.
 - Use image and name-reverse searches to validate the identity of people you meet online.
 - Never send intimate photos to strangers or invest without doing your due diligence.
 - Confide in family and friends if you grow suspicious.
- Elders have lost homes, emptied out retirement accounts and risked lifetime

savings for a love interest that never truly existed. Once the shock abates and the money is gone, the shame sets in and some have even resorted to self-harm instead of admitting to being defrauded in this way. If a loved one falls victim to a romance scam, it’s important to respond with empathy.

If you believe you or someone you love has been a victim of fraud, block the scammer on all accounts, change your passwords, and report the incident to the FTC and FBI. The best line of defense against romance scams is awareness. Understanding common tactics can help you stay protected. (SPT)

Top financial scams targeting older adults in 2024

Romance scams aren't the only scams seniors need to be on the lookout for. Below are the most common scams targeting older adults followed by what to do if you think you’ve crossed paths with a scammer. Remember, knowledge is power.

RELATIVE ARRESTED SCAM

Victims are advised by the caller that one of their relatives has been in an accident or has been arrested and is in police custody. The caller says that bail must be paid, and they arrange for a meeting place for the payment. Payment can be cash, or the victim is instructed to purchase gift cards.

SOCIAL SECURITY SCAM

Your SSI number has been used for fraudulent activity. To avoid loss of finances, the victim must provide bank account information or send gift cards.

IRS SCAM

A caller states they are from the IRS and the victim is in danger of being arrested or fined due to tax discrepancies. It is not general practice for the IRS to call on the telephone and in no circumstances would they ask for payments via gift cards.

LOTTERY SCAM

Victims are contacted and notified that they are the winner of a cash prize. The caller states a transfer or handling fee is needed to collect the money.

COMPUTER SCAM

A victim receives a message while online stating there is a problem and the ‘person’ needs to take remote access control to repair the problem. At that time, they gain access to personal information files and online banking information to remove or transfer funds.

HOME IMPROVEMENT SCAM

A contractor representative will come to the home and offer a free inspection or home repairs. Do not let people you do not know into your home. Do not pay for work you did not approve to be performed

and do not pay in advance for work to be completed. Try to pay by check or credit card as receipt or record.

ARREST WARRANT SCAM

Victim receives a message from law enforcement, and they request gift cards to void the warrant.

PSEG SCAM

Residents and small business customers receive calls from people claiming to be PSEG employees stating that a payment must be made immediately, or their service will be disconnected.

AMAZON SCAM

Victim is advised that their account has been hacked or fraudulently activity was observed. The person is requested to pay off account balance with gift cards.

Long Island residents are being targeted through pop-ups on their smart TVs and computers, police warn.

Scammers typically prevent people from logging into their streaming service, which states there is a problem, virus, or unpaid bill. People are then instructed to call them

and to download the AnyDesk app, which allows people remote access to personal computers and other devices.

A fake representative will insist people pay an activation fee or allow them remote access to the smart TV, according to police. They then install malware onto TVs that captures one's personal information.

Residents are urged take these steps in the event of an attempted scam:

- Double-check any fees you have to pay. Research if a pop-up asks you to pay an activation fee or antivirus fee. Roku never charges activation OR registration fees.
- Do not fall for fraudulent websites. Fake websites are a threat, even on smart TVs, so verify the URL.
- Check before you call. If a "customer service" number pops up, contact the streaming service or TV manufacturer’s website to find their official customer support number.
- NEVER let anyone control your device remotely. Scammers usually ask for remote computer and/or smart TV access. Don’t ever give control of your device to anyone.

Horton's Flower Farm in Riverhead opens for the season

Admission is free for seniors, veterans, nurses and teachers

Zinnias, black-eyed Susans, celosia, oh my! Horton's Flower Farm, 712 Horton Avenue, Riverhead announced on July 13 that it is open for the season. Nestled among the region's famous wineries, Horton's Flower Farm offers a unique opportunity for visitors to handpick their own bouquets from over 100 varieties of cut flowers.

"When you visit our farm, you'll experience what hundreds of others have described to us: peace, serenity, and an escape from the noise and hustle of everyday life. Our farm is a throwback to a quieter, more serene time. Walking in the fields and cutting the flowers is as therapeutic as it is beautiful," said co-owner Jeffrey Gross.

The farm is open daily from 11 a.m. to 4 p.m. with Sunset Picking available from 6 to 8 p.m. (Friday & Saturday only). Admission for adults is \$3 and \$2 for kids. Veterans, Nurses, Teachers, Seniors, and well-behaved, leashed dogs get in free.

When visitors first arrive at Horton's Flower Farm, they choose the size of their bouquet based on the number of stems they want to pick. Each bouquet includes a mason



jar to take home. After picking, guests are welcome to relax and enjoy the garden, have a picnic, or play games.

Additionally, anyone who buys flowers this season can win a lifetime of free flowers.

"On August 18th, five lucky people will be chosen to attend the Golden Ticket event. One winner will receive a lifetime of flowers, and the other four will receive a Family Pack

of four passes for this season and next. Buy a bouquet, enter your email, and you're in," said co-owner Claudette Gross.

Group Bookings are available for Girl Scouts, bridal parties, bus tours, and more. Professional Photography services are available for families, couples, and special occasions.

"Plan your family visit to Horton's Flower Farm. Create bouquets with your loved ones,

enjoy a picnic at our tables, and let the kids play on our swing set and engage in family games. For couples, the farm offers a romantic experience where you can pick flowers together and enjoy the picturesque surroundings," added Claudette Gross.

To learn more about Horton's Flower Farm, call 516-860-9528 or visit www.hortonsflowerfarm.com.

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