



FALL 2018

## What's New This Month

### Lifestyle Changes That Can Help You Feel Less Old

AT SOME POINT we all feel it, those regular body aches creeping in, getting tired easily and feeling really low on energy. And you ask yourself: Why do I feel so old?

People reach their physical peak when they are between 30 and 35 years old, and after that the average person experiences a bit less than a 1% physical and mental decline each year.

While you may feel slower, achier and low on energy at various times, there are steps you can take to reduce the effects of feeling your age - or feeling older than you are.

**Sedentary lifestyle** - One of the main accelerators of aging is physical disuse, which also causes a number of chronic diseases.

The answer is exercise. Even if you haven't broken a sweat for years, you can still change your lifestyle by focusing on getting 30 minutes of exercise a day. Moving your body helps keep your joints from getting achy and your muscles weak.

**Mental stimulation** - One other thing to go as you age is mental cognition. You may have a hard time focusing on certain tasks, or get lost when someone talks really quickly. You may also forget more stuff.

You can stave this off by keeping mentally stimulated. Try puzzles like crosswords or Sudoku, or simply read a book. Even better, learn a new skill because when you learn, the brain actually creates new synapses.

**You are what you eat** - If you eat unhealthy foods, it will catch up with you eventually. The mantra should be lots of fruit, vegetables, whole grains and lean meat like fish. Also, try to avoid scarfing down your food and instead eat slowly and enjoy the taste.

**Reduce your stress** - Besides poor eating habits and a sedentary lifestyle, chronic stress can take its toll on not only your psyche, but your health, giving you the feeling that you are older than you are. It can lead to inflammation and metabolic malfunctioning.



We hope that you find these articles of interest. If you have a topic for future discussion, please let us know.

Call us anytime we can answer questions or be of help with your retirement planning or estate liquidity concerns. Please call for annual reviews or more often if you wish.



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### Feedback

We value our relationships and would like your opinion. Any suggestions? improvements? compliments? We always appreciate your feedback!



Some good habits to reduce your stress include taking deep breaths, meditation and yoga.

**Positivity** - A bad attitude and negative outlook can have profound effects on your health. Try to look on the bright side of things and don't let small issues get you down. If you approach everyone with a smile and friendliness, that inner glow will affect your health, too.

**Check your booze consumption** - While numerous studies have found that small amounts of alcohol can have some health benefits, if you drink down more than three drinks a day, those benefits will disappear. Too much drinking takes its toll on many of your organs and if you drink too much at night, the next morning you'll pay for it with sluggishness and perhaps moodiness.

**Don't smoke** - Smoking is unhealthy and can lead to respiratory and pulmonary problems. Smoking definitely ages your insides - and often your outside appearance, too.

**Too many pills** - Unfortunately, many Americans are taking too many pills to manage various conditions. Often drugs are prescribed for conditions that you could manage with better lifestyle choices. Only take the pills that you must for your health, and definitely try to avoid prolonged use of highly addictive opioids.

The takeaway

While there is no cure for those feelings that you're getting old, a few changes to your lifestyle can make a world of difference and give you more spring in your step.

Small, simple lifestyle changes can improve your physical and mental wellbeing - no matter how many candles weigh down your birthday cake.

## **Potential Cures for Alzheimer's May Be On the Horizon**

Alzheimer's disease is a devastating affliction, affecting more than 5 million Americans by some estimates. But the long decline of Alzheimer's disease doesn't just affect those directly diagnosed - it also has a severe emotional and financial affects on the family.

The emotional impact of seeing a loved one succumb to dementia is well understood. But as Alzheimer's patients are forced to transition to professional care facilities, the emotional pain is compounded by the financial pressure of the cost of care: According to the 2016 Genworth Cost of Care study, the median monthly cost for adult day health care services nationwide is \$1,473.

If the senior needs a higher level of care, an assisted living facility costs \$3,628 per month, on average, looking at the median nationwide cost of care.





Medicare does not cover the cost of long term care services. Normally, long term care costs must be paid by long term care insurance, private savings or family assistance.

#### Possible Future Treatments

That said, there is hope for effective treatment and prevention on the horizon: Scientists are zeroing in on an understanding of how Alzheimer's develops and progresses, and are beginning to develop promising treatments on a variety of fronts.

For example, scientists now believe a neurological buildup of the protein beta-amyloid plaque may be responsible for Alzheimer's disease. So researchers are developing a series of treatments aimed at disrupting the formation of beta-amyloid protein molecules and preventing them from combining into clumps within the brain. A family of drugs known as monoclonal antibodies works on getting the immune system involved to attack these beta-amyloid proteins as they form.

There is also some hope for the development of production blockers - that is, compounds that disrupt the production of beta-amyloid within the brain. Scientists are developing beta- and gamma-secretase inhibitors that may be able to prevent enzymes from manufacturing beta-amyloid from its 'parent' proteins within the brain.

Some more recent work suggests that there is a possible benefit to treatment with solanezumab, a monoclonal antibody, for those with early-stage Alzheimer's or milder cases. Thus far, the drug seems safe in clinical trials, which are ongoing.

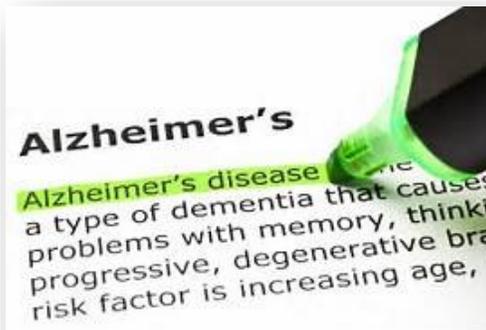
Another drug, called Aducanumab, is showing some promise in early stage trials, and scientists are looking at this avenue as well.

Researchers are also exploring the relationship between beta-amyloid plaques and another protein known as Fyn. Scientists believe that when the two molecules interact, the Fyn protein goes haywire, and starts attacking synapse pathways within the brain.

Another drug called saracatinab has been found to neutralize the Fyn protein in mice - and is linked to reduction of memory loss in those animals tested. Researchers are now evaluating the effects of the drug on humans.

Biologists are also looking at the role of a protein called "tau." Scientists have noticed that this protein fiber tends to get twisted and tangled in the brains of Alzheimer's patients. Researchers are looking at finding ways to prevent tau proteins from tangling themselves, via the use of tau aggregation inhibitors and vaccine therapies. Both therapies are now in clinical trials.

Finally, researchers are working on ways to reduce brain cell inflammation, which commonly occurs at low levels among Alzheimer's patients. The drug pioglitazone (Actos), already in use to fight diabetes, may also have a role in reducing beta-amyloid formation and brain cell inflammation.





## **What is Replacement Cost Homeowners Coverage?**

Unfortunately, disaster can strike at any time. No one is immune to the threat of losing his or her home due to any number of possible hazards. But a recent survey found that most homeowners are seriously underinsured. Marshall & Swift/Boekh, a leading insurance data services company, found that 66 percent of homeowners had inadequate coverage by an average of 18 percent. That works out to \$36,000 for a typical \$200,000 home. While few people would willingly choose a policy with a \$36,000 deductible, that is the net result of being underinsured by that much on what may well be their most valuable asset.

### **Market Value vs. Replacement Cost**

The market value of what your home would sell for today is very different from the amount of replacement cost coverage to properly insure the rebuilding of a home. Market value takes into consideration the land value, depreciation and other nearby market factors while the replacement cost simply reflects the cost to rebuild a home. These can be very different numbers.

For example, you can have a home that is worth \$400,000 in one neighborhood while an identical home across town could have a market value of half that much, even assuming they were built on lots of equal size. But actually replacing those homes - rebuilding them in place using similar construction methods and materials - would essentially cost the same for both. Rebuilding costs can be higher or lower than market values, since factors like land value and depreciation don't affect rebuilding.

Sitting down with your agent to review the features of your home is very important, as homes with features such as crown molding, hardwood floors and tile cost more to rebuild. Other factors that are weighed are the quality of kitchens and bathrooms; for example, custom or luxury kitchens can add significantly to the rebuilding costs. Your agent will take these and other factors of your home into consideration, including the total square footage to determine the home's replacement cost. This is the amount you should insure your house for; this is sometimes referred to as "Coverage A" in your homeowner's policy.

### **Separate Structures**

Separate structures, sometimes referred to as "other structures" or "Coverage B", refers to any structure that is on your property, but not attached to your main house. Examples of separate structures include:

- Detached garage
- Fence
- Garden shed
- Detached in-law unit
- Retaining walls
- Swimming pool
- Outdoor kitchen





Most homeowner policies automatically include separate structures insurance (Coverage B) that equals 10% of the amount of insurance on the main house (Coverage A). If the number and value of separate structures are significant, such as a detached living quarters or many others beyond one item listed above, a separate valuation should be done for each to determine if extra coverage is needed. If you have just have a normal size fence and nothing more, you will probably be fine with the 10% figure. But in either case, this should be brought up when discussing replacement costs with your agent.

### **Contents Coverage**

Your homeowner's policy will automatically include personal property coverage, which is a separate item sometimes known as "Coverage C" that can equal 50% to 75% of the Coverage A amount. If you have a typical amount of personal property in your home, this should be adequate. However, if you have a lot of personal property or you have higher value items, then you may want to discuss an additional amount of coverage with your agent. Items such as jewelry, guns, coins, computers, business and high risk property typically have policy sub-limits, some of which may be \$1,000 or less. Such special items should be discussed with your agent, especially if you have them valued over \$1,000. A homeowner's policy has many options to increase these personal property coverage amounts.

### **Larger Homes and Other Special Risks**

In some cases, the insurance company will have an appraiser come by and visit your property. This will provide a better valuation than relying on a database estimate alone. This is commonly done for homes larger than 5,000 square feet, for some commercial properties, or for structures with unusual characteristics, such as unique craftsmanship and materials, historic value, and other special considerations.

### **Know The Value Before a Catastrophe**

Knowing the value is part of good financial planning and risk management. What you are doing is protecting what you have as well as the investment in your home. Shortchanging yourself only create problems when a claim occurs. The worst thing you can do is deal with value after a claim, because at that point, it is too late. That is why it's best to address this now and let insurance serve its purpose and allow you to smoothly proceed with your life after a claim occurs.

Important tip: be sure to take a detailed home inventory before any disaster strikes. Take photographs and record serial numbers where applicable, particularly on high value personal property. There are a number of commercial websites that can help you with this process and will automatically store this information offsite, where these important records are not vulnerable to the same disaster that befalls your home and property.





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