September 2022 Newsletter

September Seniors are Special Seminar Wednesday, September 14, 2022 3:00PM-4:45PM UMC Rushing Room

Mistakes of the Rich & Famous – Frank Stepp, Executive VP, Thompson & Associates Sponsored by the UMC Foundation



Frank was drawn to a career at Thompson & Associates where he could benefit not just a few, but an entire community – and one that would allow him to go to bed at night knowing he had made a difference.

Frank grew up farming and ranching in the Texas panhandle. His father's integrity and hardworking ethics have shaped who Frank is today.

Frank's background in investments and his life coach experience allow him to bring a strategic approach and a coach's mentality to helping families think through challenging and complex life situations, related to estate planning.

Frank met his sweet wife in Germany and proposed to her after knowing her for only 4 weeks. Now, after 42 years of marriage, they have two married children, five grandchildren and reside in the Dallas area.

Frank has completed another bucket list item as he visited his 50th state! Frank enjoys golf and flying as a private pilot.

Join us in the UMC Rushing Room, located in the East Tower Lobby. There will be door prizes and refreshments will be served.

What to Do in Retirement

Avery Williamson

Getting older usually correlates directly with retirement. However, as people get older, a few things may happen. Whatever the reason, whether you are just tired of working or not able to work, you saved up enough money to live comfortably the rest of your life, you realized that spending time with your grandchildren is more important that being at work, retirement is a really good thing.

Now that you have retired, do you feel so overwhelmed with the amount of freedom and time you have that you just cannot decide what to do? Or, are you wanting to get out of the house but may be too scared to go do something? Here are some ideas to do while you are in retirement to help keep you sane!

Travel

Travel is, in my opinion, the most popular thing to do in retirement. It is something I am going to do when I retire one day. For some reason, people desire to see the world and everything it has to offer. Experiencing something new once in a while can be thrilling. Visiting new countries and experiencing new cultures with different food, language, and way of living can open the mind. Traveling does not have to consist of visiting other countries or going around the world. Traveling is simply going somewhere. Traveling is healthy for the human body. There is something special about going somewhere new and breathing in that fresh air. However, there is also something special about traveling to go see kinfolks. So, why don't you travel, get out of your comfort zone and experience what this world has to offer.

Hobbies

Finding a new hobby is important because you learn new skills or use ones that have atrophied. I am a huge advocate for activity. Whether the activity is physical or mental, it is important to learn and grow. Movement can sometimes be the best form of medicine. In discovering new hobbies or trying new things, we learn more and grow stronger and smarter. It can keep us healthy as well. Some of the most popular physical hobbies for retirees are golfing, fishing, cooking, and gardening. For mental activity, try getting into board games such as chess or checkers, different styles of poker, and other fun family games. Every time someone learns about a new hobby, they sometimes assume you have to be good at it. You do not have to be good at your hobbies. That puts too much stress on yourself and you may not end up liking it. As long as you are having fun and staying active (Physically or mentally), you are doing something good for yourself.

Mentor

I get to work with seniors every single day for my job. Every so often, a senior tell me about their life and keep me updated with the recent events that have happened. The seniors I work with tell me all kinds of stories about life, love, and travel. Some of the best conversations I've had with the seniors are when they tell me about the places they have been and the things they have seen. I like sitting down and talking to the ones who have had the most experience in life. Mentoring is a wonderful activity to do in your retirement. It is very important to teach younger generations the wisdom that you have gained. Becoming a mentor to a young person lets you act as both a teacher and a coach and make a positive difference in a kid's life. Research in The Journals of Gerontology Series A: Biological Sciences and Medical Sciences has demonstrated that older adults who mentor young people are three times as happy as those who do not.

Along with traveling, finding hobbies to do, and mentoring others, there are many different things you can do in retirement. You have time to relax and do what you want. You have earned that freedom because of the hard work and smart decisions you have made in the past. In conclusion, I just want to encourage you to become involved with people and enjoy your retirement.

Class Spotlight:

The month of September is Fall Prevention Month. I want to remind you of some tips that might help to prevent falling. Your diet is one of the most important things you must keep up with to prevent any falling. If you are not drinking enough water, you could become dizzy and lose balance. If the food you are eating is not giving you enough nutrients, your bones and joints can

become brittle and weak. Which leads me to exercise as my next point. Exercise should be a part of your daily life, especially in retirement. We need to have the mindset of training for a bigger purpose. We must train to stay strong so we can prevent accidents like falling. If we do not exercise, our bones can develop osteoporosis and our muscles can develop sarcopenia. You do not want these two things.

Because this month is Fall Prevention Month, our class spotlight is T'ai Chi Chih®. T'ai Chi

Chih[®] is a mindfulness-moving meditation practice that's easy to learn.





The series of 19 movement and one pose helps circulate the Vital Energy, the *Chi. T'ai Chi Chih*®uses physical postures, breathing practices, relaxation, and meditation to harmonize the body, mind and spirit. The UMC Activities Center offers *T'ai Chi Chih® with Larry* on Tuesdays at 9:30AM and *T'ai Chi Chih® with Cindy* on Tuesdays and Thursdays at 3:30PM. *T'ai Chi Chih®* is a great way to reduce stress levels and practice mental strength as well. Intensity level: Medium Low.

T'ai Chi Chih® may be ideal for individuals looking to improve their strength, balance, sleep or for a mind body experience without having to get onto the floor. A study from Emory University showed people older than 70 years old who practiced a form of T'ai Chi had 47.5% fewer falls than those who did not. It is believed to be because in *T'ai Chi Chih*® one is constantly shifting their weight forward and back and even some side to side. Building strength in your feet, ankles and legs improving coordination and nerve and muscle communication (hss.edu). Come try *T'ai Chi Chih*®!

Come out to the UMC Activities Center, if you are not a member, you can drop in for \$5 per day and see what we are all about! The UMC Activities Center is conveniently located at 7105 Kewanee Ave. For further information, contact the office at (806) 761-0676.

Why does my hand(s) hurt?: It's probably not Carpal Tunnel Syndrome

Our hands, because we use them every day without thinking about it, seem like such a simple design. However, the hand is comprised of a very intricate balance of multiple structures that have to work in sync to get perfect motion, grasp and pinch. Often times we are performing a

complex combination of all of the above. Hands are a true work of engineering art! So, like any complicated machine, a multitude of things can go wrong at any given time. Complications can arise from repetitive overuse, direct trauma, genetics or disease.

Most people associate general hand pain with Carpal Tunnel Syndrome because it is the most common and most well know. Often times, it isn't carpal tunnel syndrome! So what else could it be? Let's take a look at some common hand conditions that people experience that can lead to pain and loss of strength and function:

Carpal tunnel syndrome
Arthritis
Trigger finger/thumb
Tendonitis
Cubital tunnel syndrome /Guyon's canal
Radial tunnel syndrome
TFCC strain/sprain
DeQuervains

Let's start by describing Carpal Tunnel Syndrome, known as CTS from here forward. The arms, neck, and upper torso have nerves that originate in the neck. Think of a spaghetti noodle that comes out of the spinal cord, travels into the shoulder, through the arm and ends up in the hand.... Those are what the 3 main nerves, that control arm function, do. The MEDIAN nerve is one of these nerves that at any point from the neck to the hand can become compressed (squished like a pinched water hose from scar formation, swelling, or narrowing of spaces due to aging through which the nerve travels). The MEDIAN nerve often gets compressed in the palm of the hand, it can be compressed in other spaces remember, but when it gets compressed here it is labeled carpal tunnel syndrome due to body landmarks. The carpal bones (8 small stone shaped bones) are situated at the base of the hand just above the wrist crease, and the way they stack and sit in the palm creates a small 'tunnel', hence, the carpal tunnel. If you have CTS, symptoms include numbness and/or tingling of the thumb, pointer, middle and the inside of the ring finger. People also complain of waking up at night with pain in the hand and fingers, or with a dead hand that they have to 'shake out', dropping objects when they thought they had a good hold of it, and general loss of pinch and grip. Sometimes the symptoms come and go and are infrequent but as the condition progresses the symptoms are persistent, without relief and can begin to cause significant dysfunction in daily life.

A similar condition called Cubital Tunnel Syndrome refers to the ULNAR nerve of the arm that is commonly referred to the funny bone nerve. It sits in a tunnel created by the bones at the elbow and for the same reasons as carpal tunnel can have VERY SIMILAR SYMPTOMS. The main difference is that symptoms affect the SF and RF and can be felt all the way up to the inside of the elbow. The ULNAR nerve can also be compressed in the hand in the palm on the pinkie side and when this occurs it is called compression at Guyon's Canal.

Another nerve in the arm, the RADIAL nerve, can also experience compression. Two common sites are on the back or the forearm (the side most exposed to the sun) and then toward the thumb at the wrist. If the portion of this nerve is compressed near the wrist you can experience numbness and tingling of the thumb and index finger on the back of the hand. If the forearm portion is compressed folks often experience pain and weakness, and less likely numbness and tingling like the other compression syndromes.

Sometimes in the early stages of arthritis people confuse the pain for CTS. However the characteristics of arthritis is pain that is diffuse and non-specific, occurs at non-specific times and can get worse in cold temperatures, may or may not respond to exercises but often feels better when heat is applied. In the hand, it is often confused with CTS when symptoms are moderate to severe because when the inflammation of arthritis flares the swelling can impact the carpal canal and mimic or even initiate CTS symptoms due to proximity of all things in the hand. In Arthritis, joints can swell and be tender to touch and the fingers feel difficult to move. Often there is a family history of arthritis. Often more than one joint (back, hips, knees, shoulders, etc..) is regularly painful, not just the hand.

Other sources of painful fingers/hands is something called a trigger finger/trigger thumb. This can occur in any person at any age (even small children) for reasons unknown. The condition is characterized by swelling of one finger, sometimes the swelling is just felt at the base of the finger in the palm. However, multiple/all fingers can be affected at one time. The swelling often starts at the tendon of that finger causing a bulge near the crease of the palm in the hand. At this particular junction is a band that holds the tendon to the bone and as the swollen tendon tries to pass under this band it catches, is painful, sometimes a pop or click is felt and if it is severe the finger locks in a bent position and has to be "pulled" out with the other hand. Over time, this affects grip and can worsen to the point that the finger is stuck in a flexed position.

A condition similar to trigger finger but is very different under the skin is called Dupuytren's contracture. This often affects the fingers, and less often the thumb. It can affect multiple fingers at a time, often the last 2 fingers of the hand. This condition is a buildup of collagen under the skin in the palm of the hand that forms a rope-like cord. Over time these thickened cords will pull the fingers down into a bent position and the fingers cannot be straightened without treatment. This condition is genetic in nature and most often (not always) affects older men of Northern European descent.

Most people are familiar with tendonitis but often do not associate this condition with tendons of the wrist or hand. However, tendonitis of the hand and wrist are common and can cause pain and weakness that needs to be treated to overcome. Tendonitis is the inflammation of a tendon that results in swelling, pain, and loss of motion of a specific area. Pain increases with specific motion and use of resistance or weight and feels better with the use of ice and rest.

DeQuervain's tenosynovitis is the chronic inflammation of the tendons of the thumb. If you were to trace the back of your thumb from the nail to the wrist to land on a bony spot of the wrist you would land on the spot where this condition is mostly felt. It is characterized by swelling here, increased pain, limited ability to lift the thumb and increased pain with flexing the thumb into the palm. It may secondarily cause pain with wrist movement. It will limit gripping, lifting, and most fine motor tasks. A common name of this condition is Mommy's Thumb as new mothers can develop this condition after repeated lifting of their small child.

Finally, the side of the wrist on the pinkie side of the hand is a softer joint comprised mostly of a thick ligament structure. With a fall or overuse and repeated heavy lifting this ligament can become sprained and painful and cause a nagging ache like a tooth ache in the hand. With a hard fall it sometimes can develop a tear. Pain and weakness is localized to that side of the hand and can limit a person's ability to push off that hand, or pull in a downward fashion. Grip is also affected and leaves a person generally uncomfortable.

So many things can affect how our hands work and cause pain and weakness. Many times our go-to is to call it carpal tunnel. I hope that after reading this article you can more accurately identify your condition and realize that it may not be carpal tunnel after all. Most hand conditions

are treatable with therapy and a consult with a hand therapist will help you decide the best course of action. Although this list is long there are many other conditions not listed here that could be a reason for hand dysfunction. As with any pain or dysfunction the longer they go untreated the worse they can become and often can lead to other associated problems. It is important we care for our hands so that they can last us our lifetime. If you have any concerns that you think need to be addressed please consult your physician, ask for a consult to OT/Hand therapy at UMC, or seek out a hand specialist.

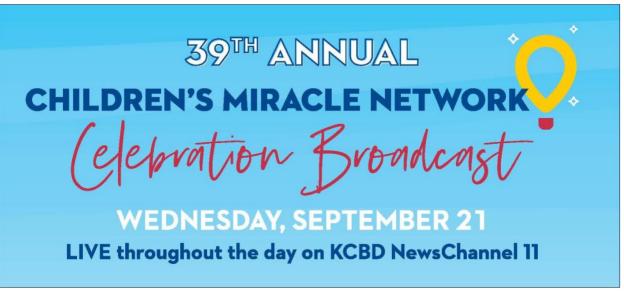
Elizabeth Flores, OTR UMC Hand Therapy 806-775-9224

VOLUNTEER SPOTLIGHT



Volunteer Spotlight

Stephen Graham is this month's featured Volunteer. Stephen has volunteered for UMC since 2019, he serves in the South West Cancer Center Infusion Lab. He has been married for 50 years to wife Ruth, they have a daughter/son in-law and two granddaughters. Stephen is from western Pennsylvania. He and Ruth moved to Lubbock in 2016 when he retired. Stephen enjoys golfing, traveling, and spending time with the grandchildren.



UMC Children's Hospital will host the 39th Annual Children's Miracle Network (CMN) Celebration Broadcast. This event will highlight our Miracle Children and their families, as well as the providers who continue to help provide the best care possible. Last year, the Celebration Broadcast raised more than \$1,076,000. You can help make miracles happen by tuning in to KCBD NewsChannel 11 all day on Wednesday, September 21.

This year, the Celebration Broadcast will be raising money to expand UMC Children's Hospital to meet the region's growing need - from Newborn and Neonatal to Pediatrics and Operating Rooms to Intensive Care Units. UMC's East Tower will become the new UMC Children's Hospital, a free-standing hospital for Children and Families.

- 1st Floor: Neonatal Intensive Care Unit (NICU)
- 2nd Floor: Newborn Care
- 3rd Floor: Pediatric Floor and Pediatric Intensive Care Unit (PICU)
- 4th Floor: Pediatric Operating Rooms, GI Lab and Procedural Area
- o Advanced Integrated Operating Rooms and Robotic Surgical Care

UMC Children's Hospital will also include:

- Ronald McDonald Room
- Child Life Play Areas
- Children's Playroom
- Teen Room

For any questions, please call Misti Welch at the UMC Foundation office at 806-775-8250.

HAVE THE LAST WORD

Frank Stepp Executive VP, Thompson & Associates

The most difficult time in a family member's life is when a loved one passes away. There are many tasks the executor must perform, selling the house, closing bank accounts, notifying retirement

account custodians, but sometimes the most difficult tasks involve accessing accounts to stop automatic payments and cancel online subscriptions.

The executor or family member not only needs to be aware of the accounts but also have the passwords to access them. Taking care of this now, will be a great help to your executor later and quite helpful to you in the meantime. I don't know about you, but I sometimes have difficulty remembering passwords.

Recently, I counted the accounts that require me to have a password. There are 276 accounts on my list that are password protected. Whew! These include email, airlines, door codes, shopping coupon sites, etc. My memory is just not good enough to recall all of these unless I use the same password for all of them and I don't recommend that. That's why I have a method for creating, securing, and accessing these accounts.

Creating Passwords

We are past the point of being able to safely store an account with the famous passwords like "password" or "1234". Even the youngest computer users can quickly hack past most simple passwords so it requires us to create long and random passwords that no one can hack and most of us are unlikely to remember. In 2012, an industrious hacker unveiled a 25-GPU cluster he programmed to crack any 8-character Windows password containing uppercase and lowercase letters, numbers, and symbols in less than six hours. It produces 350 billion guesses per second.

You can create a password that is easier to remember by using the "Sentence Method". The idea is to think of a random sentence and transform it into a password using a rule. For example, taking the first two letters of every word in "The Old House is my favorite restaurant in Lubbock" would make the password: *ThOlHoismyfareinLu*

To anyone else, it's gobbledygook, but to you it makes perfect sense. Make sure the sentence you choose is as personal and unguessable as possible. (AND don't use my illustration above!)

I also recommend using a password manager and a random password generator. The password manager keeps track of your passwords and only requires one master password that grants you access to all the passwords. I have given my son and daughter my master password. Giving them access has come in handy many times already. PC Magazine lists these as recommended password managers: Keeper, Zoho, Dashlane, LastPass. Other password managers that are recommended are: SecureSafe and 1Password.

Storing Passwords and Documents

There are several applications that not only allow you to store passwords but also offer document storage (such as wills and power of attorneys) and offer an option to grant access to your password protected documents to a trusted family member or executor in the event you are unable to access them due to incapacity or death.

SecureSafe – offers free password storage for a limited number of passwords. Their fee is \$48 per year for unlimited passwords, 20 gigabytes of storage, and allows family to share the accounts. They also offer a Data Inheritance plan that lets you ensure family members have access to important information such as PINs and passwords if you pass away unexpectedly.

LastPass for Families – \$48 per year allows up to 6 people to have an account.

1Password for Families – \$60 per year allows up to 5 people to have their own account.

Facebook lets you designate someone to take charge of your Facebook account when you pass away. This lets them post directly onto your page after you pass, through their own account instead of having to login to yours.

You can do something similar with Google if you store photos, videos, or documents on Google Drive. Google Drive has a built-in solution that tracks your account for inactivity, and if it notices

you haven't used it for a while, it can reach out to the person you designate so he or she can download any data or assets before it deletes your account. If you keep a master password list, you don't need to use this option.

Sending Emails after you are gone

If you want to leave a message that your heirs will read, send them an email after you have passed away. That's right, you can use a service that will send a pre-typed email to those whom you designate after you die.

Thepostage.com is one of these services. Their fee is \$5 a month. A person you have selected, will notify Thepostage.com after your death. Then they begin sending out the emails.

Afterme.com is another service with similar options. Their fee is \$300 one-time charge for an unlimited number of emails, or free for up to 5 emails. They will send you a confirmation link every 30 days so you can confirm you are still alive and postpone the sending of your last email, which will keep your family from panicking.

Be Prepared for Your Family's Sake

You may be one of the few who have already taken the steps mentioned above to list and protect your accounts. But if you have not, please take a few minutes to create your list of accounts and passwords and let someone you trust know how to access the list. This will be a great blessing to them when you are gone. Also, mention this article to family members and friends and encourage them to do the same.

FEED SENIORS NOW ARTICLE