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Working Longer May Help You

by Maureen E. Hook, Ph.D.

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HOOK LAW CENTER

Legal Power for Seniors

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© 2013 Hook Law Center All rights reserved. Well, science has now confirmed what intuitively we may have suspected. Working longer than the typical retirement age can benefit you, not only financially, but also with increased mental acuity. "For each additional year of work, the risk of getting dementia is reduced by 3.2%," said Carole Dufouil, a scientist at INSERM, the French state-sponsored health research agency. The results shouldn't surprise us. Experts have long advised older people to keep active physically and mentally. The study is particularly important, because it was a large one involving almost 1/2 million people in France. Usually, the larger the sample size of a study, the more confidence is placed in the results of a study. This is true of polling or whatever else is analyzed. France has accumulated quite a body of research on the subject, because of the interest and importance that its former president, Nicolas Sarkozy, placed on it.

The French scientists had a lot of information at their disposal, because of information that is collected by the state health system. They used the records of more than 429,000 people, most of whom were self-employed in trades such as baking and woodworking. On average, they were 74 years old and had been retired for an average of 12 years. These subjects were selected, because they had not developed dementia within 5-10 years of retirement. This meant that their results could not be attributed to the fact that those who decided to retire, did so because they were already showing signs of dementia at the time of retirement. While 3% of the subjects did have dementia, they found that, for each additional year of work, the odds of developing dementia decreased. For instance, a retiree at age 65 had approximately decreased the probability of acquiring dementia by 15%, when compared to a fellow retiree who left the work force at age 60. Quite impressive results which might have implications for mandatory retirement ages.

The study illustrates once again the importance of keeping mentally active as long as possible. Perhaps, the brain can be considered as a muscle that must be exercised to keep it fit. There will always be exceptions like former President Reagan, who developed Alzheimer's despite an active mental life and serving as president in his 70s. But for many of us, keeping involved by volunteering, reading, doing crossword puzzles, or continuing to work, may help to delay or even prevent the onset of dementia. It's up to you to choose how you stay mentally challenged, but doing nothing should not be an option. Wouldn't you like to be like June Springer of Alexandria, VA? I know I would! She is age 90 and has been working for 8 years as a full-time receptionist at Caffi Plumbing and Heating. For her age is just a number, not a barrier to leading a full and active life.

(http://www.usatoday.com/story/news/nation/2013/07/15/study-retirement-dementia/2517851/)



Proud to Announce our New Attorney

Hook Law Center is please to announce that Edward H. Miller ("Ted") has become the newest attorney at Hook Law Center after the Virginia Bar results were announced on Thursday, October 31st. Mr. Miller has worked as a Law Clerk for the firm since 2011. Mr. Miller attended the University of Richmond School of Law (2010-2013) and served as Chairman of the University of Richmond Estate Planning Roundtable.



Other Cat Tidbits

Hook Law Center: Kit Kat, what do dog kisses mean?

Kit Kat: Well, those slobbery dog kisses or licks actually mean that your dog really loves you. We cats do the same thing. When my parents go out of town, I miss them so much. I don't know when they are coming back, and every day I hope that will be the day. When they do come back, I smother them with licks.

But back to dogs--there has actually been some research on this. When people have pleasant interactions with other people or other animals, they release a hormone called oxytocin. Oxytocin is responsible for lowering blood pressure and reducing stress. This was learned through some experiments done by Miho Nagasawa of Azabu University in Japan. They looked at the behavior of 55 dogs and their owners. Those dogs (23 %) who gazed at their owners for more than 2 minutes at a time produced a measurable increase in oxytocin in their owners. Another study in Sweden found that owners, who kissed their dogs more often than a control group, had higher levels of oxytocin

This stuff is so interesting, but not really surprising. We animals do really love our humans. They take good care of us, and we repay them with love. Love can't be measured in dollars, but now we definitely know it can be measured. If you want to know more about research on dogs, visit the web-based service called Dognition, founded by scientists at Duke University.

 $(http://news.yahoo.com/dog-kisses-more-just-slobber-op-ed-164213779.html.)\ (10-10-2013)$

Upcoming Events

- Hook Law Center will be presenting a seminar to the Tidewater Parkinson's Disease Weekend Support Group at St. Therese's Catholic Church, 4137 Portsmouth Blvd., Chesapeake, VA 23321 on **November 2, 2013**.
- Hook Law Center is presenting a seminar on the Affordable Care Act to Merrill Lynch Special Needs Financial Group on November 7, 2013.
- Hook Law Center is presenting a seminar on the Affordable Care Act at Marian Manor, 5345 Marian Lane, Virginia Beach, VA 23462-1883 on **November 13, 2013** at **2:00 pm**.

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- Hook Law Center will be presenting on Estate and Long-Term Care Planning at the Medicare Health Fair at the Virginia Beach Convention Center, 1000 19th Street, Virginia Beach, VA on **November 16**, **2013**. This event, hosted by Senior Services of Southeastern Virginia, is free and open to the public.
- Hook Law Center will be presenting a seminar on Special Needs Trusts to the Parkinson's Young Onset Support Group at their bi-weekly meeting in Virginia Beach, VA on **November 16, 2013**.
- Hook Law Center will present a seminar to Wall, Einhorn & Chernitzer P.C. on November 18, 2013.
- Hook Law Center will present a seminar on Health Care Reform at Senior Advocate's Lunch & Learn at the Envoy of Thorton Hall, 827 Norview Avenue in Norfolk, VA on **November 21**, **2013**.
- Hook Law Center will be presenting a webinar on the Affordable Care Act and Elder Law and Special Needs Planning on **December 4, 2013**. This webinar will be hosted by Interactive Legal.
- Shannon Laymon-Pecoraro, Esq. will speak at the Parkinson's and Caregivers Coffee Break on medical/legal issues concerning elders and those with significant health issues. The coffee break will take place at St. Andrew's United Methodist Church, 717 Tucson Rd., Virginia Beach, VA 23462 on February 5, 2014 from 10AM-12:00PM.
- Hook Law Center will be presenting a live webinar on POAs, AMDs and the Ethics of It All in Charlottesville, VA on April 10, 2014. This webinar will be hosted by Virginia Continuing Legal Education.



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