

THE TAMBREE TIMES

Finding Joy in the Journey



October Could Be a Big Month for the Stock Market

BY VITO J. RACANELLI, BARRONS



The average investor probably thinks October is the worst month for U.S. stocks, since some of the worst meltdowns in U.S. history have happened during those 31 days. But it's September that is statistically the scariest month for stocks and investors.

Over the past 100 years, the Dow Jones Industrial Average has produced an average 1.1% drop in the month of September, with positive returns just 41% of the time, according to data from Bespoke Investment Group.

October, on the other hand, is a happier time for investors, producing a 0.4% average rise, with positive returns two-thirds of the time. And in the past two decades, the Dow has gained an average 2.5% in October, the best performance of any month on the calendar.

Indeed, according to BIG, had you owned the S&P 500 only during the month of October over the past 50 years, a \$100 investment would now be \$150, the fifth-best month over that half-century. Which is the strongest month? Had you invested that \$100 only in December—a month which, as veteran investors know, often features a so-called Santa Claus rally—you would have earned a \$201 return.

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OCTOBER COULD BE A BIG MONTH FOR THE STOCK MARKET CONT'D

The weakest month, as noted, has been September, where \$100 would now be worth just \$70. Indeed, over a century, it is the only negative month on average. That alone is a testament to the power of the U.S. stock market to earn returns over long periods.

Ironically, since 1983, October has been a good month when that year's market performance was negative through September. In those cases it rose 1.7%, with positive returns two-thirds of the time.

In the 14 years when the market was up less than 10% through September—as it is now—the market rose 2.5% in October, with positive returns nearly 80% of the time.

Interestingly enough, when the S&P 500 has been up by a double-digit percentage heading into October, the month became a downer, with an average decline of 1.2%.

This has been a very unusual September, with the Dow up 2% for the month and the S&P 500 index up 0.5%. So far during 2018, the venerable Dow is up 7%, while the broad-market S&P 500 is up 9%.

If history is a reliable guide, then October should be a treat for investors not a trick.

OCTOBER EMPLOYEE OF MONTH

Brenda Pierce

JANET, THANK YOU SO MUCH FOR BEING SUCH A VALUABLE AND IMPORTANT MEMBER OF THE TEAM. YOU ARE NOT ONLY AN INCREDIBLE CAREGIVER TO OUR RESIDENTS BUT YOU ARE AN OUTSTANDING SAFETY COORDINATOR AND I AM SO GRATEFUL TO HAVE YOU ON MY TEAM! THANK YOU FOR BEING AWESOME!

-ASHLEY RODGERS

Resident Birthdays

12th - Ernie
16th - Robin
21st - Alfred
23rd - Amy

Employee Birthdays

7th - Lesa
17th - Ashley F.
27th - Janiel
30th - Vicki

Move-In Anniversaries

28th- Ruth
1 YEAR

Employee Anniversaries

20th - Tiffany
1 YEAR

Resident Spotlight of the Month

ALL ABOUT LINDA NELSON

Did you go to college? No

Did you have any pets growing up? Yes, a poodle named Tequila

How many brother and sisters do you have? 3 brothers

What big world events were the most memorable while you were growing up? The shooting of president Kennedy

When you were younger what did you want to be when you grew up? A nurse

What do want your children and grandchildren to remember about you? The holidays

What advice would you pass along to your grandchildren? Stay out of trouble

What were your favorite hobbies and games? Bingo, scrabble and macrame

What was your first job? Car hop at the Malad Drive In

What was your favorite job? Working at the cigarette factory in Louisville, Kentucky

What is your favorite book or movie? Pretty woman

Where were you born? Logan, Utah

Who were your heroes or role models when you were younger? Linda Evans



Secret Word Game

Using the legend in the box to the left, find the appropriate matching letters and write them in the boxes.

Code:

A = Z

B = Y

C = X

D = W

E = V

F = U

G = T

H = S

I = R

J = Q

K = P

L = O

M = N

N = M

O = L

P = K

Q = J

R = I

S = H

T = G

U = F

V = E

W = D

X = C

Y = B

Z = A

Y I L X X L O R

--	--	--	--	--	--	--	--

U O L D V I H

--	--	--	--	--	--	--

X I Z M Y V I I R V H

--	--	--	--	--	--	--	--	--	--	--

J F R M X V

--	--	--	--	--	--

A F X X S R M R

--	--	--	--	--	--	--	--

S Z I E V H G

--	--	--	--	--	--	--

L X G L Y V I

--	--	--	--	--	--	--

Y R I W H

--	--	--	--	--

World Explorers Word Search

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

CLARK

LEWIS

COLUMBUS

BURKE

WILLIS

FLINDERS

ARMSTRONG

CABOT

MAGELLAN

CARTIER

CORMACK

COOK

SHACKLETON

RALEIGH

LIVINGSTONE

BRUNNER

MARCO POLO

NELLIE BLY

COUSTEAU

OXLEY

How to Prevent Falls

BY JANE E. BRODY, NY TIMES

It's that time of year again when safety-conscious organizations issue cautionary tales about preventing falls and, failing that, protecting against serious injury when suddenly descending unintentionally from the vertical.

Even if you think you already know everything you need to know about falling, you'd be wise to read on. Many of us can use a periodic kick in the pants to help keep us safe. I know, because I'm one of those prone to doing something foolhardy even while thinking how dumb it is.

Case in point: Having just read a ream of background information about the risks of falling and its exorbitant costs, both personal and financial, I did something utterly stupid. I stood on the edge of the bathtub in my slippers to clean the top of the surrounding tiles. I got away unscathed this time, but I've promised myself never to try that again. As a much younger friend reminded me, a little household dirt never killed anyone, but landing hard on bathroom fixtures is a common cause of fall-related injuries and even deaths among people of all ages, and especially those in and beyond their seventh decade.

In much of the country, fall injuries rise during the winter months when walkways become slippery and trip hazards are obscured by snow, ice or, in some areas, by leaves.

Senior citizens, being less agile and more fragile, are especially at risk. A map of fatal falls in the United States, published last April in the AARP Bulletin, provides graphic testimony: Wisconsin and Minnesota, two of our coldest states, led the nation in deaths from falls among residents 65 and older.

Given the season, let's start with how to avoid slips, trips and falls outdoors when sidewalks can sometimes resemble hockey rinks.

Step one: Check your footwear. Shoes and boots should have slip-resistant soles (rubber or neoprene, not plastic or leather). Or equip them with external traction cleats, sold under brand names like Yaktrax.

Step two: Take smaller steps, bend forward slightly, go slow and walk as flat-footed as possible when it's icy or snowy. Check the steps and sidewalk for black ice before going out in the morning, even if only to pick up the paper or mail. Do likewise when stepping out of a vehicle. Although the air temperature may be above freezing, dew or fog can freeze on a colder surface.

Regardless of the season, scan the path six or more feet ahead of you for trip hazards. Avoid carrying items that block your ability to see the ground in front of you. I once tripped and landed hard on an irregular sidewalk while carrying two shoeboxes in my arms. Even when empty-handed, be sure to pick your feet up to avoid catching a shoe.



RISK FACTORS FOR FALLS:

- previous falls
- decreased strength
- gait/balance impairments
- use of psychoactive medications
- visual impairment
- polypharmacy
- depression
- dizziness
- orthostasis
- functional limitations
- age > 80 years
- female sex
- low body mass index
- urinary incontinence
- cognitive impairment
- arthritis
- diabetes
- undertreated pain

Now for the most common place for falls: Your home. Most dwellings contain a catalog of trip hazards, including piles of papers, loose carpets or floorboards, extension cords and clothing carelessly dropped on the floor, not to mention water or grease on the kitchen or bathroom floor. Remove as many of these as possible and wipe up all spills as soon as they happen.

While important at any age, these precautions are critical for the elderly. Falls are the No. 1 cause of injury to seniors, one in three of whom can expect to fall each year. Too often the result is a debilitating fracture, loss of independence or death. Nearly three times as many people die after falling (some 32,000 a year) than are killed by guns in the United States. Even when the injury from a fall is minor, it can create fear that prompts people to avoid certain activities lest they fall again.

When walking indoors, always wear shoes or slippers with nonskid soles — not barefoot (unless you want a broken toe), and never just socks unless they have nonslip grips on the soles. My slippers, which are really shoes with rubber soles, reside next to my bed so I can slip directly into them when I get up.

Always use a handrail when going up and down stairs. Consider installing a railing on stoops that lack them. If the item you want to carry is too big to hold in one hand or arm, ask someone to help. Bathrooms are particularly dangerous, especially for the elderly, who can benefit greatly from safety bars in the tub or shower and next to the toilet. Nonskid mats in the shower and tub and on tile floors are a must for all ages.

Among other steps to take that can reduce the risk of falling is to maintain physical strength and balance as you age. If you're uncertain of your stability or agility, consider some sessions with a physical therapist and practice the recommended exercises regularly. Higher levels of physical activity have been shown to protect against falls in a study of Canadian men and women 65 and older.

Think before you climb. Always use a safety stool — not a chair or ledge — when trying to reach a high-up item. I now ask a tall customer or store clerk to help retrieve a grocery item on the top shelf, instead of standing on the edge of a lower shelf to reach or knock it down.

At home, move all frequently used items to lower shelves, or purchase a cabinet that sits on the floor to store them in.

Some experts recommend learning “the right way to fall.” In the Netherlands, physical and occupational therapists even teach classes on the art of falling. The advice tends to focus on minimizing the risk and extent of injury by landing on soft tissue as gently as possible. It includes trying to stay relaxed as you fall; the stiffer you are, the more likely an injury. As you land, try to roll like a football player.

When falling forward, the instinct is to stick out one's hands to break the impact, which often results in broken wrists instead. If possible, try to twist as you go down to land on a side and then roll over to your back.

When falling backward, tuck your chin to your chest to avoid hitting your head, which can result in a concussion, and keep your arms in front of you.

In all honesty, these measures are more easily described than executed. Several friends of a certain age who have fallen maintain that there was nothing they could do to mitigate an injury in the split second between being upright and lying flat on the ground. But consider mentally reviewing scenarios in which you “practice” falling more safely by visualizing the measures described above.

Activities & Events



October 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 10:00am - Weather Song Quiz (MC) 11:00am - Music appreciation (AL) 1:30pm - Bingo Bucks (AL) 2:30pm - Music Therapy (MC)	2 10:00am - Cup of Conversation (AL) 11:00am - Mexican Train (MC) 1:00pm - Fall Alphabet Game (AL) 2:30pm - Fall Alphabet Game (MC)	3 9:30am - Resident Shopping Service Lunchtime Learning 1:30pm - Bingo Bucks (AL) 2:30pm - Aromatherapy (MC)	4 10:00am - Animal Idiom Quiz (MC) 11:00am - Hand and Foot (AL) 1:00pm - Animal Jokes/Tivia (AL) 2:00pm - Animal Movie (MC)	5 10:00am - School Days Game (MC) 11:00am - School Days Game (AL) 1:30pm - Make Paper Pumpkins (AL) 2:30pm - Craft Project MC	6 10:00am - Manicures
	Intl. Music Day		Oktoberfest	World Animal Day	World Teacher's Day	
7 10:00am - LDS Sacrament Services	8 10:00am - Balloon Exercise (MC) 11:00am - Bowling Toss (AL) 1:30pm - Bingo Bucks (AL) 2:30pm - Vocabulary Quiz (MC)	9 10:00am - Columbus Trivia (AL) 11:00am - Columbus Word Search (MC) 1:00pm - Great Explorers Quiz (AL) 2:30pm - Explore the New DI	10 9:30am - Resident Shopping Service Lunchtime Learning 1:30pm - Bingo Bucks (AL) 2:30pm - Aromatherapy (MC)	11 10:00am - Wii Sports (MC) 11:00am - Card Games (AL) 1:00pm - Rockin Riddles (AL) 2:00pm - Music Therapy (MC)	12 10:00am - Cup of Conversation (MC) 11:00am - Cup of Conversation (AL) 12:15pm - Fun Fact Friday (MC) 12:45pm - Fun Fact Friday (AL) 2:30pm - Paper Lanterns MC	13 10:00am - Manicures
		Columbus Day				
14 10:00am - LDS Sacrament Services	15 10:00am - Thailand Flag Craft (MC) 11:00am - Thailand Décor Craft (AL) 1:30pm - Bingo Bucks (AL) 2:30pm - Reminiscence with Me (MC)	16 10:00am - Thailand Flag Craft (AL) 11:00am - Thailand Flag Craft (MC) Thailand Meal 1:00pm - Trivia Tuesday (AL) 2:30pm - Thailand Music (MC)	17 9:30am - Resident Shopping Service Lunchtime Learning 1:30pm - Bingo Bucks (AL) 2:30pm - Aromatherapy (MC)	18 10:00am - Wii Bowling (AL) 11:00am - Cards (MC) 1:00pm - Rhyming Riddles (AL) 2:00pm - Music Therapy (MC)	19 10:00am - Thailand Coloring (MC) 11:00am - Coloring Page (AL) 12:15pm - Fun Fact Friday (MC) 12:45pm - Fun Fact Friday (AL) 1:30pm - Craft Project (AL) 2:30pm - Mason Jar Craft (MC)	20 10:00am - Manicures
21 10:00am - LDS Sacrament Services	22 10:00am - Brain Food Game (MC) 11:00am - Rhyming Riddles (AL) 1:30pm - Bingo Bucks (AL) 2:30pm - Grandparents Tribute (MC)	23 10:00am - Cup of Conversation (AL) 11:00am - Mexican Train (MC) 1:00pm - Trivia Tuesday (AL) 2:30pm - Art Therapy (MC)	24 9:30am - Resident Shopping Service Lunchtime Learning 1:30pm - Raffle Prize Bingo (AL) 2:30pm - Aromatherapy (MC)	25 10:00am - Picasso Coloring Page (MC) 11:00am - SkipBo (AL) 1:00pm - Bowling Toss (AL) 2:00pm - Music Therapy (MC) 5:00pm - Boo at the Zoo	26 10:00am - Balloon Exercise (MC) 11:00am - Bowling Toss (AL) 1:30pm - Craft Project (AL) 2:30pm - Craft Project MC	27 10:00am - Manicures
		Labor Day (NZ)		Pablo Picasso's Bday		
28 10:00am - LDS Sacrament Services	29 10:00am - Balloon Exercise (MC) 11:00am - Bowling Toss (AL) Lunchtime - What is a Grandparent? 1:30pm - Bingo Bucks (AL) 2:30pm - Reminiscence with Me (MC)	30 10:00am - Cup of Conversation (AL) 11:00am - OO word Game (MC) 1:00pm - Superstition Origins (AL) 2:30pm - Art Therapy (MC)	31 9:30am - Resident Shopping Service 1:00pm - Halloween Carnival			
	Grandparents Day		HALLOWEEN			