

THE GOOD LIFE

A Publication for Members of the Senior Savers Association • 2022

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A Better Test for Kidney Disease



More than 37 million people in the U.S. are living with chronic kidney disease, or CKD. In this condition, the kidneys can't filter blood the way they should. CKD may eventually lead to kidney failure.

The most common blood test for CKD measures a protein called creatinine. Doctors use the amount of creatinine to estimate kidney function. This can affect the timing of treatments. Delaying treatment may lead to worse kidney health outcomes.

Black Americans generally have higher amounts of creatinine. The reasons for this aren't understood. Formulas for kidney function take these differences into account. This helps improve the accuracy of the test for Black Americans.

However, there's a lot of diversity among self-reported racial groups, which are not based on biology. Race encompasses broad groups of people with different backgrounds and ancestry. Using race in kidney function formulas can lead to inaccurate classification for some people with CKD.

Researchers looked at whether they could use a different protein to estimate kidney function, cystatin C. This protein showed similar levels in nonblack and Black study participants. The study found that using cystatin C levels to estimate kidney function improved accuracy when race was not included.

The addition of cystatin C may help reduce racial bias and errors in classifying chronic kidney disease.

"An accurate kidney function formula that does not rely on self-reported race is a huge leap forward for all people with, and at risk for, chronic kidney disease," says NIDDK Director Dr. Griffin P. Rodgers.



How it Works

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Visit www.seniorsaversassn.com for full benefit details.

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Senior Savers Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Thursday, February 24, 2022 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

PROXY Senior Savers Association February 24, 2022 Annual Meeting of Members THIS PROXY IS SOLICITED ON BEHALF OF SENIOR SAVERS ASSOCIATION

The undersigned member of Senior Savers Association does hereby constitute and appoint the President of Senior Savers Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Senior Savers Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [], or to [] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors: Tim Pabst, Tom Ebner, and Charles Budinger
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: _____, 2022

Signature _____

Name (please print) _____

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

Chesterfield, Missouri
February 16, 2022
Date



How to Choose Quality Vitamins and Supplements

Family Features) More than half of Americans take an over-the-counter vitamin or dietary supplement, but many may not realize that the quality of these products can vary greatly. Because supplements are not regulated by the Food and Drug Administration like other medicines, not all are quality products. When choosing a vitamin or other supplement, checking for independent verification can help ensure quality.

A recent study in the “Journal of Clinical Sleep Medicine” found that the amount of actual melatonin in 71% of supplements is off by a 10% margin, meaning that labels of many melatonin substances do not accurately reflect how much melatonin is in the pill. The study also found the amount of melatonin within pills in a single jar can vary by 465%. This incident illustrates the value of verification, which confirms what is on the label is what is in the bottle.

Measures of Quality

The following are some of the characteristics to consider when evaluating the quality of a dietary supplement:

- **Positive Identification:** There are products on the market that do not contain the ingredients indicated on the label. Tests by an independent third party can confirm that what is on the label is in the bottle.
- **Potency:** It is crucial that ingredients are present in the right amount. Too little may have no effect on your health, while too much may be harmful.
- **Purity:** Unwanted ingredients can have a negative effect on health. Examples may include heavy metals, mold or mildew, and chemicals from pesticides.

When choosing a vitamin or other supplement, checking for independent verification can help ensure quality.

- **Performance:** A pill or tablet must properly dissolve, or else ingredients cannot be absorbed by the body. In that case, it is more likely to pass through your system without any effect on your health.

Another example is saw palmetto extract, a supplement commonly used to support

prostate health and help to reduce frequent urination. Studies indicate that not all saw palmetto products are the same. Differences in purity, potency and quality among the various available saw palmetto products are thought to affect the usefulness of these supplements.

“As with any supplement, a consumer should look for the most reliable option,” said Ed Wyszumiala, head of the Dietary Supplement Verification Program at U.S. Pharmacopeia (USP). “Only consistent and quality saw palmetto extracts have been shown to be effective based on clinical research. Therefore, consumers seeking a quality dietary supplement can feel confident choosing products with third-party verification, such as Flomomentum, the only saw palmetto extract supplement that has been independently verified by USP.”

How to Make Supplements Part of a Healthy Daily Routine

Following a few simple guidelines can make it easy to include supplements as part of your daily routine.

1. Talk with your doctor or pharmacist before taking any supplements, as they may interact with your prescription medications.
2. Do your homework on the manufacturer to make sure it is a reputable company that adheres to good manufacturing practices and does not appear to be the subject of frequent consumer complaints.
3. Avoid companies making questionable claims about curing diseases and do your research on the science behind the products.
4. Carefully follow the directions on the labels, so you take the supplement exactly as intended.

Tests by an independent third party can confirm that what is on the label is in the bottle. Learn more about quality supplements and check whether your products are USP Verified at Quality-Supplements.org/Verified-Products.



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The Senior Savers Association

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Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Through membership in the Senior Savers Association, you will enjoy numerous Health, Travel, Consumer, and Business-related benefits.

You can count on us to continuously and aggressively seek out new benefits to add further value to your membership in the association. As always, we invite and encourage your suggestions on ways Senior Savers Association can be increasingly beneficial to you.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.