

LivingWell

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A publication of



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Aging Partners Director Randall Jones and Seniors Foundation Board President John Croghan look forward to how the Seniors Foundation will continue assisting Aging Partners and seniors in the coming years.



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Director's Corner

Seniors Foundation is key contributor to Aging Partners' mission



We are very happy to be featuring the ongoing work of the Seniors Foundation in our January 2020 *Living Well* cover feature story. The Seniors Foundation is very important to the overall mission of our agency, helping provide much-needed program funds to further enhance Aging Partners' delivery of programs and services to seniors in our area.

Recent examples of their impact on the community include their work in securing a lease of the Veterans Administration property on 70th Street. The vision of the foundation led to what will become one of Lincoln's largest redevelopments. Already, a 70-unit apartment complex has been built to provide housing to homeless veterans.

Back in the 1990s, the Seniors Foundation helped facilitate a unique partnership between Aging Partners

and the Lincoln Housing Authority to provide low-income housing to seniors through their ownership of a hotel once known as The Clayton House. The facility, now known as Crossroads House, is designed for seniors age 55 and over, offering a variety of support services provided by Aging Partners which promote independent living and an active lifestyle.

The Seniors Foundation holds an important role in supporting the needs of our community seniors. Please join me in supporting this valuable resource. 

Randall S. Jones

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This publication's purpose is to educate and inform persons on topics, programs, issues and activities that are of concern to the mature population, their families and community organizations. Specific emphasis is on articles pertaining to the services of Aging Partners. Contents may be reproduced with credit to the magazine.

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Staying Involved

Helping Seniors Lead Better Lives: *Seniors Foundation Ramps Up!*

With the expected increase of older adults over the next 30 years, the Seniors Foundation is working to find the best ways to continue supporting seniors through funds for Aging Partners.

“We have a great need for the Foundation in terms of bringing in resources,” said Randall Jones, Aging Partners director. “We will see a 12 percent increase in people age 60 and over in Lancaster County between now and 2025, and that will continue past 2040. More seniors means more assistance and a greater need for services. Aging Partners will need more resources to help keep seniors in their homes and healthy.”

Last year, the Seniors Foundation expanded its all-volunteer board by adding members with diversified backgrounds from university, legal and advertising services to those working in hospice and in-home care services; providing leadership, expertise and knowledge to all areas affecting seniors.

The Seniors Foundation mission is to support Aging Partners with the overall idea that “regardless of age or income, people deserve to live their best lives ... especially in later years.”

The Seniors Foundation was formed in 1981 to provide financial support for the area’s agency on aging’s (now Aging Partners) senior centers, located throughout Lincoln and Lancaster County.

The Foundation is a tax-exempt nonprofit, allowing it to receive funding strictly for 501(c)(3) designation.

The Foundation has raised funds for specific projects that benefit seniors through Aging Partners, which seeks to help ensure the independence of the seniors they serve. Through financial contributions, the Seniors Foundation assists in providing seniors ways to be engaged, receive nutritious meals and more.

“The Seniors Foundation volunteer board members have a deep passion for the mission,” Jones said.

Project Successes

The Seniors Foundation has given a helping hand with many successful projects since its creation, building an impressive legacy thanks to donors. These projects include the Northeast Senior Center renovation and purchasing and renovating the previous Clayton House Hotel into Crossroads House, a low-income senior housing building. The Downtown Senior Center renovation created a single space for many of Aging Partners’ services, along with a central kitchen used to distribute food to seniors throughout Lincoln and Lancaster County.

One of the largest and longest projects has been Victory Park at the VA Campus. In 2016, the Seniors Foundation became the lease

holder for the property, which once complete, will include a VA clinic, housing and offices.

“Victory Park couldn’t have happened without the Seniors Foundation,” Jones said. “Especially the Veterans Assisted Supportive Housing, which opened in November 2017. That’s because the Foundation worked with the developer to craft that project. And according to the mayor, it has statistically eliminated homeless veterans in Lincoln.”

Over the years, Seniors Foundation funds have also been used to purchase transportation vans, community computers and exercise equipment. When the Aging Partners Health and Fitness Center relocated to “J” Street, the Foundation was one of the supporters that provided funds to renovate the building and exercise room.

Most recently, with help from the Lincoln Community Foundation, Viking Foundation and Sowers Foundation, a meal delivery van was purchased to provide a more efficient way to deliver 50,000 meals annually to seniors throughout the area.

The Seniors Foundation also holds endowed funds from the sale of the former Lancaster Manor, which are used to help train professional caregivers. The Foundation matches funds donated through the Lincoln Cares program.

Moving Forward

With more than half the members being new, the Seniors Foundation looks to determine its next steps. While the Foundation has mostly helped with large capital projects in the past, the board now sees the need to diversify its type of support to Aging Partners.

“We are looking at how we can continue to impact Aging Partners,” Seniors Foundation Board President John Croghan said. “We want to be able to respond more quickly and be ready with additional resources in the future to better help provide dependable operational funds for Aging Partners, if needed.”

Aging Partners relies upon a mix of local, state and federal funding. The agency depends on donations and supplemental funding from the Seniors Foundation to enhance programming needs to serve more people and develop new programming.

“Folks are excited to help with senior-related issues,” Croghan said.

In the next several years, the Foundation plans to add a part-time executive director.

“For the Seniors Foundation to be the most impactful long term, it has to have a leader, a face,” Croghan said.

For the immediate future, the board looks toward Aging Partners to take the lead on suggested fundraising opportunities.

“There is a greater need to help develop our caregiving programs, especially as the population grows, so the hope is to increase caregiving education,” Jones said. “We also see great benefit in expanding our evidence-based fall prevention training.”

The Foundation looks forward to more improvements being made at Victory Park, as well, including securing institutional equipment for a kitchen and renovation for offices.

“As Victory Park continues to expand and come to fruition, the Seniors Foundation will have a hand in it,” Croghan said. “The vision of

Aging Partners on the campus is great, and we are excited about that. As a board, we have focused a lot of energy lately on Victory Park, which has been a great endeavor. But we also look at the core of our mission to be funding for Aging Partners.”

Jones said Aging Partners keeps an eye on the future to continue serving seniors, and there will be many giving opportunities yet to be defined.

Making a Donation Today

The Seniors Foundation provides a great opportunity for donors to give to an organization that is tax deductible and has an oversight volunteer committee to ensure there is good stewardship in how the funds are utilized.

“Seniors are important to me, and we know senior services are critical today and will continue to be so in the years to come,” Croghan said. “You don’t need to question if the resources will be used; they will and in the proper manner.”

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Seniors Foundation Board members. Front, from left, Joy Patten, Krystal Siebrandt, Becca Henry, Keith Fickenschler, Robbie Nathan, Kristine Dykeman-Schoening and Deb Kallhoff. Back, from left, Mark Richardson, J. Hoffman, Chuck Bacus, Randall Jones, Lloyd Hinkley, John Croghan, Georgianne Mastera, Denise Bulling, Robin Szwanek, Derek Meyer. Not pictured: Dee Aguilar



Helping Seniors Lead Better Lives: Seniors Foundation Ramps Up!

Continued from page 5.

Each year, the Seniors Foundation has its annual Keystone event, where those who have made significant contributions to help seniors through their employer and community are honored. The 2020 event is scheduled for May 21 at 11:30 a.m. at the Lincoln Country Club. Individuals can sponsor tables to help donate to the Foundation and have the opportunity to listen to an inspirational speaker.

“Thank you to the Seniors Foundation past and present for the work that has been done,” Croghan said. “We’ve had some key members throughout the years who have continued to keep the Foundation moving forward and be supportive of Aging Partners.”

For more information or to donate, visit seniorsfoundation.org. Donations can be accepted at seniorsfoundation.org/donate and can be made through PayPal via PayPal account or credit card. 



Seniors Foundation Board Executive Committee from left, Treasurer Krystal Siebrandt, Secretary Robbie Nathan, Aging Partners Director Randall Jones, President-Elect Kristine Dykeman-Schoening and President John Croghan. Not pictured: Past President Dee Aguilar



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Insurance Fraud: Billions of Dollars Lost Annually

How to Report and Protect Yourself

While you might not think it could affect you, insurance fraud costs each American family nearly \$1,000 a year in the form of increased price of health, auto and homeowners insurance premiums, according to the FBI.

Insurance fraud is defined as any deliberate deception committed against or by an insurance company, agent or consumer for unjustified financial gain. This can occur during the process of buying, using, selling and underwriting insurance.

Fraud cost is substantial nationally with the FBI estimating \$40 billion in loss each year to non-health care insurance fraud; and health care fraud is an estimated \$75 billion to \$250 billion annually.

That is where the Insurance Fraud Prevention Division (IFPD) steps in. The IFPD is a law enforcement division under the Nebraska Department of Insurance staffed with certified law enforcement officers. The IFPD started in 1995 with the goal to decrease premium funds that go toward fraud.

“The IFPD continues to see an increase in fraudulent activity,” said Charles Starr, IFPD division chief. “Even organized crime is engaged in insurance fraud.”

Insurance fraud can be defined into two broad categories: external and internal.

External fraud is directed against an insurance company by individuals or entities as diverse as policyholders, medical providers, beneficiaries, vendors and career criminals. Categories range from creating fraudulent claims,

overstating amounts of loss and misrepresenting facts to receive payment. Examples include:

- Staged or caused auto accidents
- Inflated bodily injuries from an auto accident
- Staged slip and fall accidents
- Arson
- Staged homeowner accident or burglary
- Inflated value of items taken during a burglary or theft
- Medical providers inflating billing or upcoding of medical procedures
- Claimed prior damage occurred in the current accident
- Received disability payments while working elsewhere conducting same or similar work duties
- Billed services — that were not recorded — by medical providers.

Internal fraud is perpetrated against a company or its policyholders by company-affiliated persons. Examples include:

- Stealth of premiums
- Issuing fake policies, certificates, ID cards or binders
- Making a false statement on a filing with the Nebraska Department of Insurance

The most common form of insurance fraud seen by the IFPD involves claims fraud where an individual or business may fabricate or exaggerate an insurance claim for financial gain.

Another common form of insurance fraud is premium diversion, or the embezzlement of insurance premiums. This occurs when premium dollars paid by

consumers do not get sent on to the underwriter but rather are kept for personal use. Another common premium diversion scheme involves selling insurance without a license, collecting premiums and then not paying submitted claims.

The IFPD has also seen unlicensed individuals selling products to consumers utilizing various selling techniques such as bogus online products. Fee churning is another technique the division sees. This technique capitalizes on gaining commissions rather than helping to make the best financial decisions for consumers.

Workers’ compensation fraud can also have an impact on consumers through increasing the costs of goods and services. One form of workers’ compensation fraud may be businesses misclassifying employees in order to receive lesser premiums. Another form may be simply bogus claims made by employees that can have a substantial financial impact on a business.

From Referrals to Restitution

In 2018, 67 percent of the 718 case referrals the IFPD received were submitted through the National Insurance Crime Bureau, 13 percent were via the National Association of Insurance Commissioners online fraud reporting system and the remainder were submitted by victims, concerned consumers or law enforcement agencies.

When a referral is received, investigators evaluate the case based on criteria including the statute of limitations, applicability of Nebraska

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Insurance Fraud: Billions of Dollars Lost Annually

Continued from page 7.

statutes and solvability factors. High priority cases include those involving consumer harm.

The IFPD determines how to best investigate or to close the case due to unfounded allegations, or if there is insufficient evidence to forward the information to a prosecutor for consideration in filing a criminal violation of the Nebraska Insurance Fraud Act.

During 2018, the IFPD sent 69 cases for criminal prosecution. Total restitution received in 2018 was nearly \$330,000. In 33 percent of the cases, the actual/potential monetary losses reported exceeded \$14.8 million.

Concerns for Older Adults

Starr said a recent survey found nearly 20 percent of Americans

65 and over have been exploited financially in one form or another.

“This is important because there is a cost to consumers, through their increased premiums, when insurance fraud is committed,” said Starr.

In cases against seniors, insurance fraud often involves staged accidents, diversion of annuities and health care fraud.

“An example may be when a senior pulls out of a parking spot and suddenly someone comes up behind them claiming to be hurt,” said Starr.

Another example could be a bogus durable medical equipment company charging a patient’s health insurance for products it isn’t providing, or is providing an inexpensive version.

After a storm or flood, everyone should be aware of dishonest contractors who take advantage of an impacted homeowner. “Dishonest contractors will often bill the insurance, but not do the work,” continued Starr.

Other scams can include a medical provider billing for services not actually done, or bogus investment schemes.

To protect yourself, ensure you work with licensed agents. And if they file with a company on your behalf, you should also get information directly from the company.

“Agents and brokers are a great service for the community and consumers,” Starr said. “But occasionally, you may have an unscrupulous or unlicensed



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individual making bogus representations for personal financial gain.”

Scammers work to create close relationships with people. And once that relationship is built, it is hard for victims to take a step back and see what is really happening. Starr recommends taking the time to review your financial situation often with trusted impartial individuals such as family members.

“It’s a trust issue,” said Starr. “You have to have an objective eye. If you have questions about statements or paperwork, ask. And don’t be afraid to ask someone other than your agent.”

How to Protect Yourself

Review all forms, statements, documents and information. If you need assistance determining what types of insurance plans to purchase, the Senior Health Insurance Information Program (SHIIP) can provide education for people with Medicare, as well as seniors and individuals with disabilities. The program provides unbiased information about health insurance so you can be an informed consumer. Visit doi.nebraska.gov/consumer/senior-health for more information.

Before you purchase insurance, you can contact the Nebraska Department of Insurance to ensure the



insurance company and agent are licensed and in good standing. You can do this at doi.nebraska.gov. Under “Consumers” click on “Agent/Company search.”

Other tips to protect yourself include:

- Be wary of phone calls, robo calls, or emails soliciting insurance that you have not initiated or requested.
- Never pay premiums in cash. Always pay by check or money order to the insurance company directly wherever possible.
- Ensure you receive a written policy within 60 days of paying the first premium. This should come directly from the company, not an agent.
- Immediately examine your policy to ensure you are getting the coverage you discussed with your agent.
- Do not sign a blank application or claim forms.
- Ensure you get copies of paperwork, investment statements and insurance policies directly from the company.
- Be suspicious if the price of insurance is substantially below rates from other companies.
- Protect your insurance identification numbers as you would a credit card number.
- If you are in an auto accident, take pictures if you can of your vehicle, other vehicles involved, drivers and passengers in each vehicle.
- To transfer investments, an agent should not have you withdraw it to reinvest. In most cases, investments can be moved from one place to another without being withdrawn.
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Planning Ahead

Rightsizing: Leave a Legacy of Memories, not Stuff

Do you feel burdened by the things in your home? Or is it time to think about downsizing your living space? Or maybe you are facing mobility challenges in your home now, or in a few years. You should consider rightsizing.

Rightsizing describes finding that perfect place between too much and too little, according to Jeannine Bryant, owner of Changing Spaces SRS (Senior Relocation Services). That means the perfect amount of belongings or living area for where you are in life now.

It can be common for many to have too much stuff. Don't wait until you need to — you can go through and reduce items you no longer need now. You may be shocked at the items you'd forgotten that you had.

"If you don't go through your stuff, the people you leave behind will go through it for you," Bryant said.

Adult children often have to grieve a parent and sort through items. However, it's difficult to find the time to go through and empty an entire house. With no one living in the home, it often falls into disrepair.

By going through your belongings now, you determine what you want to get rid of. Whereas, if it becomes an emergency and you are required to move, someone else may make those decisions for you.

If you need help and don't know where to start, you can ask your children, a friend or a senior moving service for assistance.

"Have them bring the boxes to you and go through it with them," Bryant said. "For parents and children, it can be a bonding experience and positive memories could be created."

Where to Start

Bryant encourages people to start early, and start small.

"If I lived in a home for 40 years, I wouldn't expect to clean it up in a week," she said. "Tackle one room, drawer, or closet at a time."

Be picky. If it's not a resounding "Yes!" then it's a no. It's not about getting rid of stuff you love, but letting go of things that don't matter.

"We often confuse stuff with love and memories," Bryant said. "If we let go of the stuff, we fear we will lose our memories."

That's not the case. If there are things in your home you no longer use, you can get it into the community and into the hands of someone who does want it and will use it.

"Think of the big picture; it's your experiences, love and memories that matter — not stuff," she said. "I encourage everyone to spend the last chapters of their life focused on the people. You want to make time count."

Identify your favorite items. And for those items you haven't used in months or years, let them go. For example, determine how much clothing and decorations are enough, especially if you only use the few you really like anyway. There is no reason to keep five boxes of holiday decorations, no matter how well organized they are, if you only use one.

"There is no point in doing a job well that shouldn't be done in the first place," Bryant said. "Never organize what you should discard. Get rid of it, and once you get rid of

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enough, organizing isn't a big factor because it isn't about putting the maximum amount of stuff in a small space. Keep what is essential and truly makes you happy."

If you plan to move to a smaller location, always start with the big items first. Take measurements at your new home and measure the furniture you'd like to keep. Then you can move forward to determine what will fit. This also includes considering kitchen items, books and knickknacks.

If you plan to downsize your living space to half or more of your current square footage, you need to give up half or more of your items.

"Keep the favorite half, so you have more room to display and care for the items that matter," Bryant said.

It's also important to consider lifestyle changes if you move to a new space. For example, if you move to a retirement community that provides most of your meals, you don't need

four cookie sheets and eight casserole dishes.

Sentimental Items and Photographs

Bryant says many people keep things such as family heirlooms out of guilt.

"Maybe someone really wants to get rid of the item, but it meant a lot to their mother," she said. "We are able to provide permission to let something go that they don't love. You should hold on to the keepsake items that mean the most to you, remind you of a particular time or memory. If you don't have a happy feeling associated with something, don't keep it."

If there are things you wish you could keep, but can't, take a photo of yourself with it before you let it go. You can write on the back of the photograph why it's meaningful to you.

As for sorting through photos

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— it can be challenging. Bryant first suggests moving them into one place and evaluate what you are working with. Unless you are going to display a photo at a new location, remove it from the picture frame.

"If you have two boxes of photos, maybe you don't need to downsize," she said. "But if you have 20 boxes, you need to go through and sort them."

Continued on page 12.



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Rightsizing: Leave a Legacy of Memories, not Stuff

Continued from page 11.

Remove photo doubles, photos of scenery and those without people. If you have 30 photos of an event, but have a group photo that can help relive the moment, keep one. Discard what isn't important.

Saying Goodbye to the Family Home

Rightsizing is a lifestyle, a way to better prepare for the future by reducing your belongings so your stuff isn't overwhelming.

"I admire our clients who are proactively making this transition because they are choosing to do something that is not easy at a time when they feel quite vulnerable," Bryant said.

Saying goodbye to your home for the last decade, or two, or four, can be difficult. Our homes are where our lives happen. Maybe you've raised your children there. Maybe your spouse has died and you need to move to a smaller home. It's hard.

"The best thing to do is empty the home when you no longer need it. Sell it to another family so they can start making new memories in it."

What to do With No Longer Needed Items

Once you've determined what you want to keep — throw away, donate and sell the remaining items. If you don't want to spend the time and energy to sell an item, donate it.

"There are tons of local charities that can benefit from donated items," Bryant said. "Find one that matches with a cause you believe in and give it away so the things you don't use can be a blessing to someone else. No one likes to waste things. But if there are things sitting around that you aren't using in your home, that is wasteful."

For More Information

For those looking to rightsize, Bryant has a book titled "Ready to Rightsize? A step-by-step guide to your rightsizing journey: For older adults and their loved ones." The short book can help a person get into the right frame of mind for this process. It is available through Changing Spaces SRS and online through Amazon.

For more information about Changing Spaces SRS, visit www.ChangingSpacesSRS.com, or call 402-483-0555. More information about rightsizing can be found at: www.EasyRightsizing.com. 



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2020 Census Coming, Beware of Scams

Coming to a mailbox near you: the 2020 census. Every 10 years since 1790, the U.S. has counted population through a Constitution-mandated census process. The U.S. Census Bureau aims to count every person living in the United States of America. This process helps ensure equal representation in elected government at the federal, state and local levels. The data also helps establish Nebraska's proportion of federal funds for local- and state-level programs for the next 10 years.

Census Day is officially April 1, 2020. People are counted based off the addresses where they usually live and sleep as of that date.

Households can begin self-responding in mid-March when they receive their invitation letter from the U.S. Census Bureau with instructions. You can self-respond by telephone or internet. The U.S. Census Bureau will send postcard reminders. If you do not respond to the postcard reminders, a paper questionnaire will be sent to your address.

For households that do not self-respond by early April, they could receive a visit from a census worker who will collect responses using a smartphone.

Census workers will not ask about banking or personally identifying information. They will ask for the number of people living or staying in the home on April 1; whether the home is owned with or without a mortgage, rented or occupied without rent; a phone number for a person in the home; name, gender, age, date of birth and race of each person living in the home; and relationship to each person to a central person in the home. Paper forms will only be available in English and Spanish, however, people can respond online or by phone in Spanish, Arabic, Chinese, French, Haitian Creole, Japanese, Korean, Polish, Portuguese, Russian, Tagalog and Vietnamese. The Census Bureau also is providing video and printed guides in 59 non-English languages as well as American Sign Language. Braille questionnaires will be available at the local Census Office.

The final census information will be delivered to Washington Dec. 31, 2020. For more information, go to 2020census.gov.

Be on the Watch for Scams

You might see census workers in your neighborhood verifying addresses, collecting responses for the census or another survey, dropping off census materials or conducting quality checks related to the census.

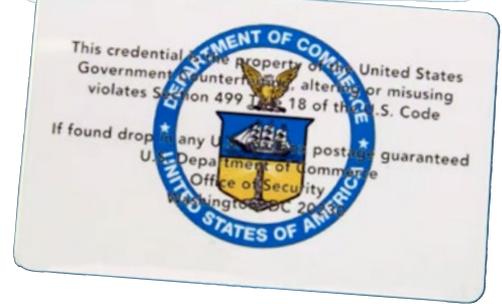
The Census Bureau will not send unsolicited emails to request your participation in the 2020 census. The

census also will never ask for your Social Security number, your bank account or credit card numbers, or money and donations.

The Census Bureau will not contact you on behalf of a political party.

Scammers may contact you by phone, email, mail or visit your home and direct you to fake websites, seek

personal and financial information. Although participating in the census is required by law, you cannot be imprisoned for not answering questions.



An example of Census worker's government-issued ID.



The first morning I helped Stanley down the stairs, the third step creaked. That's when I found out his wife, Martha always told him to fix it. And now he's just glad he never did, because that's home. I love hearing Stanley's stories about home. And now I get to be a part of them.

Maddie G.
- Maddie G.
Stanley's CAREGiver



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2020 Census Coming, Beware of Scams

Continued from page 13.

- Don't give your Social Security number, mother's maiden name, or bank or credit card numbers to someone claiming to be from the Census Bureau. Genuine census representatives will not ask for this information.
- If someone visits your home to collect information for the census, verify their identity with a valid government ID with a photograph, U.S. Department of Commerce watermark and an expiration date.
- Don't reply, click links or open attachments in a suspicious census email. Forward the message to ois.fraud.reporting@census.gov.
- Don't trust caller ID — Scammers can use “spoofing” tools to make it appear they're calling from a real Census Bureau number. Call the National Processing Center at 800-523-3205, 800-642-0469 or 800-877-8339 (TDD/TTY) to verify that a phone survey is legitimate.
- Check that a census mailing has a return address of Jeffersonville, Indiana, the site of the National Processing Center. If it's from somewhere else, it's not from the Census Bureau.
- Do check the URL of any supposed Census website. Make sure it has a census.gov domain and is

encrypted — look for https:// or a lock symbol in the browser window.

If you still have questions about an individual's identity, call 800-923-8282 to speak to a local Census Bureau representative. You also can search for an agent's name in the Census Bureau's online staff directory at: census.gov/cgi-bin/main/email.cgi.

If you suspect fraud, call 800-923-8282 to speak with a local Census Bureau representative. If it is determined that the visitor who came to your door does not work for the Census Bureau, contact your local police department. 

2020 Census Timeline

→ January:

The Census Bureau begins counting the population in remote Alaska.

→ February through June:

Group Quarters Operations begin. This includes the count of residents in shelters, dormitories, nursing homes, transitory locations, prisons, military bases, RV parks, etc.

→ Mid-March:

The invitation letters to respond to the 2020 census begin arriving in the mail.

→ April 1:

Census Day is observed nationwide. By this date, every home will have received an invitation to participate in the 2020 census. Once the invitation arrives, you should respond for your home in one of three ways: online, by phone or by mail. When you respond to the census, you tell the Census Bureau where you live as of April 1, 2020.

→ May:

The Census Bureau begins visiting homes that haven't self-responded to the 2020 census by phone, online or by mail to make sure everyone is counted.

→ December:

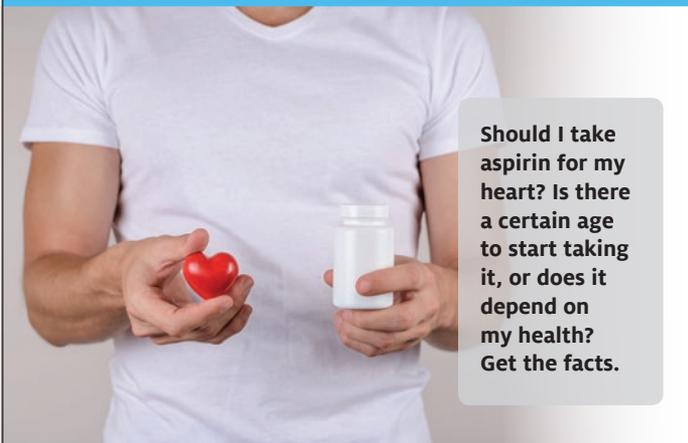
The Census Bureau delivers apportionment counts to the president and Congress as required by law.

→ March 31, 2021:

By this date, the Census Bureau will send redistricting counts to states. This information is used to redraw legislative districts based on population changes.

Aspirin & Your Heart: Get the Facts

Podcast with Keith Miller, MD,
Bryan Heart cardiologist



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Don't Let Winter Deter Your Exercise Routine

By Tracie Foreman, Aging Partners Health and Fitness

Those biting Nebraska winter winds can turn our thoughts to warm fires and toasty blankets, a cozy chair and a steaming cup of hot cocoa. Just the thought of getting out to the grocery store or the gym can cause even the hardiest of us to hunker down into our warm, fuzzy jammies and wait for the season to pass.

Experts tell us the average person will gain six to 10 pounds over the fall and winter months of October through January. Given the fact that we have four “major eating” holidays during this time frame, those numbers are probably not far off. If only motivation were sold on the grocery store shelves next to the pumpkin pie filling!

So, what can a person do to stay in shape during those long and challenging Nebraska winter months?

Aging Partners Health and Fitness offers numerous winter fitness options to those who are either not able to exercise outside their homes due to health or transportation issues, or those who consider themselves to be “fair-weather exercisers.”

“Our programs can come to you,” said Tracie Foreman, personal trainer and fitness instructor at the Aging Partners Fitness Center, located at 555 S. 9th St. just west of the County-City Building. “We have a lot of television programs to choose from that allow you to do your workouts in the warmth and safety of your own home.”

Television stations LNKTU City and LNKTU Health offer a variety of fitness programs throughout the day for those at any level of ability. They are available for viewing through ALLO channels 2 and 3, Charter Spectrum channels 1300 and 1301 and Windstream Kinetic channels 1005 and 1010. These programs are also available at any time on the City of Lincoln website (aging.lincoln.ne.gov) and the Live & Learn YouTube channel (aginglivelearn).

Those who are able to navigate the snow and cold weather may

be interested in fitness options offered by Aging Partners outside of the home.

The Fitness Center is open Monday through Friday from 8 a.m. to 4 p.m. A personal trainer can be available Tuesdays and Thursdays by appointment only at no additional cost.

Adding a fitness class or two weekly can help to beat the winter doldrums and burn off some of those extra holiday calories. Fitness class offerings beginning the weeks of Jan. 6 and Jan. 13 include varying levels of Tai Chi from beginning to intermediate, Chair Yoga, Qigong Refresh and Recharge, Dance for Life, as well as other strength and cardio options. For a list of class offerings, refer to pages 36 and 37 of this publication or visit the Aging Partners website at aging.lincoln.ne.gov.

Winter doesn't have to rob anyone of the ability to exercise. It's good to know Aging Partners is there to remove some of the roadblocks to good health and fitness even when the weather isn't cooperating. **WV**



“It is such a rewarding gift to be able to get children ready for school.”

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Have a Heart-to-Heart About Heart Disease *Let's Make Sure Your Beat Goes On!*

February is American Heart Month. Taking care of our hearts should be a top priority!

Things have changed over time. Manual labor jobs are declining because of more automation and less human involvement. More and more Americans are living a sedentary lifestyle, eating out more often and being less physically active, which has resulted in more Americans becoming obese. At the beginning of the 20th century, the leading causes of death usually were upper respiratory in nature – pneumonia, flu, tuberculosis or GI track infections, followed by heart disease. At the turn of the 21st century, the cases of upper respiratory issues significantly declined while other factors increased (i.e., heart disease and cancer). The typical causes of death in the 1900s moved lower down the list in the 21st century.

What is Heart Disease?

Heart disease is better known as coronary heart disease (CHD) or coronary artery disease. A bigger, broader term that covers all heart-related issues is cardiovascular disease (CVD). It includes many other heart-related diseases such as CHD, stroke, congenital heart defects, and peripheral artery disease (PAD). On average in the U.S., CVD causes about 600,000 deaths each year. Men are usually more at risk than women, accounting for almost half of all deaths. CHD is the most common type of heart disease complication, causing about 370,000 deaths per year.

Who is Most Impacted?

Heart disease is the leading cause of death for men and women with almost one in four deaths linked to heart disease. Heart disease used to be more prevalent in older adults; but as obesity and other risk factors have increased, it is now occurring in younger individuals, too. When it comes to which gender is most affected, it used to be thought that men were more at risk than women. However, current research suggests

that the risk across either gender is about even and both share an equal percentage of risk. When it comes to specific races, Caucasians and African Americans are most at risk.

What Puts You at The Most Risk?

It's very important to know your numbers for optimal heart health:

- Blood pressure — 120/80 mmhg
- Cholesterol — <200 mg/dL (total), <100 mg/dL (LDL or “bad” cholesterol), >60 mg/dL (HDL or “good” cholesterol)
- Fasting blood sugar — 100 mg/dL

The main factors in the development of heart disease are high blood pressure, high cholesterol levels and smoking. Factors that can have a negative impact on cholesterol levels are diabetes, obesity, inactivity and unhealthy processed food.

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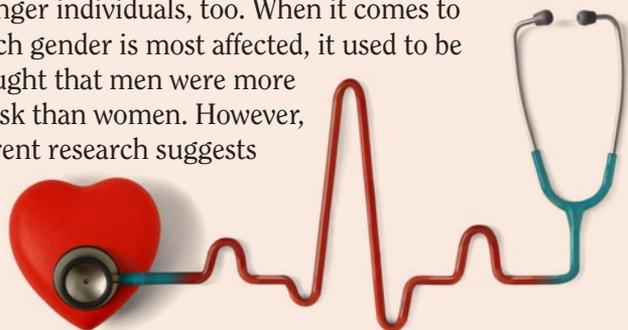
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What are Some Things you Can do to Decrease Your Risk?

Go to your doctor regularly for your annual physical and be aware of your blood pressure, cholesterol and blood sugar levels. Try and reduce your salt intake. The daily value should be no more than 2,300 mg, and the American Heart Association recommends 1,500 mg or less per day. Increase your intake of fruits, vegetables and whole grains if you haven't already. If you are not physically active, try incorporating a few days of walking. If you are currently active, try to increase the intensity and keep up the consistency. Here are some foods that might not taste "salty," but are actually high in sodium:

- Bread/rolls
- Breakfast cereals
- Vegetables juices
- Chicken (depending on preparation)
- Cottage cheese
- Instant oatmeal

According to the Centers for Disease Control and Prevention, the recommended amount of physical activity per week is 150 minutes. Control your weight and do not let yourself become overweight or obese. Do not smoke if you have not started. But if you do smoke, try to reduce or

eliminate the habit. And everyone needs to try and manage their daily stress in positive ways — yoga, meditation and deep breathing exercises. Sometimes, just taking a minute or two for yourself, or an entire evening, can make all the difference in the world in managing stress.

Make Healthy Living a Priority

All of us have a combination of risk factors with regard to our personal genetics, family genes, lifestyle choices and environment. Over the course of time, a lot of the main causes of diseases and death have turned into issues that we have more control of than ever before. Heart disease is a major issue in our world today and has probably impacted all of us in one way or another. However, we do not have to be another statistic and let it control our lives or us. With a little bit of work, willpower and consistency, we can turn our negative odds into a positive gain for a healthy life, one that doesn't include heart disease or its many associated complications.

(https://www.ncdemography.org/wp-content/uploads/2014/06/All-Cause-Mortality-and-Top-10_USA-e1402597040445.png; <https://www.cdc.gov/heartdisease/facts.htm>; <https://www.cdc.gov/features/heartmonth/index.html>) 



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Clinic with a Heart Provides Health Care, Seeks Volunteers

Since 2003, Clinic with a Heart has provided free walk-in health clinic services to the uninsured and underinsured.

“Our volunteers provide free health care with hospitality, dignity and grace,” said Teresa Harms, executive director. “Our goal is to reduce barriers that patients face to receive health care.”

The idea for the clinic stemmed from a St. Mark’s United Methodist Church mission trip team while providing medical care in Mexico. In May 2003, Dr. Rob Rhodes along with community volunteers opened the first Clinic with a Heart.

Today, the clinic is in the lower level of The Sowers Building, 1701 S. 17th St. Medical clinics are conducted Tuesdays, Thursdays and the first Monday of each month. Other types of services are available during varying days. Volunteers provide care on a first-come, first-served basis in the area of medical, chiropractic, physical

therapy, dental, dermatology, vision, mental health, hearing and spiritual; and referral clinics for allergy, asthma, orthopedic, diabetic, high blood pressure and dental extractions. Certain services are available on specific days.

“We are not a medical home; our goal is to help patients stabilize their health and help them find permanent health solutions,” Harms said. “We want people to go to their regular providers if they can because they know your health history and how it fits into the overall care you need.”

Of the nearly 4,000 patient visits provided at the clinic each year, 93 percent do not have health insurance.

“There are people who struggle every day to have their basic needs met, and we are happy to help with the health care part of that,” Harms said.

For every \$1 donated, the clinic provides \$4.57 worth of health care.

Clinic with a Heart receives no government funding and is financed by community support, including sponsorship fees by volunteer mission teams and two annual fundraising events — a golf tournament and Rx for Hope banquet in April.

How Does it Work?

On clinic days beginning at 2 p.m., patients can come and get a number to hold their place in line. At 4 p.m., patients begin being admitted until the maximum number of patients has been reached for that night, depending on the number of volunteer providers.

Patients under 19 must be accompanied by a parent or legal guardian. The clinic does not require proof of income or identification.

The most common types of care relates to high blood pressure, diabetes



and orthopedic injuries. Forty-two percent of patients avoided going to the emergency room by utilizing Clinic with a Heart.

“If someone has a question, even if you don’t think we’re the right place to call, just call and ask,” Harms said. “We can help find resources in the community.”

Volunteers

With more than 700 volunteers, Clinic with a Heart always is looking to add more to the team to better serve those who need it.

“I enjoy what we can do to help patients,” said longtime volunteer Cheryl Peterson.

Clinic with a Heart is looking for these types of volunteers:

- Medical providers (physicians, advanced practice registered nurses, physician assistants)
- Mental health professionals
- Optometrists and ophthalmologists
- Dental assistants who are X-ray certified
- Dental hygienists
- Mentors (health, life skills and basic finances; training provided)
- Vision technicians
- Nurses
- Fundraising/public relations specialists
- Spanish interpreters
- Office help to answer phones and listen to patients.

“Being kind is important in what we do,” Harms said.



Clinic with a Heart is located in the lower level of The Sowers Building, 1701 S. 17th St.

Volunteers must be 19 or older and are asked to make a commitment to volunteer once a month for a year.

To volunteer, fill out an application online at clinicwithaheart.org, under the “volunteer” button, or contact Rachelle Hadley, rachelle@clinicwithaheart.org, 402-499-6470.

Clinic with a Heart Services Provided

- **Medical** — Medical volunteers provide short-term care. Any prescription written must be on the Clinic with a Heart formulary. The clinic does not prescribe narcotics, controlled substances or antipsychotics. If patients don't have a permanent health care provider, they will be given information about finding a provider at discharge. Patients may access medical services up to three times in a 12-month period.
- **Chiropractic** — Volunteer chiropractors provide minor adjustments (therapeutic manipulation) for patients.
- **Physical Therapy** — Volunteer physical therapists work with patients to help maintain and restore maximum movement and functional ability.
- **Dental** — Volunteer dentists provide free dental exams, which may include X-rays and antibiotics. No procedures are performed on this day. Upon discharge, patients will be given a referral to the most appropriate and cost-effective resource to have the needed procedures completed.



The clinic's new dental clinic offers exams and simple extractions and restorations.



Clinic with a Heart offers free, walk-in medical clinics on Tuesdays, Thursdays and the first Monday of each month. Other types of services are available during varying days.

- **Dermatology** — Volunteer dermatologists evaluate problems of the hair, skin or nails.
- **Vision** — Volunteer eye doctors (ophthalmologists, optometrists)

Continued on page 20.

Comprehensive Body Contouring Program

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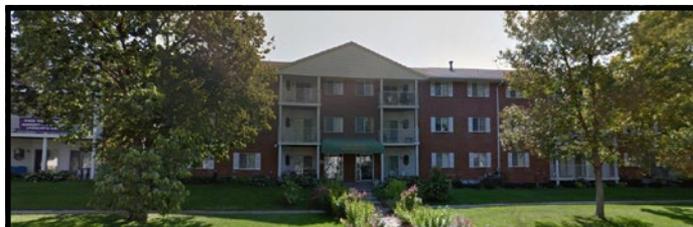
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Clinic with a Heart Provides Health Care, Seeks Volunteers

Continued from page 19.

provide complete eye exams. Patients who need glasses choose frames the night of the exam, and glasses are ready to be picked up at Clinic with a Heart after approximately two weeks. Patients cannot have vision insurance and may access vision services once every two years.

- **Mental Health** — Volunteer licensed mental health providers provide short-term counseling services.
- **Hearing** — Volunteer audiology students from the UNL Barkley Center provide hearing screenings. Patients who need follow-up will access services through the Barkley Center.
- **Spiritual Care** — A volunteer pastor/minister provides prayer for patients who request it. The prayer request can be in person or via a prayer request card (available in the waiting room).

Clinics by Appointment

Patients must be referred to these clinics after utilizing a walk-in clinic.

- **Specialty Clinic** (allergy and asthma, orthopedic and diabetic). Patients must complete the Community Medical Referral process, must live in Lancaster County and must be uninsured.
- **High Blood Pressure** — Volunteer medical providers care for patients whose primary health concern is high blood pressure. Patients must complete the Community Medical Referral process, must live in Lancaster County, must be uninsured and not have an established medical home. Patients also must not be pregnant; Hgb A1C must be 6.5 or less or if diagnosed with DM2 and controlled on oral agents 8 or less and SBP 140 or more or DBP 90 or more.
- **Dental Extractions** — Volunteer students from UNMC College of Dentistry with oversight by volunteer dentists provide simple extractions (for teeth above the gum line) and simple restorations.
- Clinic with a Heart also offers Freedom from Smoking classes through the American Lung Association.

For more information, visit clinicwithaheart.org or call 402-421-2924. 

To find the 2020 schedule for clinics, visit clinicwithaheart.org/get-help/schedule.html or call 402-421-2924.

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- Take a nap.
- Do anything else needed to help reduce stress.

A family caregiver is a person who provides ongoing care for an individual unable to care for themselves. Caregiving is rewarding, but also demanding and stressful. To supply “help for the helpers,” the Nebraska Lifespan Respite Network offers information, education and support.

For more information, including funding sources or becoming an independent respite provider, just call or click:

**866-RESPITE (737-7483) or
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respite.ne.gov**

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Thursday, February 6 : Cooking For Your Heart

Thursday, March 5 : How to Snack and Stay On Track

- **LOCATION:** Hillcrest Firethorn • **TIME:** 4 - 5 p.m.
- **QUESTIONS:** Ashley Larson, ashley.larson@bryanhealth.org or (402) 481-6316

Dermatology Important, Even in Later Years

According to the American Academy of Dermatology, skin cancer is the most common cancer in the U.S. It is estimated that one in five Americans will develop skin cancer in their lifetime. Even though older adults may spend less time outside, it is important to watch out for spots that may be a result of years of sun exposure years before.

There are three types of skin cancer. Basal cell carcinoma and squamous cell carcinoma grow slow and rarely spread to other parts of the body. They are most commonly found on skin that frequently is exposed to the sun such as the head, face, neck, arms and hands. Melanoma, however, is the most dangerous form of skin cancer. While more rare, it can spread to other organs and be deadly.

“For a lot of older adults who have spent a lot of time in the sun, skin cancer can be deceptive,” said David Watts, retired dermatologist/skin cancer surgeon. “Accumulated sun damage to skin can result in a variety of spots as time goes by.”

Melanoma can appear anywhere on the body, even areas rarely exposed, or exposed many years before.

“That even include areas that haven’t seen sunshine since childhood,” Watts said.

A brown, pink or red mole can all be cause for concern, especially if they are changing.

“Sometimes we don’t want to see the doctor and tell ourselves a spot really isn’t bothering us,” Watts said. “But if you wait too long and that spot is a melanoma, it can spread through the body and kill otherwise healthy people.”

That is why it is important to examine your skin monthly and get skin cancer screenings. Dermatologists are specially trained and know what to look for and proper treatment.

What to Look For

It’s important you take the time to evaluate your skin. While dermatologists can look at your skin, they don’t know your body like you do.

Two-thirds of melanomas appear as a brand new spot or mole, and one-third appear as a change in an existing bump. According to Watts, melanomas aren’t always dark or raised. They can be pink or have several colors.

When you evaluate your skin, remember ABCDE, and if you are concerned, have your doctor take a look right away, especially if a spot is changing.

A — Asymmetrical shape

One half of the spot is different in color, shape, or boarder than the other half.



B — Border

Watch for scalloped or notched borders. Benign moles are more likely to be smooth and even.



C — Color

The presence of more than one color (blue, black, brown) or uneven distribution of color can be a warning sign. Benign moles are typically a uniform shade of brown or tan.



D — Diameter

Melanomas are typically greater than 6 millimeters, or about the size of a pencil eraser. There are, on occasion, some melanomas that are smaller, such as the size of a pinhead.



E — Evolving

If you see a skin growth change size, shape or have symptoms such as itching, tenderness or bleeding, you need to have it evaluated. The earlier that skin cancer is caught, the better the chance of complete cure.



“Dermatologists look at skin all day and can often tell just by looking if something is more serious and might need a skin biopsy,” Watts said. “Biopsies are quick procedures with local anesthesia in the office.”

If a biopsy shows cancer, there are a variety of treatment options including freezing, Mohs surgery, radiation, chemotherapy and more. Each option should be discussed with your doctor.

Typical Aging Skin Issues

In addition to cancer, older adults are at risk for several common dermatologic conditions including:

- Dry skin
- Nail fungus
- Seborrheic Dermatitis (common form of mild eczema)
- Warts
- Shingles
- Bruising
- Actinic Keratosis (pre-cancerous red scaly bumps)
- Seborrheic Keratosis (common benign growths)
- Intertrigo (pink patches in areas of skin folds)
- Stasis Dermatitis (lower extremity skin inflammation)

During aging, skin loses fat and becomes thinner, showing veins and bones. Scratches, cuts, bruises and bumps may take longer to heal and sun exposure over the years may lead to dryness, age spots and wrinkles.

While itching isn't necessarily a problem, it can lead to frustration for many older adults. To combat dry skin, use a moisturizer every day, try to bathe less often, use mild soap and avoid hot water. Using a humidifier in dry weather may help, too.

Another issue aging adults could encounter is skin complications as a result of medications, including medication allergy that sometimes appear as a rash.

"If you start a new medicine or have been on one for a while and develop a rash, it's wise to have it checked out to be sure," Watts said.

Watts recommends people see the doctor that prescribed the medicine. If their doctor isn't sure, they often work with a dermatologist.

It's important to remember some medicines may cause you to be more sensitive to sunlight and more easily sunburned.

"Sunburn leads to increased risk of skin cancer," Watts said.

How to Keep Your Skin Healthy

There are thousands of skin-care products; so many, in fact, that you may not know exactly what you need to keep your skin healthy. But Watts recommends minimizing sun exposure on unprotected skin, stopping smoking and just regular unscented soap and a moisturizer you like.

"I think natural is beautiful," he said. "We earn our wrinkles, and they reflect who we are."

For those who want to smooth out Mother Nature's lines, Watts says board-certified dermatologists can safely help.

Of course, along with a healthy skin routine there is always good nutrition, water intake, limiting time in the sun during peak hours and using sunscreen. It's best to choose sunscreen with "broad spectrum" on the label. Be sure to apply before going outside and reapply often, especially if you are swimming or sweating. Remember the sunrays can go through clouds and reflect off water. You can also wear protective clothing such as a wide-brimmed hat, sunglasses and long-sleeved pants and shirts.

Remember that your skin is your largest organ and it's important to take care of and examine it for any potentially troubling signs. ^{lv}

Graphics courtesy National Cancer Institute



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Game Turns into Lifetime Struggle: Treatment and Recovery from Gambling Addiction

Note: As a person who has struggled with gambling, the individual in this story has requested to remain anonymous and will be identified as "Harold Clark."

It was the worst gift Harold Clark had ever received.

The roll of quarters at a Las Vegas casino seemed harmless. After all, it was just for fun to then 48-year-old Clark.

"That was a very addictive thing to do," he said. "I played video poker. And, unfortunately, I came out ahead."

March is Gambling Awareness Month. For many, gambling, or rather stopping gambling, can prove difficult. There are three types of gambling: responsible gambling, problem gambling and pathological gambling. Responsible gambling is legal wagering for entertainment only, with limits on time played and money spent for a low risk of harm to self and others. Problem gambling is gambling to the extent that it causes emotional, family, legal, financial and other problems for the gambler and the people around them. Pathological gambling is persistent, recurrent, maladaptive behavior that disrupts personal, family or other pursuits.

From Fun to Failing to Stop

Prior to that Las Vegas trip, Clark had never gambled. But once he returned home to Lincoln, he began making trips to Iowa casinos. Blackjack, video and live poker were his games of choice.

But 19 years later, Clark saw how gambling wasn't getting himself anywhere. So, he quit gambling — a decision that lasted for four months.

"Then the casino contacted me,

telling me I had diamond status," he said. "That involved free drinks and food, so I went back."

He continued, often two to three times a week. He gained general manager status and was known by first name to many casino employees.

Now at age 85 and 18 years after he originally wanted to quit gambling, Clark decided he needed to turn things around. In May 2019, with such anguish for his problem, he openly confessed to members of the church he attended.

"I knew I could just sit with the pastor and tell him my problem, but I wanted to tell everyone," he said. "It seemed strange, but no one can quit gambling on their own."

Clark began attending Gamblers Anonymous every Saturday morning and receiving counseling through Choices Treatment Center.

Treatment and Moving Forward

Choices Treatment Center is an outpatient treatment and recovery facility committed to helping individuals overcome problems related to gambling, substance abuse, and mental health through a holistic approach so all co-occurring issues may be addressed.

Those who struggle with gambling don't necessarily have a bad habit or moral weakness, but rather a serious condition. Treatment can put the game in perspective and allow individuals to make decisions to improve their lives.

"Since starting counseling, I've found I had two problems: the desire to gamble; and even worse, was my desire to maintain my casino status," Clark said.

Even after confessing, getting

Symptoms of Problem Gambling Include:

- Preoccupied with gambling and unable to stop.
- Bragging about gambling, exaggerating wins and minimizing losses.
- Restless and irritable when not gambling.
- Gambling to win back what you've lost.
- Borrowing money to gamble.
- Lying to hide time spent gambling or unpaid debts.
- Frequent, unexplained absences from home or work.
- Losing work time because of gambling.
- Doing something illegal to get money for gambling.
- Jeopardizing a significant relationship or job by gambling.

National Problem Gambling

Helpline: 800-522-4700

Nebraska Problem Gambling

Helpline: 833-238-6837

Choices Treatment Center

Helpline: 402-476-2300

help and wanting to quit, he continued.

"Every time I left a casino I said I'm not coming back," Clark said. "But I needed to maintain my status, and that required gambling."

In October 2019, he went to the casino for the chicken dinner.

"I told myself I wasn't going to gamble more than \$20," he said. "But I'm a compulsive gambler and gambled away my rent money."

Not long after, Clark voluntarily



filled out the paperwork to ban himself from all casinos in the world for the rest of his life.

“There has been an absolute joy and release since I banned myself,” he said. “My whole heart, mind and spirit have been rejuvenated as I have no desire to gamble. If someone would have approached me about banning myself a few months prior, I wouldn’t have done it. But coming from my own heart and mind, it was beautiful.”

When he banned himself, Clark lost his casino membership status and removed himself from marketing lists. He will continue treatment for the foreseeable future.

“I need to follow through and build a solid foundation of non-gambling,” he said. “Today I don’t have the desire to gamble. But I know that has to be strengthened. One little gamble would destroy that euphoria.”

Clark and his counselor credit his faith for helping him stay emotionally grounded and able to make tough decisions.

The money he previously would have gambled, he now uses to pay off the money he borrowed to gamble. He spends his time volunteering with the Veterans Administration, attending Bible study and church.

“I have something positive scheduled every day of the week,” he said.

In all, Clark estimates he lost about \$150,000 in gambling.

“The love and support from my friends has been an encouragement. It even came from those without a gambling problem, but nonetheless I saw the need to ban myself,” he said. “I know I cannot put another quarter in a poker machine. One quarter wouldn’t be enough.”

More Information About Choices

Choices offers a 24-hour help line staffed by licensed counselors, individual and group counseling, as well as education sessions. Counselors are certified with the Nebraska Gamblers Assistance Program, which allows Choices to provide assessments for problem/pathological gamblers, consultations/interventions for problem gamblers and their families, financial counseling and individual treatment at no charge to the client.

For more information, visit www.choices-treatmentcenter.com. 



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March 2020

Problem Gambling Awareness Month

You, or someone you know, may have a problem with gambling. HELP IS AVAILABLE!

With the increase in workplace sports betting, you may suspect that a co-worker or even a loved one is gambling more than they can afford to lose. Call for a free list of warning signs, or to schedule a one-on-one evaluation with a certified counselor.

The Nebraska Gamblers Assistance Program (GAP) pays for confidential counseling with certified problem gambling providers to Nebraskans and their families who suffer a gambling addiction.
A list of all GAP-certified counselors in Nebraska is located at www.problemgambling.nebraska.gov
Nebraska 24/7 Helpline—Call 1-833-238-6837

CALL NOW FOR HELP OR INFORMATION

CHOICES Confidential 24/7 Helpline: 1-402-476-2300



CHOICES TREATMENT CENTER
Helping people make positive choices

CHOICES Treatment Center
127 S. 37th Street, Suite B,
Lincoln, NE 68510

www.ChoicesTreatmentCenter.com

This ad is paid for by the Nebraska Gamblers Assistance Program

Living At Home

Emergency Repairs can be Made Through Loan Programs

Homeownership is a great way for older adults to live independently, but it can be difficult to properly maintain a home on a limited income. The City of Lincoln Urban Development Department (UDD) uses federal funds for loan programs to provide help to low- and moderate-income homeowners to maintain and improve their homes. Currently, the two programs offered are the Emergency Repair Loan Program and the Direct/Deferred Loan Program.

Eligible improvements are those addressing issues affecting a homeowner's health or safety. Some examples include heating, ventilation and air conditioning systems, or water heater replacement, water and sewer line repair, and correcting dangerous wiring such as fuse panels. Eligible improvements can also include structural repairs such as foundations.

"We make sure the foundation isn't crumbling, bowing or starting to become dangerous for the homeowner," said Loren Roberts, housing rehabilitation specialist. "We check to ensure the roof, gutters and downspouts are in good shape so no water will get into the attic or basement and cause more issues."

In some cases, the removal of a dying tree might qualify if it could cause significant damage to the homeowner's or neighbor's property. Some accessibility repairs could qualify for assistance as well.

Once approved for the program, the homeowner typically acquires two contractors' estimates and has the freedom to choose which will make the repairs.

Those who live within Lincoln city limits and whose income does not exceed 50 percent of Lincoln's median income may qualify for the Emergency Repair Loan Program. The process is streamlined so the repairs can be made right away. Using the program does result in a lien being filed on the property, so when the homeowner sells the property, the loan must be paid back.

Those Lincolniters whose annual income does not exceed 80 percent of Lincoln's median income, should apply for the Direct/Deferred Loan Program.

Annual Income Guidelines:

Size of Household	50 percent	80 percent
1	\$28,150	\$44,050
2	\$32,200	\$51,450
3	\$36,200	\$57,900
4	\$40,200	\$64,300
5	\$43,450	\$69,450

Effective 6/28/2019

Direct loans have a zero percent interest rate and a minimum monthly payment of \$50. Deferred loans also have a zero percent interest rate, and monthly payments are deferred for two years.

To apply for any of Urban Development Department's home repair loans, please print and complete the application found at: lincoln.ne.gov/city/urban/housing/rehab.htm. If you have questions, call 402-441-7864, email urbandev@lincoln.ne.gov, or stop by 555 S. 10th St., Suite 205.

Emergency Repair Loan Program Qualifications

- For homeowners within the city limits.
- Property can have one to four living units, but the homeowner must live on the property. Mobile homes are not eligible for assistance.
- All members of the homeowner's household must be U.S. citizens or Lawful Permanent Residents.
- Zero percent interest deferred payment loans until homeowner no longer lives in the home.
- Income cannot exceed 50 percent of Lincoln median income.
- Using an emergency repair loan will result in a lien being filed on the property being assisted.

Direct/Deferred Loan Program Qualifications

- For homeowners within the city limits.
- Property can have one to four living units, but the homeowner must live on the property. Mobile homes are not eligible for assistance.
- All members of the homeowner's household must



- be U.S. citizens or Lawful Permanent Residents.
- Annual income cannot exceed 80 percent of Lincoln median income.
 - For eligible repairs and improvements, call 402-441-7864.
 - Direct loans have a zero percent interest rate and a

- minimum monthly payment of \$50.
- Deferred loans also have a zero percent interest rate, but monthly payments are deferred for two years.
- Using a direct/deferred loan will result in a lien being filed on the property being assisted. ^{lv}

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Staying Self-Sufficient

By Mitch Sump, Aging Partners program coordinator

Happy New Year – and happy anniversary! It has been two years since the format of this quarterly column changed from the “Handyman Corner” to “Staying Self-Sufficient.” And for the most part, the response has been excellent. The program team and I thank you all for coming along for the ride, sometimes literally, and using our services to stay “Self-Sufficient.”

As always, we start with a weather report. As I write this, it is a beautiful Indian summer day in October. Warm but not hot, with just a trace of humidity and a chance of rain. There is a freeze advisory for later this week.

Before I get into the meat of the column, let’s cut through some of the fat and gristle. I thank everyone who uses our services for your continued patience. The drivers, handymen, handywomen and staff are, for the most part, retired individuals. We have exceptions, of course, but for the majority, this is a second career. They are not getting rich, nor did any of them expect to. They are working with our programs for a chance to get out of the house, make a buck or two and give back to the community. I encourage you to please keep that in mind, and I thank you again for your patience when our team members don’t get to a project or to a transit pickup as fast as you think they should.

It’s safe to assume that as you read this, some snow has probably

fallen this winter. A number of our clients tend to forget about the Home Handyman program once we shut down yardwork in the fall. But now is the perfect time to take care of indoor work. Do you have a faucet or toilet that leaks? Maybe you would like a railing tightened for some stairs. Or perhaps you want to shake off the winter doldrums by putting up a few pictures of tropical locales. Our handymen and handywomen are still working, just not outside, with the exception of snow removal. We also are still working with the Lancaster County Health Department with the “Safe Homes for Seniors” program. If you missed the article in the Fall 2019 *Living Well*, please go back and check it out. It’s a valuable

Age is an honor.

Throughout life, he’s always known just what to do. **And he still does.** Age doesn’t take away our wisdom. It enhances it. Age doesn’t take away our dignity. It intensifies it. Age doesn’t take away our want for influence or our wish to be listened to. We are the sum of all of our years of experience. Age is an honor. Not a disease. Let’s end ageism.



legacyretirement.com

resource that's offered completely free of charge. If you've never used any of our programs, reach out to Diana or Linda at 402-441-7030 for additional information. If you would like the opportunity to give back to the community and make a buck or two by becoming a handyman or handywoman, they can assist you with that also.

Winter in the Midwest can be very stressful for people who are not able to get out and about as readily as they would like. The Communities Activities/Service (CAS) Transit program is ready to help reduce that stress by picking up seniors in the city of Lincoln and taking them to senior centers for programs, meals and camaraderie. There's a suggested contribution of \$2 per boarding, which can be placed anonymously in the contribution boxes at our senior centers. To ride the CAS transit

vehicles, simply make a reservation through the senior center in your area. Don't despair if you live outside the city limits and want to travel to Lincoln. Lancaster County Public Rural Transit (LCPRT) provides rides on weekdays into and around Lincoln for the low fee of \$2 per boarding. One boarding/stop must occur outside the Lincoln city limits in order to ride the bus, per program guidelines. Schedule rides on LCPRT by calling 402-441-7031.

We assume we will continue to be busy over the next month doing installs for the Lifeline program. The holidays are traditionally a strong month for new installs with people giving the Lifeline program to family and loved ones as part of their gift exchanges. If you think about it, what better gift could you give a loved one than the gift of safety, security and peace of mind? If you have an interest in a late

holiday gift for someone you know or for yourself (who gives the best gifts to you? – YOU of course!), please call 402-441-8816 and speak to Suzanne about our variety of options for all lifestyles.

It's about time to wrap this up. The next paragraph is how I ended our first "Staying Self-Sufficient" column two years ago, but it still applies and truly conveys the way I feel:

"I am fortunate to work with a very dedicated staff that recognize and support our clients' independence and self-sufficiency. It is our main goal to help keep our clients in their homes. When we can provide a ride, offer a sense of security, help with a needed piece of equipment, or even something as simple as mowing a lawn, it makes our day."

— Mitch Sump, *Living Well* magazine, winter 2017 

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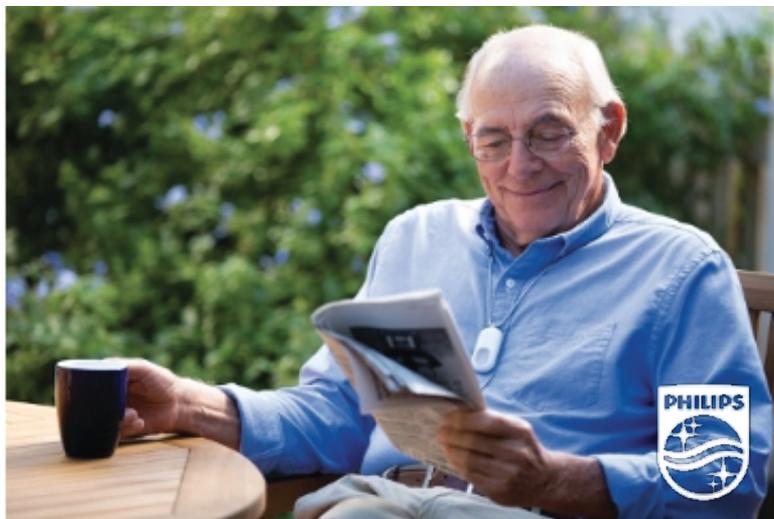
Over 7 million people have counted on Philips Lifeline to feel safe at home and on the go.

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Call today! Aging Partners Lifeline
402-441-8816



Coverage outside the home provided where AT&T wireless network coverage is available. AutoAlert does not detect 100% of falls. If able, users should always push their button when they need help.

Homestead Tax Exemption Can Benefit Seniors

Nebraska is a great place to live thanks in part to programs such as Homestead Tax Exemption, which helps many older adults afford to stay in their homes. This program offers property tax relief for individuals and couples who own a home and are 65 years of age or over, as well as younger individuals with certain disabilities. Only one member of a couple needs to be age 65. This is a county-based program that may offer from 10 to 100 percent property tax relief, depending on the value of your home.

Every year, individuals must apply for a Homestead Exemption to receive the benefit. Homestead Property Tax Exemption forms are mailed by the county assessor after Jan. 1, provided the individual applied for the exemption in the prior year. If individuals have never applied for the Homestead Exemption, they need to visit or contact their county assessor office to request the forms. The forms may also be downloaded from the County Assessor or State Department of Revenue websites.

The exemption is based on an adjusted household income, which is different than the IRS adjusted gross income. If you file income taxes, you would start with the adjusted gross income on your tax form, and then add back any untaxed Social Security benefits you received. Once you have that figure, you subtract health expenses, such as Medicare Part B premiums, Medicare supplemental payments, Part D premiums and copays, and long-term care insurance premiums, as well as eyeglass and dental expenses. If you do not file income taxes, add up your 1099 reported income for the previous year and start with that figure. When you have your household income from the previous year, subtract health expenses to arrive at an adjusted household income. Last year, a couple with an adjusted household income of \$50,301 or less received some property tax relief, depending on the value of their home.

Adjusted household income figures increase every year. It is important that you stay informed on the newest household income figures and check every year to make sure you don't miss an opportunity for property tax relief. This is especially true if you or your spouse have experienced some higher-than-usual medical expenses this past year.



You have plenty of time to file for your Homestead Tax Exemption. The filing period is Feb. 2 through June 30.

If you have questions about Homestead Tax Exemption or want assistance with the form, please call Aging Partners at 402-441-7070 or 1-800-247-0938 for more information. 



Are you 60 years of age or older?

Do you have a problem with:

- debt collections
- homestead exemptions
- Medicare/Medicaid
- reverse mortgages
- being a tenant
- POAs

Legal Aid of Nebraska is here to help!

Legal Aid provides free legal advice and assistance to Nebraska residents 60 years of age and older through our Elder AccessLine.

Reach our Elder AccessLine toll-free at:

1-800-527-7249

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Monday-Thursday: 1 p.m.-3 p.m. CST



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Alzheimer's and Dementia Caregiving Resources Available

A diagnosis of Alzheimer's disease or dementia can leave people and those they love with many emotions and uncertainty.

Taking a caregiver role is new to many. And while caregiving can be rewarding, it also can be overwhelming. Caregivers are at risk for health problems, depression, anxiety and social withdrawal among other things. The stress of caregiving can weigh on a person: Some studies show 30 percent of caregivers die before the person they are caring for.

To lessen the burden, the Alzheimer's Association provides resources and information for those facing Alzheimer's and dementia diagnoses and those who provide daily caregiving, participate in decision-making or simply care about a person with the disease. Learn what to expect and how to prepare for your changing role as caregiver.

The Caregiving Role

The needs of a patient with Alzheimer's or dementia change over time. Each Alzheimer's or dementia journey is different, and each caregiver faces unique challenges — that's why the Alzheimer's Association is there to help.

In the early stage, or mild dementia, caregivers might only take over duties such as finances and help remind the person of things like appointments. This should be a time for both the patient and caregiver to learn about the disease and prepare for future needs.

As the disease progresses into moderate dementia, the caregiver

often steps into a larger role to help with activities of daily living such as dressing, cooking and driving. Patients may not recall their home address or telephone number, have confusion of time and place, difficulty changing clothing and require assistance with eating or toileting.

In severe, or late-stage dementia, the caregiver takes over much of the patient's daily needs.

Resources Available from Alzheimer's Association

The Alzheimer's Association has a wealth of information available for caregivers on its website, alz.org/care. It also has a free, 24/7 helpline at 800-272-3900. The helpline can also serve

as a place to find support groups, get questions answered about things like Medicare and finances, and caregivers can speak with a masters-level social worker to troubleshoot behaviors and circumstances such as bathing, eating and other activities of daily living.

The Alzheimer's Association also has Caregiver Support Groups at various locations across Nebraska. The groups provide support and education and typically meet once a month for about an hour. Those interested do not need to register. Visit alz.org/crf or call the helpline for current group listings or in-person educational events.

For those in early stages, the Alzheimer's Association provides Early

How Community Members can Support Caregivers and Family Living with Alzheimer's

- **Educate yourself about Alzheimer's disease:** Learn about its effects and how to respond.
- **Stay in touch:** A card, a call, or a visit means a lot and shows you care.
- **Be patient:** Adjusting to an Alzheimer's diagnosis is an ongoing process and each person reacts differently.
- **Offer a shoulder to lean on:** The disease can create stress for the entire family. Simply offering your support and friendship is helpful.
- **Engage the person with dementia in a conversation:** It's important to involve the person in conversation even when his or her ability to participate becomes more limited.
- **Offer to help the family with its to-do list:** Prepare a meal, run an errand or provide a ride.
- **Engage family members in activities:** Invite them to take a walk or participate in other activities.
- **Offer family members a reprieve:** Spend time with the person living with dementia so family members can go out alone or visit with friends.
- **Be flexible:** Don't get frustrated if your offer for support is not accepted immediately. The family may need time to assess its needs.

**Alzheimer's Association 24/7 Helpline:
800-272-3900**

Stage Support Groups. This is for both caregivers, family and friends that will be part of the support network of the person diagnosed, and the diagnosed individuals. The six-week, once-a-week class teaches the basics and how to navigate disease diagnosis.

“We provide a variety of support and information about things such as planning, financial, legal, diets, staying connected, driving evaluations, how relationships change during the dementia journey and more,” said Mollie George, Alzheimer's Association program specialist.

The group meetings are currently offered in Lincoln in March and September. The group is free to attend, but those interested must register and be prescreened to participate. Contact Mollie George at mjgeorge@alz.org or 402-260-7909.

For social events, the Alzheimer's Association also has a quarterly Social Engagement Group that meets in Lincoln at the Great Plains Art Museum. The art tour is available to those affected by dementia and their family and friends. The next tour is Feb. 19 at 10 a.m. This outing is free to attend, but registration is necessary. Contact Mollie George at mjgeorge@alz.org or 402-260-7909.

MedicAlert Grant

Available to Nebraska residents diagnosed with dementia or Alzheimer's, the MedicAlert grant provides free identification bracelets for the patient and caregiver. The bracelets feature a number to a national database where information is stored such as name, emergency contacts, home address, medication allergies and more. It is also recommended that the caregiver wear a bracelet, too.

“If something happened to the caregiver, then emergency personnel can see that they are a caregiver and call their predetermined emergency contacts to check on the person with dementia,” George said.

The bracelets are not based on income and can be applied for through the Alzheimer's Association at alz.org/nebraska, then click on “Helping You,” then “Financial” for access to the grant application. More details are available on the online application.

More Information

For more information on Alzheimer's or the Alzheimer's Association, visit alz.org or call the 24/7 helpline at 800-272-3900. You can also contact the Lincoln Alzheimer's Association office at 1500 S. 70th St. #201, Lincoln, NE 68506 or 402-260-7909. 



10 Ways to Manage Stress and Be a Healthier Caregiver:

1. **Find time for yourself:** Consider respite care services: 1-866-RESPITE.
2. **Know available community resources:** Find a support group nearest to you! www.alz.org/crf.
3. **Become an educated caregiver.** Read as much as you can and attend a free in-person education event www.alz.org/crf or attend on-line training (training.alz.org).
4. **Use the Alzheimer's Association 24/7 helpline** and online resources for around-the-clock help regarding behaviors, resources and other questions regarding the disease.
5. **Take care of yourself:** Eat well, exercise and get some rest; establish a care team of people you can lean on for support.
6. **Manage your stress level.** Take time for yourself. Develop a routine and schedule.
7. **Accept changes as they occur.** Needs change with Alzheimer's disease and other dementias. Be aware of community resources for in-home care services as well as residential care services.
8. **Make legal and financial plans.** Have the conversation regarding future care and make sure your legal documents are up to date.
9. **Know you are doing your best.** Remember that the care you are providing makes a difference and that you are doing the best you can. You may feel guilty because you can't do more, but individual care needs change as Alzheimer's progresses. You can't promise how care will be delivered, but you can make sure that the person with the disease is well cared for and safe.
10. **Visit your doctor regularly.** Pay attention to exhaustion, stress, sleeplessness or changes in appetite or behavior. Do not ignore symptoms.



A Pioneering Area Agency on Aging



Call 402-441-7070 in Lincoln or toll-free, 800-247-0938.

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MISSION

Aging Partners plans, coordinates and advocates for older people in an eight-county area. Our mission is to enhance daily living, expand personal choices and educate the community in an effort to ensure the independence and full life of the people we serve.

Being Well

NUTRITION

402-441-7159

- **Nutrition Consultation** - Older adults receive assessments, intervention planning, counseling, follow-up and coordination with other service providers.
- **Meals** - Noon meals, selected evening meals with entertainment, special holiday meals and light menu choices are available at some centers.

HEALTH AND FITNESS

- **Health Center** - Exercise classes, fitness equipment and certified personal trainers. ▲ 402-441-7575
- **Senior Health Promotion Center** - University of Nebraska-Medical Center and Aging Partners provide health screenings. ▲ 402-441-6687
- **Caregiver Support Services** - Caregivers receive stress management, exercise, health and wellness assessments, and nutrition counseling. 402-441-7070
- **Fit to Care** - Free tips from a registered dietician and certified personal trainer to help decrease the effects of chronic tension.

- **Health Education Programs** - A variety of topics assisting individuals to make healthy lifestyle choices.
- **Health Screenings** - A variety of screenings include blood pressure, cholesterol, glucose and bone density.
- **Exercise** - Pilates, yoga, stretch and tone classes are available at several locations. Daily fitness programs on LNKTU City (ALLO Channel 2, Spectrum Channel 1300 and Kinetic Channel 1005) and LNKTU Health (ALLO Channel 3, Spectrum Channel 1301 and Kinetic Channel 1010). ▲
- **Alzheimer's Disease** - Information and referral. 402-441-7070 or 800-247-0938

Living at Home

INDEPENDENT LIVING SUPPORT SERVICES

402-441-7070 or 800-247-0938

- **Care Management Services** - Providing professional assistance in assessing needs, planning and coordinating home care.
- **Lifeline Emergency Response System** - 24-hour emergency access at the press of a button.
- **Supportive Services Program** - Eligible older persons can receive assistance with the cost of in-home services.
- **Durable Medical Equipment** - Providing items that address short- and long-term needs. Lightly used and/or new in-the-box items in stock including crutches, walkers, canes, wheelchairs, bath chairs and toilet risers.
- **Home Handyman Service** - Minor home repairs and maintenance including mowing, leaky faucets, painting, broken light fixtures, and heavy housework services. ▲ 402-441-7030
- **Subsidized and Independent Housing Resource Listings**

LONG-TERM CARE OPTIONS/ CARE MANAGEMENT

402-441-7070 or 800-247-0938

- **Aging and Disability Resource Center (ADRC)** - The Aging and Disability Resource Center assists seniors and persons of all ages with disabilities to obtain information, services and supports.
- **Home and Community-based Waiver Services** - State funded in-home services for those who are Medicaid-eligible and choose to live at home or use community-based services.
- **Senior Care Options** - Long-term care and assessment for Medicaid-eligible persons seeking nursing home care.
- **Assisted Living and Nursing Facilities Resource Listings**

Planning Ahead

HEALTH INSURANCE AND FINANCIAL COUNSELING

402-441-7070 or 800-247-0938

- **Medicare** - what you need to know when you turn age 65; working past age 65; Parts A, B, D and Advantage Plans; Medicare supplements, yearly changes, updates and open enrollment; complaints, errors and appeals; low-income assistance programs.
- **We also help with:** Social Security overview; Medicaid; long-term care insurance; budgeting and bill paying; and Homestead Tax Exemption.
- **Legal Counseling** - Free legal advice and referral services for those who meet financial guidelines.

SENIORS FOUNDATION

The charitable foundation that plans, advocates for, and supports the programs and services of Aging Partners. To contribute or volunteer, call 402-441-6179 or visit seniorsfoundation.org.

Staying Involved

SENIOR CENTERS

Social events and activities, health and educational programs. Noon meals, selected evening meals with entertainment, special holiday meals, brown bag and shelf-stable meals for at home. Transportation to the centers is available for a fee. Five centers in Lincoln and four in Lancaster County.

▲ 402-441-7158

LINCOLN/LANCASTER COUNTY SENIOR CENTERS

- Asian Center: 402-477-3446
144 N. 44th St., Suite A, Lincoln
- Belmont Center: 402-441-7990
Belmont Recreation Center
1234 Judson St., Lincoln
- Bennet Center: 402-416-7693
American Legion Hall
970 Monroe St., Bennet
- Firth Center: 402-416-7693
Community Center
311 Nemaha Blvd., Firth
- Hickman Center: 402-416-7693
Hickman Community Center
115 Locust St., Hickman
- Lake Street Center: 402-441-7157
St. James United Methodist Church
2400 S. 11th St., Lincoln
- Downtown Center: 402-441-7154
1005 "O" St., Lincoln
- Northeast Center: 402-441-7151
6310 Platte Ave., Lincoln
- Waverly Center: 402-416-7693
13820 Guildford St., Waverly

Other Services

INFORMATION AND REFERRAL

402-441-7070 or 800-247-0938

Provides help for older adults and their caregivers to resolve questions and concerns about aging. Services include referrals, counseling, social work and care management. Start here to determine alternatives, and arrange services in the Aging Partners service area.

TRANSPORTATION

- **Ride within Lincoln to the Centers**
▲ 402-441-7158
- **Lancaster County Public Rural Transit**
Scheduled transportation to and from Lincoln and rural Lancaster County areas. Handicap accessible.
▲ 402-441-7031
- **Other options in the community**
Listings available at 402-441-7070.

LIVING WELL MAGAZINE

This quarterly publication features stories of interest to older adults and is mailed directly to their homes. To suggest a story idea or advertise with *Living Well*, call David Norris at 402-441-6156 or email dnorris@lincoln.ne.gov. To receive *Living Well* by email instead of in the mail, call 402-441-6146 or email delrod@lincoln.ne.gov.

LIVE & LEARN

A monthly TV show for and about older adults on LNKTU City (ALLO Channel 2, Spectrum Channel 1300, Kinetic Channel 1005) and video-on-demand at lincoln.ne.gov (keyword: vod) or Live & Learn's YouTube channel at lincoln.ne.gov (keyword: live & learn). View on LNKTU City or online at lincoln.ne.gov.

- Mondays at 11 a.m.
- Wednesdays at 5 p.m.
- Thursdays at 7 p.m.
- Fridays at 11:30 a.m.
- Sundays at 3:30 p.m.

These are minimum airing times. Show re-airs at various other times throughout the month.

CARE MANAGEMENT

All Counties: 800-247-0938

Care Management Coordinator

Joyce Kubicek

- Butler County
Becky Romshek, 402-367-4537
- Fillmore County
Rhonda Stokebrand, 402-759-4922
- Polk County
Amy Theis, 402-747-5731
- Saline County
Michele Tesar, 402-826-2463
- Saunders County
Mary Dailey, 402-443-9376
- Seward County: 800-247-0938
- York County, Jerri Merklinger
402-362-7626

MULTI-COUNTY PROGRAMS

- Butler County Senior Services
Diana McDonald, 402-367-6131
- Fillmore County Senior Services
Brenda Motis, 402-759-4922
- Polk County Senior Services
402-764-2252
- Saline County Aging Services
Lori Moldenhauer, 402-821-3330
- Seward County Aging Services
Kathy Ruzicka, 402-761-3593
- York County Aging Services
Lori Byers, 402-362-7626

MULTI-COUNTY SENIOR CENTERS

Butler County

- David City Senior Center
592 "D" Street, David City
402-367-6131

Fillmore County

- Exeter Senior Center
217 S. Exeter Ave., Exeter
402-266-2133
- Fairmont Senior Center
519 Fairmont Ave., Fairmont
402-268-2831
- Geneva Senior Center
1120 "F" St., Geneva
402-759-4921

Polk County

- Osceola Senior Center
340 N. State St., Osceola
402-747-8227
- Polk Senior Center
230 N. Main St., Polk
402-765-2311
- Shelby Senior Center
230 N. Walnut St., Shelby
402-527-5158
- Stromsburg Senior Center
118 E. 3rd St., Stromsburg
402-764-8227

Saline County

- DeWitt Senior Center
202 E. Fillmore Ave., DeWitt
402-683-4326 or 402-520-0873

Seward County

- Milford Senior Center
105 "B" St., Milford
402-761-3367
- Seward LIED Senior Center
1010 Manor Drive West, Seward
402-643-4466
- Utica Senior Center
520 "D" St., Utica, NE 68456
402-534-3435

York County

- McCool Junction Senior Diners
c/o Village Hall
323 E. "M" St., McCool Junction
402-724-2525
- York Leisure Home
215 N. Lincoln Ave., York
402-362-2900
- York Area Senior Center
725 Nebraska Ave., York
402-362-2496

SENIOR CARE OPTIONS (SCO) AND MEDICAID WAIVER

- 402-441-7070 or 800-247-0938

Aging Partners News and Events

Start Electronically Receiving Your Copy of *Living Well* Magazine Today!

When you receive *Living Well* magazine by email, you have direct access to many services. Click your mouse on any website listed and you are linked directly to a service or advertiser's website. There are wonderful stories in every issue of *Living Well*. By visiting the Aging Partners website, you will find current and past issues. Call Deb Elrod at 402-441-6146 or email her at delrod@lincoln.ne.gov to sign up.



Health and Fitness

Aging Partners Fitness Center

555 S. 9th St.
Monday through Friday
8 a.m. to 4 p.m.

All ages are welcome at the fitness center. Cardio equipment, strength training equipment, free weights, balance and other exercise aids are available.

\$10 monthly suggested contribution for age 60 and over and family caregivers of any age. \$15 fee for under age 60. A certified personal trainer is available Tuesday and Thursday by appointment only and at no additional cost.

For most Health and Fitness classes, there is a \$4 per class suggested contribution for age 60 and over and family caregivers of any age or a \$5 per class fee for under age 60. Punch cards are available. Preregistration is required for all classes by calling 402-441-7575. Please register early. Classes that do not have sufficient enrollment will be canceled.

New for Family Caregivers

Family caregivers do a lot to enhance the health and wellbeing of the person they care for. It is important that they remember to take good care of themselves. One of our certified personal trainers or instructors would be happy to assist you in developing a home-based exercise program designed to meet your needs. Appointments can be set up at a time and location convenient to you. We would also like to encourage family caregivers to take advantage of our fitness center and classes if they can. Call 402-441-7575 for more information.

Evidence-Based Tai Chi – Moving for Better Balance Classes

Evidence-based programs are supported by the Nebraska Department of Health and Human Services Injury Prevention Program and the State of Nebraska Unit on Aging.

NOTE: Because all Tai Chi – Moving for Better Balance Classes are progressive, no registrations will be accepted after the fourth class of each session.

New Class – Tai Chi for Arthritis and Fall Prevention

Irving Recreation Center
2010 Van Dorn St.
Tuesdays and Thursdays, 1 to 2 p.m.
Jan. 14 through March 12
(no class Jan. 28 and Feb. 25)

This class will meet twice a week for eight weeks with a \$2 suggested contribution per class or \$32 per eight-week session. Punch cards are available.

Instructor Mitzi Aden is certified in Tai Chi Moving for Better Balance and Tai Chi for Arthritis and Fall Prevention.

Attendees will learn the core modified 8 forms from Tai Chi Moving for Better Balance. Warm-up and cool-down sessions will include Tai Chi for Arthritis movements developed by

Dr. Paul Lam at the Tai Chi for Health Institute. Class is beneficial to people with or without arthritis. Movements can be modified to accommodate mobility issues for any participant and can be done seated as a starting exercise. Each session includes:

- Warm-up and cool-down exercises designed to help manage pain
- One or two movements per lesson, progressively leading to completing the eight basic core movements
- Breathing techniques
- Tai Chi principles including those relating to improving physical and mental balance

Chair Assisted Tai Chi

St. Paul United Methodist Church
1144 “M” St. (dining room)
Tuesdays and Thursdays
9:30 to 10:15 a.m.
Jan. 7 through March 26

This class is based on the modified Tai Chi – Moving for Better Balance 8 Form program. Participants meet twice weekly for 12 weeks and are taught simple movements they can practice sitting or standing near a chair. There are many benefits of chair tai chi for all abilities. It strengthens the legs and upper body which leads to improved balance. Participants work progressively toward standing Tai Chi. Suggested contribution is \$2 per class or \$48 per session.

Tai Chi – Moving for Better Balance (Level I)

This class is for people new to Tai Chi or those wanting to continue working on the basic Tai Chi Moving for Better Balance 8 Forms. It is a fall prevention program that uses the principles and movements of Tai Chi to help older adults improve their balance and increase their confidence in doing everyday activities. \$2 suggested contribution per class or \$48 per session.



- Eastridge Presbyterian Church
1135 Eastridge Drive
Mondays and Thursdays
1 to 2 p.m.
Jan. 13 through April 9
(no class Jan. 20 and Feb. 17)
- Irving Recreation Center
2010 Van Dorn St.
Tuesdays and Thursdays
11 a.m. to noon
Feb. 11 through April 30

Tai Chi – Moving for Better Balance (Level II)

Eastridge Presbyterian Church
1135 Eastridge Drive
Mondays and Thursdays
2:30 to 3:15 p.m.
Jan. 13 through April 9 (no class Jan. 20
and Feb. 17)

This class is for people who have completed one or more sessions of Tai Chi — Moving for Better Balance Level I. Classes are designed for people who want to continue with the traditional 8 forms with less instruction and some variations. \$2 suggested contribution per class or \$48 per session.

The following classes are open to join at any time during the session, but registration is still required.

Tai Chi – Continuing 24 Form

Cotner Center Condominium
1540 Cotner Blvd.
Mondays, 1 to 1:30 p.m.
Jan. 6 through April 6
(no class Jan. 20 and Feb. 17)

This class is suggested for those who have completed the 24 Form instructional classes.

Qigong Refresh and Recharge

This ancient, meditative practice focuses on slow, gentle movements which help to relieve aching muscles and stiff joints, improve balance, flexibility and increase energy. Movements begin

from a chair, move to standing forms, closing with seated stretches and stimulating breath exercises. This class is appropriate for individuals at all levels of ability.

- Cotner Center Condominium
1540 N. Cotner Blvd.
(use Cotner Blvd. entrance)
Mondays, 10:30 to 11:30 a.m.
Jan. 6 through April 6 (no class
Jan. 20 and Feb. 17)
- Auld Pavilion (*please note new day and time*)
1650 Memorial Drive
Wednesdays, 2 to 3 p.m.
Jan. 8 through March 25

Qigong March Mini Series

This ancient, meditative practice focuses on slow, gentle movements which help to relieve aching muscles and stiff joints, improve balance, flexibility and increase energy. Movements begin from a chair, move to standing forms, closing with seated stretches and stimulating breath exercises. This class is appropriate for individuals at all levels of ability. \$2 suggested contribution appreciated.

- Asian Community and Cultural Center
144 N. 44th St., Suite A
Fridays, noon to 12:45 p.m.
March 6, 13, 20 and 27

Dance for Life (formerly Dynamic Movement)

Each class focuses on balance, strength and cardio health through a unique combination of dance steps done to popular oldies music. Synchronized movements isolate and strengthen muscle groups, increase heart rate and improve core stability. Participants warm up from the chair, move to standing, transition to dance then cool down with standing and seated movements.

- Cotner Center Condominium
1540 N. Cotner Blvd.

(use Cotner Blvd. entrance)

Mondays, 2 to 3 p.m.

Jan. 6 through April 6 (no class
Jan. 20 and Feb. 17)

- St. Mark's United Methodist Church
8550 Pioneers Blvd.
(church gymnasium)
Thursdays, 3:30 to 4:30 p.m.
Jan. 9 through March 26
- Auld Pavilion (*please note new day and time*)
1650 Memorial Drive
Wednesdays, 10 to 11 a.m.
Jan. 8 through March 25

Chair Yoga (on-going)

Chair yoga is one of the gentlest forms of yoga available. It is a unique style that adapts yoga positions and poses through creative use of a chair. Poses are done seated or the chair is used for support during standing and balance poses. Emphasis will be on breathing, balance and taking things at your own pace. Chair yoga is suitable for all ages, fitness levels and physical conditions. Beginners welcome.

- East Lincoln Christian Church
7001 Edenton Road
Fridays, 11 a.m. to noon
- Eastridge Presbyterian Church
1135 Eastridge Drive
Wednesdays, 1:30 to 2:30 p.m.

Diabetes Self-Management Workshop

The Ambassador
4405 Normal Blvd.
Tuesdays, 9:30 to 11:30 a.m.
Jan. 14 through Feb. 18

The Diabetes Self-Management Workshop is a six-week course for adults with diabetes, their family members and friends. Learn about diabetes including:

- What to eat and when to exercise
- Monitoring your blood sugar
- Foot care
- Communicating with family and your health care provider

Continued on page 38.

Aging Partners News and Events

Continued from page 37.

- Low and high blood sugar
 - Tips for dealing with stress
 - How to set small and achievable goals
 - Overview of relaxation techniques
 - How to increase your self-confidence
 - Feel better and take charge
- This workshop is offered at no cost, but suggested contributions of \$4 per class are appreciated!

Vermeer Education Center

Senior Health Promotion Center
4000 S. 84th St. (located north of St. Mark's)

Services available to people age 60 and over include comprehensive foot care, blood pressure, blood glucose, cholesterol, osteoporosis screenings and health education.

\$15 suggested contribution will help these services continue.

- Wednesdays, 9:30 a.m. to 1:30 p.m.
Jan. 8, 22 (foot care only) and 29 (all services)
Feb. 5, 12, 19 and 26
March 4, 11 and 18

Downtown Senior Health Promotion Center

1005 "O" St., lower level

Services available to people age 60 and over include comprehensive foot and ear care, blood pressure, blood glucose, cholesterol screenings and health education. \$15 suggested contribution will help these services continue.

- Thursdays, 9:30 a.m. to 1:30 p.m.
Jan. 9 (foot care only) and 30 (all services)
Feb. 13, 20 and 27
March 5 and 19

NEW! Foot Clinics at Lancaster County Rural Senior Centers

Regular foot care might be more important than you think. Years of

walking, working and injuries can be hard on your feet. A registered nurse from Aging Partners will examine your feet, trim your nails, file your calluses and advise on comfort measures for your feet. There is a foot massage at the end for a special treat!

- Waverly Senior Center
Waverly VFW Post
13820 Guildford, Waverly
Wednesday, Jan. 22 and Feb. 19
- Firth Community/Senior Center
311 Nemaha, Firth
Monday, Jan. 13
- Bennet Senior Center
American Legion Hall
970 Monroe, Bennet
Thursday, Jan. 30 and March 26
- Hickman Senior Center
Hickman Community Center
115 Locust St.
Wednesday, March 4
\$15 suggested contribution.

Appointments required between 9 a.m. and 12:30 p.m. Call Paula at 402-416-7693 to register or for more information. Your feet will thank you!

Senior Center Events

Free Income Tax Assistance

Monday through Thursday

Feb. 3 through April 9

10 a.m. to 3 p.m.

Aging Partners, 1005 "O" St.

AARP Tax-Aide Volunteers are back to help you with your 2019 income taxes. Appointments start at 10 a.m., and the last appointment is scheduled for 2 p.m. Why not stay for lunch? Make your lunch reservation (served from 11:30 a.m. to 12:15 p.m.) when you make your tax appointment. Bring your photo ID, a copy of last year's return, proof of health insurance, Social Security card, wage and earnings statements (W2's), Retirement Income statements (Form 1099R or SSA 1099), Interest and Dividends statements (Form 1099), Homestead Exemption forms, and any other information

about your income and expenses. For an appointment, call 402-441-7158. Appointments go fast, so call early, but not before Wednesday, Jan. 22.

Bob Ross Oil Painting Class

Saturday, Feb. 8

9:30 a.m. to 3:30 p.m.

Lake Street Center, 2400 S. 11th St.

Trails End – A rustic cabin sits at the edge of a glowing woodland. Paint along with certified instructor Donald R. Belik. No experience required. All materials and supplies are provided. Registration required. Call 402-441-7158. Payment due by Friday, Jan. 31. Mail payment to Aging Partners, Attention: Art Class, 1005 "O" St., Lincoln, NE 68508. Cost: \$50.

Jimmy Mack's Italian Valentine's Show!

Friday, Feb. 14

Downtown Center, 1005 "O" St.

10:30 to 11:30 a.m.

\$4 suggested contribution for age 60 and over.

Call 402-441-7154, by Tuesday, Feb. 11, to reserve a meal.

In honor of Valentine's Day, Jimmy Mack will perform your favorite Italian love songs to swoon and sway to while you dine on a fantastic Italian meal! You won't want to miss this delightful program, so make your reservations early to secure your spot!

St. Patrick's Day with the Lincoln Irish Dancers

Thursday, March 12

Cotner Center Condominium

1540 N. Cotner Blvd.

Dinner: 5:30 p.m.

Show: 6:30 p.m.

No refunds!

\$10 dinner and show fee

Show-only tickets \$5

\$4 round-trip transportation fee

The Lincoln Irish Dancers (LID) will perform Ceili (group) dances and



provide an opportunity for attendees to participate. The LID mission is “to heighten awareness and appreciation of traditional Irish dance, and to celebrate Irish culture” in Lincoln and surrounding areas. Enjoy a traditional dinner of corned beef and cabbage. Call 402-441-7158 for reservations. Registered guests get seating priority over walk-ins. Reservation and payment due by noon Tuesday, March 10.

St. Patty’s Day Party featuring Chris Sayre

Tuesday, March 17
Downtown Center, 1005 “O” St.
10:15 to 11:15 a.m.
\$4 suggested contribution for age 60 and over.

Reserve your spot for our St. Patrick’s Day party! Enjoy a bowl of Irish stew while Chris Sayre entertains us with Irish tunes he’ll be performing

on various musical instruments. Call 402-441-7154 to reserve a meal.

An Evening with the Cranes

Tuesday, March 31
Audubon Rowe Sanctuary
Gibbon, Nebraska

Each spring, something magical happens in the heart of the Great Plains. More than 80 percent of the world’s population of Sandhill cranes converges on Nebraska’s Platte River valley. Along with them, millions of ducks and geese migrate to the neighboring rainwater basins. Join us as we take a motor coach bus to Gibbon for spectacular nature scenes on the river’s edge. Crane viewing is at its best at the Audubon Rowe Sanctuary blinds. This is a guided tour. We leave Lincoln at 3 p.m., arriving at the sanctuary by 5:30 p.m. for perfect sunset viewing. Return to Lincoln

by 11 p.m. Cost per person is \$80, based on entrance fee, guided tour, round-trip motor coach and box lunch provided by Hy-Vee. Transportation fee to the bus site is \$5 round trip. Call 402-441-7158 to make your reservation by noon Monday, Feb. 3. Space is limited to a maximum of 34. The event is co-sponsored by The Roper Bennett Team of Merrill Lynch.

Inclement Weather Policy

In the event of severe winter weather or dangerous conditions, Aging Partners Senior Centers may be closed. As a rule, if Lincoln Public Schools are closed, the senior centers will close and fitness classes will be canceled. Please listen to KFOR 103.3 FM or 1240 AM, or KLIN 1400 AM for the most accurate and up-to-date senior center closing information.

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Please mail to: *Living Well*, 1005 “O” St.
Lincoln, NE 68508-3628

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A special invitation to the 57,200 age 60 and over adults, their families and caregivers residing in Butler, Fillmore, Lancaster, Polk, Saline, Saunders, Seward and York counties in Nebraska.

Your contribution helps Aging Partners publish the area’s premiere resource for those 60 and over. Join us in supporting healthy, full and independent living.

___ Check or money order payable to *Living Well* enclosed.

Sorry, we don’t accept credit cards.

Questions about subscribing? Contact Deb Elrod at delrod@lincoln.ne.gov or 402-441-6146.

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(Mr., Mrs., Miss, Ms.) Please print

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Date of birth: ___/___/___ Spouse’s DOB: ___/___/___

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