

# SENIOR

## *Lifestyles*



**Valentine King and Queen photos inside for Gasconade Manor,  
Gasconade Terrace, Stone Bridge and Victorian Place**

WEDNESDAY, FEB. 24, 2021  
PAGES 1B-12B

GASCONADE  
COUNTY **Republican**

## Some benefits of growing older

Many people are quick to think of growing older in a negative light. Although there certainly are some side effects of aging that one may wish to avoid, people may find that the benefits of growing older outweigh the negatives.

Seniors are a rapidly growing segment of the population. In the United States, the Administration on Aging states that the older population — persons 65 years or older — numbered 46.2 million in 2014 (the latest year for which data is available). Statistics Canada reports that, in July 2015, estimates indicated that there were more persons aged 65 years and older in Canada than children aged 0 to 14 years for the first time in the country's history. Nearly one in six Canadians (16.1%) was at least 65 years old.

With so many people living longer, it's time to celebrate the perks of getting older rather than the drawbacks. Here are some great benefits to growing old.

- Higher self-esteem: The insecurities of youth give way as one ages, and older people have less negativity and higher self-esteem. A University of Basel study of

people ranging in ages from 18 to 89 found that regardless of demographic and social status, the older one gets the higher self-esteem climbs. Qualities like self-control and altruism can contribute to happiness.

- Financial perks: Seniors are entitled to discounts on meals, museum entry fees, movies, and other entertainment if they're willing to disclose their ages. Discounts are available through an array of venues if one speaks up. Seniors also can enjoy travel perks, with slashed prices on resorts, plane tickets and more. The U.S. National Park Service offers citizens age 62 and older lifetime passes to more than 2,000 federal recreation sites for just \$10 in person (\$20 online or via mail).

- Reasoning and problem-solving skills: Brain scans reveal that older adults are more likely to use both hemispheres of their brains simultaneously — something called bilateralization. This can sharpen reasoning skills. For example, in a University of Illinois study, older air traffic controllers excelled at their cognitively taxing jobs, despite some losses in short-term memory and visual spatial processing. Older con-



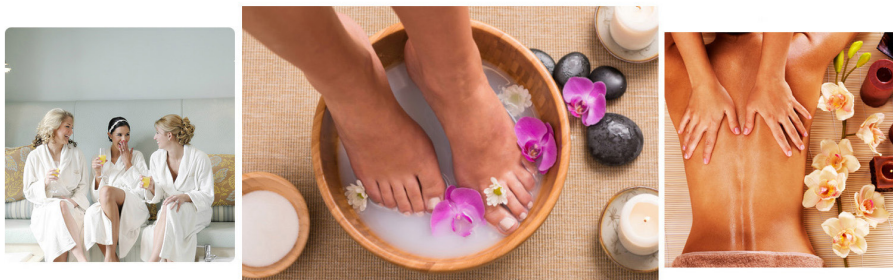
trollers proved to be experts at navigating, juggling multiple aircrafts simultaneously and avoiding collisions.

- Less stress: As people grow older, they are able to differentiate their needs from wants and focus on more important goals. This can alleviate worry over things

that are beyond one's control. Seniors may realize how little the opinions of others truly mean in the larger picture, thereby feeling less stress about what others think of them.

Growing older may involve gray hair or wrinkling skin, but there are many positive things associated with aging.

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## Exercise ideas for people with mobility issues

Physical activity is vital to overall health. The World Health Organization says limiting time spent being idle and taking advantage of opportunities to get moving — even if it's just a little bit of exercise — can go a long way toward improving overall health.

In November 2020, the WHO released new exercise guidelines for people of all ages. Adults should get between 150 and 300 minutes a week of moderate to vigorous aerobic activity, and that includes older adults and those with chronic conditions or disabilities.

Individuals with limited mobility due to age or preexisting medical conditions may wonder how they can meet the guidelines for exercise. Those with chronic pain or illness sometimes find that exercising for more than a few minutes can be challenging. Even brief periods of exercise can pay dividends, and there

are various approaches people can take to work around mobility and other issues.

### Explore chair exercises

Just because you are seated doesn't mean you can't get a workout in. Seated chair exercises can work various muscle groups. Seated arm rows, tummy twists, overhead arm raises, hand squeezes with a tennis ball, inner thigh squeezes, leg lifts and extensions, and many other exercises can be customized to be performed in a chair.

### Work out in the water

Exercising in the water can assist with movement and reduce strain on the body. The Arthritis Foundation says the water's buoyancy supports body weight, which minimizes stress on joints and can alleviate pain. Water provides

flexibility. Resistance bands are effective, low-cost gear that can offer high-impact results for building muscle, staying fit and increasing mobility. Resistance bands can be used in lieu of hand weights for many exercises and be

gentleresistance as well — up to 12 times the resistance of air. That means it's possible to build strength and muscle even just walking or swimming around a pool.

### Use resistance bands

Resistance bands are like giant rubber bands that can be used to build up strength and

ideal for those who find barbells and dumbbells are challenging to maneuver.

### Mind-body exercises are an option

Elder Gym®, a fitness from home service for seniors, suggests exercises like Tai Chi and yoga for those with limited mobility. These exercises integrate awareness of body movement with the exercise through coordinated breathing. The exercises encourage people to focus on slow, fluid movements and deep stretching.

Seniors and others with limited mobility are advised to first discuss fitness regimens with a physician to get a green light to proceed. Then exercise regimens can be started gradually and altered to become more vigorous as the body acclimates to exercise. Increase duration and frequency as strength and endurance builds.





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## Nursing home care and the 'look-back period'

Health care plans provide access to medical care and other necessities and reduce out-of-pocket health-related expenses. Each plan is different, and depending on where you live, your coverage may vary.

People quickly find that many health-care plans do not include provisions for long-term health care, such as paying for nursing facilities. Understanding how health plans work and learning about potential financial reviews for nursing home payment qualification is a good idea for anyone concerned about financing their future health care needs.

### Health care basics

Canadian citizens or permanent residents of Canada have access to a universal health care system that is paid for through their taxes, according to the Government of Canada. Each province or territory has its own health insurance plan that covers a variety of services.

In the United States, health care is largely privately managed, with most employers offering access to various health coverage plans. Government subsidized plans

include Medicare, which is for retirement-age individuals and younger people with disabilities. Medicaid is a joint state- and federally-run government program that provides health coverage to low-income individuals and families.

Just as in the United States, health insurance in Canada does not pay for nursing home care in most cases. In the United States, unless an individual meets low-income criteria, nursing home care is paid for by the resident; otherwise, people who qualify for Medicaid can have their nursing home expenditures paid for by that program. To receive Medicaid assistance, applicants should expect a financial review, including a look-back period.

### What is the look-back period?

The senior health, finance and lifestyle resource Senior Living advises that Medicaid is a "last resort" method of financing nursing home costs. Individuals are expected to use other means of payment first and "spend down" their assets. When financial resources dwindle, Medicaid will kick in to provide coverage.

To ensure that individuals simply do not transfer money out of their accounts to avoid paying for nursing home care by their own means, Medicaid requires a look-back period into applicants' finances to determine if there were any violations to rules regarding asset transfers.

Most people engage in some sort of long-term planning to protect a portion of their assets so that they can be used to support spouses or children. According to rules, an applicant is permitted to transfer certain monies to his or her spouse, provided the spouse isn't also applying for long-term care through Medicaid. Most money and tangible asset transfers (check with your state Medicaid office for the most current rules) must have taken place 60 months (5 years) prior to application for Medicaid.



Penalties will be instituted when rules are broken, namely gifts or asset transfers that take place within the look-back period. This could delay Medicaid acceptance.

Paying for long-term care can be complicated business with look-back periods and required spend-downs. It is in a person's best interest to seek the guidance of a financial planner who specializes in elder care to navigate these financial waters.

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## Gasconade Manor selects Valentine's Court

Gasconade Manor recently selected their 2021 Valentine's Court. The Court members are (from left) prince Rickie Foriester, king Vernon Michel; queen Gladys Koepke and princess Marie Segelhorst.

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**GLORIA HOOKK**, 90-year-old at Stone Bridge Senior Living of Owensville, enjoyed a surprise visit last Wednesday when her great-grandchildren Ayla, Kyndall and Kase Eiler along with their friends Barrett Knight, and Logan, Brantley and Bryson Meyer built a snowman and made snow angles as she watched from her window.

PHOTOS SUBMITTED BY BREANNA EILER

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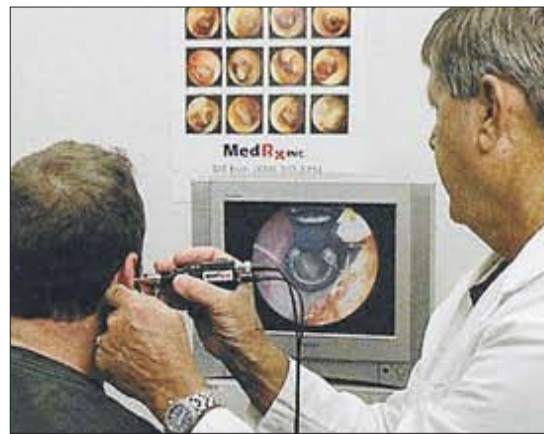
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**The Spring Area Wide Garage Sale is Scheduled For April 22, 23 & 24, the Last Weekend In April.**



**FERN AND CHARLES CLAAS** who are lifelong members of the Beaufort were crowned King and Queen last week at Stone Bridge Senior Living of Owensville. Fern owned a beauty shop and was hair stylist in Beaufort. She was also known as the "Quilt Lady." She made beautiful quilts and shared her knack for quilting with many other ladies. Charles worked for McDonald Douglas and in his spare time he raced stock cars, and enjoyed the race tracks. They have been married for 60 years. **PHOTO SUBMITTED**

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## Six tips for seniors to travel safely

One of the perks of getting older is having more time to devote to recreation and traveling.

According to the U.S. Census Bureau, there are roughly 52 million people who are age 65 or older in the United States. With a \$1.6 trillion total net worth, seniors spend more on groceries, pharmaceutical items and travel and leisure than any other demographic.

Age does not have to restrict one's ability to travel, and with age comes experience and more opportunities to enjoy travel. Before taking off for parts unknown, men and women over 50 can take steps to ensure their excursions are as safe as they are memorable.

1. Consider risk. The coronavirus pandemic of 2020 taught the world that situations can change rapidly. Before booking any travel, weigh the risks and the benefits of a trip. Determine if COVID-19 is spreading where you live or at your destination. Older adults have a higher risk for severe illness caused by the virus. Until you are vaccinated, it may be best to wait to travel.

2. Use senior-friendly services. Seek



out travel services that offer the best perks for older adults. Many travel providers no longer offer senior discounts, but they may offer other benefits, such as early boarding or assistance with traveling from gates to baggage areas.

3. Get travel insurance. According to Liz Dahl, cofounder of Boomer Travel Patrol, a website featuring expert advice geared

toward the Baby Boomer demographic, travel insurance can be essential for older travelers. Older travelers may be more at risk of falling or getting sick and some may need extra medication if travel is interrupted or delayed. Travel insurance can provide extra coverage for a relatively low price if something goes wrong.

4. Don't advertise your absence. It

may be tempting to upload photos of your beachside vacation to social media as you are immersed in paradise. Unfortunately, seniors tend to be targets for thieves because they are seen as vulnerable. Don't make the job easier by advertising you are away from home. In addition, have a neighbor periodically pick up your mail and set lights on timers to give the impression you are home even when you're not.

5. Share your itinerary. Keep loved ones apprised of your general travel itinerary, especially if you are traveling solo, recommends AARP. Keep a mobile phone on you at all times.

6. Pack copies of important documents. In the event paperwork is lost while traveling, request copies of prescriptions and/or statements of medical conditions from each physician and medical treatment center so you have a second set. Keep copies of your passport, driver's license, insurance cards, travel tickets, and other documents as well.

Seniors have the ability to travel much more than other age groups. Make the experience enjoyable by focusing on safety.

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## Senior communities offering lifestyles



Living life to the fullest does not need to stop when adults near or reach retirement age. Age-restricted housing communities once bore the stereotype of having limited recreational options and dated surroundings. But modern senior homes and facilities are all about catering to active lifestyles — with some communities offering resort-like amenities and pristine properties. Furthermore, certain communities provide

niche offerings for people who are looking for something even a little more different.

Eligibility to live in these communities varies, but generally speaking one resident in the home must be age 55 or older. According to research by TRI Pointe Homes, of the 75 million people who comprise the Baby Boomer generation who are eligible for age-qualified communities, more than 32 million would consider living in such

a community. The website 55places.com, which specializes in promoting age-restricted communities, indicates Florida has the most age-restricted communities in the country, followed by New Jersey. Arbutus Ridge Seaside Community for Active Adults was the first comprehensive retirement community built in Canada.

Choosing an age-restricted community requires consideration of a host of factors, including the amenities residents most desire and the cost of a facility. The following factors can help people decide which community is most suitable for them.

- **Style of home:** Homes built in retirement communities are designed to be comfortable and convenient for aging residents. Many are single-floor units. Certain communities may be comprised of apartments, condos or townhouses, while others may be single, detached residences.

- **Amenities:** When comparing age-restricted communities, consider the amenities available. Do they include on-site dining, transportation, travel assistance, pools, fitness centers, walking trails, or outdoor sports facilities? Some communities have “aging in place” amenities, which means

residents can move from independent living to assisted living to skilled nursing care as their needs change. Make a list of interests and then match them to a community that can fit your needs.

- **Costs:** Costs vary considerably. Investopedia advises seniors to consider the community’s location and what is being offered, as these factors will affect costs. In addition to rent or mortgages, most communities also have monthly maintenance or homeowners association fees that need to be compared and considered. Read contracts carefully to see which other costs are included.

- **Specialized features:** Unique men and women call for unique communities. If standard age-restricted communities do not fit the bill, 55places.com says there are specialized offerings for people who spend retirement in an RV; desire homes that align with their heritage; communities just for postal workers; or communities tied to a local college to continue lifelong learning.

Age-restricted retirement communities are evolving and many specialize in catering to active lifestyles.

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## How to stay connected with loved ones after moving into an assisted living facility



Decisions surrounding assisted living facilities are not always easy. Men and women may be reluctant to leave their homes while family members may be worried about how their aging loved ones will adjust to life in an assisted living facility. Though modern assisted living facilities cater to residents with an array of needs and interests, the hesitation about whether or not to move into such a facility is understandable.

One of the concerns seniors and their families may have about assisted living facilities is how to remain in touch with loved ones. Thankfully, staying connected is easier than ever before. That ease of connection has been on full display throughout the COVID-19 pandemic, during which aging men and women have been urged to limit contact with people outside their households in an effort to reduce their risk of contracting the virus. When the pandemic is in the rearview mirror, seniors can continue to employ various strategies to stay connected with their families after moving into an assisted living facility.

- Embrace technology. It's understandable that seniors are sometimes hesitant to utilize technology. Having spent much of their lives without smartphones and Zoom calls, it may seem like adjusting to a world where such things are now widely utilized will be incredibly difficult. However, modern technology is user-friendly, meaning seniors won't need much, if any, technical expertise or experience to utilize an assortment of devices that can help them stay in touch. Ask a relative to show you the ropes of a new device or request that staff at the facility teach residents the basics of using devices to stay connected with family. Staff may help set up Zoom calls or help residents learn the ropes of texting.

- Make a weekly communication commitment. Work with family members to set up a time each week when you can communicate directly with them. If family lives nearby, this might take the form of a weekly family meal at a loved one's home. If family lives too far away for routine in-person meals, set up a time each week for a family Zoom call.

- Continue to engage with your interests and fellow hobbyists. If you were an avid reader who loved to discuss and recommend books to your loved ones, then continue

to do so after moving into an assisted living facility. Sports fans who bonded with their loved ones over a shared passion for a favorite team can keep following their team and discussing the latest big game with their friends and family via email, texts or video calls. Various studies have discovered the positive effects that hobbies can have on long-term physical and mental health. Staying engaged with your passions can keep lines of communication open with friends and family and benefit your overall health.

Keeping the lines of communication with loved ones open can help aging men and women as they transition to life in assisted living facilities.

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## Terrace presents Valentine Royalty

Mary Baker was selected as Valentine Royalty for Gascoande Terrace last week. Mary turned 100 years old on Jan. 16.

PHOTO SUBMITTED

## Did you know?

Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy. Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals' health histories, so each test should be discussed with a physician during adults' annual checkups.

- Blood pressure check
- Blood test to check cholesterol and triglyceride levels
- Colorectal cancer exam starting at age 50
- Weight screening to check for gains or losses
- Prostate cancer screening for men age 70 and older
- Breast exam and mammogram for women, starting at age 40
- Pap smear and HPV tests at the recommended intervals advised by a doctor
- Hearing test
- Osteoporosis test
- Shingles and pneumococcal vaccines
- Eye exam
- Periodontal exam once per year

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## Victorian Place welcomes the King

Victorian Place Of Owensville crowned Earline Sieckendick and Jack Martin queen and king of valentines for 2021. The 'King' was also on hand to entertain the residents.

PHOTO SUBMITTED



## Caregiver Week at Victorian Place



- Feb. 12: 2nd vaccine shot and Valentine party with entertainment by Elvis.
- Feb. 15: Americare Virtual Caregiver Week to recognizes staff for jobs well done. Sports day, Noodle Volley Ball, and a Ball Park theme meal.
- Feb. 16: Mardi Gurus party /COVID Hero Day, and Interview with residents on "What dose being a COVID hero mean.
- Feb. 17: 80's day, Make Quality of Service Ribbon for a staff member; movie Back to the Future, Video games
- Feb. 18: Superhero day, Residents played Red light Green Light.
- Feb. 19: Caregiver day wear Virtual Caregiver T- Shirts/ Crazy hat day , Karaoke



## Victorian Place of Owensville

SENIOR LIVING BY AMERICARE  
 assisted living  
 301 North 7th St. in Owensville  
 573-437-5396