

LifestylesTM

Northeastern Pennsylvania

O V E R 5 0

September / October 2019

**Reinventing Healthcare
for Seniors**

by Geisinger — p. 15

**Money Saving Tips —
p. 12**

**Solutions for Seniors in
Today's Economy —
p. 9**

FREE



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◀ **Joan Lunden** former host of *Good Morning America* and senior living advocate.

Our Story

LETTER FROM THE EDITOR



In July 2018, after 30 years of living in the Lehigh Valley of Pennsylvania, my husband, Larry and I moved back to the endless mountains of Northeastern Pa. Now that our two boys were settled into their careers and living independently we wanted to ‘move back home’ to be closer to, and spend

more time with our aging parents. We chose to settle along Route 6 – “One of America’s most scenic drives,” according to National Geographic – outside of Factoryville, a few minutes from Clarks Summit at the northern most extension of the PA Turnpike.

As a partner in our family’s advertising and marketing communications firm, L•A Advertising, I saw a growing interest by our clients to serve an ever-increasing population of seniors, age 50 and older. Relying on my background and experience as a registered nurse and analyst for a large, regional healthcare network, we signed an exclusive licensing agreement to publish LIFESTYLES Over 50 Northeastern Pennsylvania.

We hope you enjoy reading.

Marci Kacyon

Executive Editor

570-390-3350

NEPA@LIFESTYLESover50.com

www.LIFESTYLESover50.com/NEPA

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Lif Northeastern Pennsylvania
STYLES
OVER 50

LIFESTYLES Over 50 Northeastern Pennsylvania is a print magazine distributed 7x annually, connecting seniors with local healthcare providers, senior living facilities, health-related resources, healthy-living activities and community events. Delving into topics of interest to seniors of NEPA, we hope to encourage vibrant, healthy and productive living through the stories we share about the people we meet and the businesses that serve this great region.

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**COVERING 10 COUNTIES
OF NORTHEASTERN
PENNSYLVANIA**



Cover Story

ANNUAL SAVINGS GUIDE

LIFESTYLES Over 50 Northeastern Pennsylvania is proud to present its annual savings guide. But, unlike past savings guides, we did not source a list of local retailers providing coupons or discounts to seniors. Rather, we reached out to local healthcare providers, insurance companies, nonprofits and other businesses that provide products and services to our seniors to find out what they are doing to combat rising healthcare and cost-of-living costs.

In this issue:

As the boomer generation ages, its members enter the healthcare system in increasing numbers and often incur large costs. By making small changes now, many future health problems and related expenses can be prevented. **Blue Shield of California** shares six tips to help preserve your health and vitality well into the golden years. **Learn more on page 11.**

Geisinger has reimagined every aspect of senior care, which led them to launch a new approach to primary care for seniors, called **Geisinger 65 Forward**. Their first location has already opened in Kingston, Pa. Other locations are on the horizon too. If you're 65 or older, you can now get more time with your doctor and more access to wellness activities and personalized care in a calm and relaxing environment. **Learn more on pages 14 and 15.**

Not ready to retire? As tens of millions of baby boomers reach retirement age, the gap between available jobs and qualified workers will increase to 35 million. Through its **Senior Community Services Employment Program, Easter Seals** provides training and skills development opportunities for older adults who have the talent and experience to remain a valuable part of tomorrow's work force. **Learn more on page 18.**



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Pay IT FORWARD

Calling All Nonprofits!

Each issue, **LIFESTYLES Over 50** Northeastern Pennsylvania intends to “pay it forward” by recognizing a local nonprofit for their work, and with a check donation – a small token of our appreciation for your commitment to our readers of NEPA.

If you are a local nonprofit serving within our coverage area of Northeastern Pennsylvania (see our counties map on page 3), we’d like to hear from you. Please call 570-390-3350 or e-mail your information to NEPA@LIFESTYLESover50.com. We’ll be happy to consider you!

LIFESTYLES Over 50 Northeastern Pennsylvania is a print magazine distributed 7x annually, connecting seniors with local healthcare providers, senior living facilities, health-related resources, healthy-living activities and community events. Delving into topics of interest to seniors of NEPA, we hope to encourage vibrant, healthy and productive living through the stories we share about the people we meet and the businesses that serve this great region.



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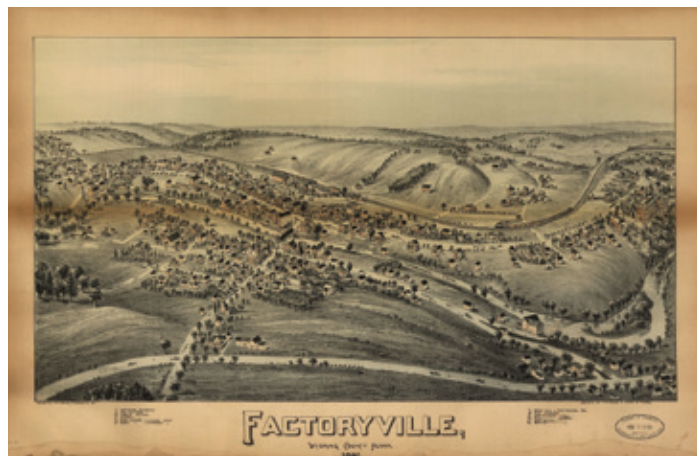
In Your Neighborhood

FACTORYVILLE, PA

Factoryville is located in the scenic Endless Mountains region of Northeastern Pennsylvania. Before the first settlers arrived in 1800, the whole region was wilderness covered by dense forest with trails made by the Delaware Indians. The first settlers to arrive in the early 1800's were Captain Robert Reynolds and Stephen Capwell, both from Rhode Island. Here they cleared the land, built log cabins and carved farms out of the wilderness.

They soon established churches and schoolhouses for the education of their children. And, when the War of 1812 broke out, these resourceful settlers built a textile factory run by water power at what is now the center of town. Known as "The Factory," it was the first factory of any kind in the region. In 1828, a Post Office was established by Dr. John Wilson, who served as the first postmaster. It was at this time that the village took on the name of Factoryville. The Delaware, Lackawanna and Western Railroad was a great boost to the town in 1850. The railroad provided the farmers and the coal industry in Scranton a means to move their products to larger cities. This line resulted in the construction of two new tunnels and the building of the Tunkhannock Viaduct in Nicholson, Pa., the largest steel reinforced concrete bridge in the country.

Factoryville continued to grow and expand, and in 1883 the town incorporated. By this time the population had reached 823, and the town had seven general stores, two hotels, three doctors, a tannery and a gristmill. Seeing a need for higher education,



QUICK FACTS

County: Wyoming

Year settled: 1800

Population: 1,158 people
(2010 census)

Mayor: Gary Evens

Website: www.factoryville.org

the townspeople and members of the Baptist Association organized Keystone Academy, now known as Keystone College. Around the turn of the century, electric lights and telephones came to town, along with the Northern Electric Railway, an inter-urban electric transportation line, which ran from Scranton, Pa. through Factoryville to Montrose. As the automobile became more popular the need for this rail service dwindled and "The Peoples Trolley" stopped running in 1912.

A number of individuals native to Factoryville have gone on to become famous.

Christopher "Christy" Mathewson, one of the all-time great pitchers in major league baseball, was born in Factoryville in 1880. Better known as "Big Six," Christy became a member of the New York Giants in 1900, and was one of the first five baseball players inducted into the Baseball Hall of Fame in 1936.

Courtesy of www.factoryville.org

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Prevent Slips, Trips and Falls

10 STEPS TO HELP OLDER ADULTS

Some of the most serious injuries among older adults, age 65 and older, are caused by falling. More than 1.6 million older Americans end up in the emergency room or hospital because of a fall, according to the National Institutes of Health. Seniors who have broken a hip by falling can have trouble recovering and regaining mobility. The good news is many falls are preventable. One of the first things you can do if you take prescription medication is have your health care team review your medication. “Some prescription medicines and over-the-counter drugs, or a combination of them, can make you dizzy or sleepy. Either can lead to a fall,” said Jaza Marina, M.D., a geriatrician at Kaiser Permanente in Atlanta. “If you fall, be sure to let your doctor know, even if you aren’t hurt. Sometimes falls are a sign of a new medical problem that needs attention.”

Many underlying causes of falls can be treated or corrected. Dr. Marina recommends these 10 proactive steps to reduce the risk of falling:

1. Remove clutter, throw rugs and electrical cords that might cause you to trip.
2. Store items on bottom shelves.
3. Add grab bars where necessary – in hallways, stairways and bathtubs.
4. Add a rubber bath mat in the shower or tub.
5. Make sure your home is well lit. Use night lights in hallways and bathrooms.
6. Keep a phone and flashlight by your bed.
7. Stay as physically active as you can.
8. Wear comfortable shoes with good support.
9. Have your vision and hearing checked.
10. Use a cane or walker if you feel unsteady.

For more information on how to prevent falls, visit healthy.kaiserpermanente.org. Also check out everybodywalk.org for tips on walking as an exercise. For questions or advice about a specific condition, talk to your physician.

Source: NewsUSA





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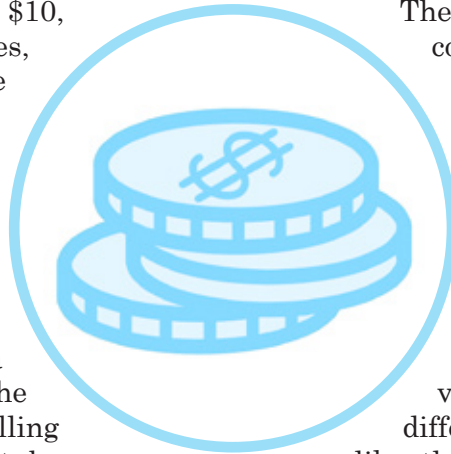
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Did You Know?

INTERESTING THINGS

Why do some coins have ridges on their sides?

The answer goes back to 1792, when the Coinage Act established the U.S. Mint. That same act of legislation also specified that \$10, \$5 and \$2.50 coins (known as eagles, half-eagles and quarter-eagles) were to be made of their face value in gold, while dollar, half-dollar, quarter-dollar, dime and half-dime coins were to be made of their value in silver. Cent and half-cent coins were made of cheaper copper. But a problem soon arose, after would-be criminals saw they could make a good profit by filing shavings from the sides of gold and silver coins and selling the precious metal. The U.S. Mint began adding ridges to the coins' edges, a process called "reeding," in order to make it impossible to shave

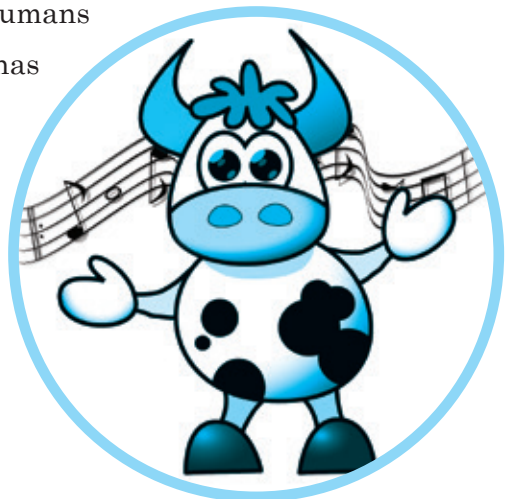


them down without the result being obvious. As a side benefit, the edges also made coin design more intricate and counterfeiting more difficult.

The U.S. Mint stopped producing all gold coins during the Great Depression, and a silver crisis in the 1960s led that metal to be gradually phased out as well. Today's coins contain no precious metals, but you'll still find ridges on some coins. Aside from keeping up with tradition, the ridges also help make the coins distinguishable from each other by feel as well as appearance, enabling visually impaired people to tell the difference between similarly sized coins, like the dime and penny. So, while coins made from precious metals may be history, it seems reeding is here to stay.

Fun animal facts

- The heart of a shrimp is located in its head
- A snail can sleep for three years
- Elephants are the only animal that can't jump
- Slugs have four noses
- Some worms can jump
- Koalas sleep up to 22 hours a day
- Cats only meow at their moms and humans
- An octopus has three hearts
- Rats laugh
- Cows produce more milk when listening to music





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Solutions for Seniors

IN TODAY'S ECONOMY

Whether your needs are nutritional, require more flexible transportation or are financial, seniors and their caregivers should be aware of these three resources in order to remain healthy, safe and financially sound.

Nutrition
Transportation
Finances

Meals on Wheels of Northeastern Pennsylvania was founded in 1969 as one of the original agencies funded under the Older American Acts to provide nutritional services to homebound, older adults. From its modest origins, the agency has developed to become a major provider of nutritional services to the elderly and disabled population of Lackawanna County, nourishing approximately 500 clients per day. According to its Website, the percentage of elderly in this community of Northeastern Pennsylvania Community is twice the national average. Visit: www.mealsonwheelsnepa.org.

The National Aging and Disability Transportation Center's mission is to promote the availability and accessibility of transportation options for older adults, people with disabilities and caregivers to live more independently within their communities. Looking for a ride? Go to: www.nadtc.org and click on the Eldercare Locator button, a public service of the U.S. Administration on Aging that connects older adults and their families to a variety of services local to your area, including transportation.

AARP Foundation does many things, from teaching struggling job seekers the skills they need to compete with confidence for today's in-demand jobs; making it easier for low-income consumers to develop healthy eating habits on a tight budget; developing strategies to help make communities more affordable, livable and healthy for everyone; to helping older adults manage their financial needs. Visit: www.aarpmpmp.org.

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Online Shopping

PROTECT YOURSELF

Shopping online has never been easier or more convenient for consumers. It saves time, great deals can be found and returns are easy. And yet, a majority of online shoppers still feel unsafe releasing personal information or credit card information over the Web. To alleviate your concerns, follow these precautions:

Only shop on secure Websites — The Site Identity button (a padlock) appears in your address bar when you visit a secure Website. The site's URL will start with "https," for "hyper text transfer protocol secure." If you don't see the padlock or the "s" after "http," then the Website is not secure.

Research the Website before purchasing — What do customer reviews say about the Website? Does the Website have a history of scam reports or complaints at the Better Business Bureau? Take one step further by contacting the business directly. If there's no e-mail address or phone # available, it could be an alert that it's fake.

Only disclose the bare minimum — Only provide the required information to process an online order. Merchants will request more information about yourself to assist them in their marketing efforts. And, never release your social security number! Merchants should never require your social security number or birth date when shopping online.

Keep your passwords private — Use at least 8 characters. Try to include a combination of numbers and symbols. Never use any private or personal information about yourself in the password. And,



use different passwords for each Website you visit. A data breach at one Website could give criminals access to your other 'same-password' accounts.

Pay with a credit card — Consumers are protected under the federal Fair Credit Billing Act. If an investigation reveals that a credit card was used without your authorization, consumers are only responsible for covering the first \$50. Most credit card companies offer a zero-liability policy for fraudulent purchases.

DO NOT use a debit card — If your debit card is compromised, scammers have direct access to your bank funds. And, check your bank statement regularly. You often have 30-days to notify the bank or credit card company of any issues.

Print copies of all transactions — Save a copy of the confirmation receipt. It should include the company name, product description, purchase price, date of purchase and contact information. You'll need this as a reference, should any questions arise about the purchase.

Shop privately from home — Avoid public Wi-Fi networks. Thieves can intercept your information, such as your passwords and credit card information while you're browsing on an open, public network.

Watch out for e-mail scams — Thieves will e-mail you "special offers" to entice you to click on a link within the e-mail. By clicking on these links, you could infect your computer with viruses and malware, or be directed to an unsafe Website. Never click on links from unfamiliar sources.



Boomers Can Reduce Future Medical Costs

SIX TIPS

As the boomer generation ages, its members enter the healthcare system in increasing numbers and often incur large costs. By making small changes now, many future health problems and related expenses can be prevented. Blue Shield of California, a not-for-profit health plan with solutions for high-quality healthcare coverage at a reasonable price, offers these tips to help preserve your health and vitality well into the golden years:

- **Stay active.** Getting 30 minutes of physical activity just three days a week will help you lower blood pressure, maintain a healthy weight, prevent bone density loss, and keep your muscular and cardiovascular systems strong. Gardening, golfing and dancing can help you stay lively while enjoying yourself.
- **Stay involved.** Mental and physical fitness are equally important. Staying involved in your community, whether through friends or volunteer work, will help you achieve mental and emotional balance.
- **Eat well.** It's never too late to adopt healthy habits. A diet based on whole grains, fruits, vegetables, legumes and other lean proteins will lessen your risk of developing heart disease, kidney disease, diabetes and other expensive-to-treat conditions.
- **See your doctor before you feel sick.** Frequent check-ups can help catch health concerns before they develop into chronic disease. Vision, dental and dermatology exams are important. In fact, skin cancer is the most common form of cancer in the U.S., according to Medline Plus U.S. National Library of Medicine, and people over the age of 50 are at higher risk. Work with your doctor to arrange an ongoing check-up schedule.
- **Stop smoking.** Smoking increases your risk for cancer and cardiovascular and respiratory disease. It's never too late to quit - your body begins recovering within minutes after you stop smoking, according to www.cancer.org.
- **Be mindful of prescriptions.** The average older person is taking more than four prescription drugs at once, plus two over-the-counter medications. When two or more drugs are mixed in the body, they may interact and produce uncomfortable or even dangerous side effects. Be proactive about having doctors or pharmacists check for possible drug interactions. Also try switching to generic drugs to save 30 percent or more on the average prescription.



For more healthy living tips and resources, visit Blue Shield online at www.blueshieldca.com/seniorhealth

Source: NewsUSA

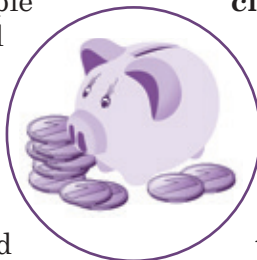
Money Saving Tips

PRACTICAL SOLUTIONS IN TODAY'S ECONOMY

AARP is doing amazing things to make life better for today's 50-plus. In the face of constantly changing realities, AARP helps people navigate ageless realities – your financial well-being, health and wellness, and desire to give back to your community. Put the power of an AARP membership into the palm of your hand by going to AARP.org and downloading their free App for exclusive news, local community events and member benefits.

If you're looking for an alternative to AARP, the American Seniors Association (american-seniors.org) is the conservative choice. The American Seniors Association is committed to making sure its members have the choices, information and services they need to live healthier and wealthier lives by enjoying the rights and freedoms embodied in our nation's Constitution.


Healthcare reform has only accelerated changes that were already affecting Medicare policies and prices. If you haven't recently, shop for new Medicare coverage. It may be a mistake to assume that your current coverage is still the best deal for you and your loved ones. The Health Insurance Marketplace, or Exchange, is an online shopping center based at Healthcare.gov. It is where you go to apply for coverage, find out if you qualify for savings and make changes to your health plan.




Use smart-home technology, such as programmable thermostats. Why heat up (or cool down) your home when no one is there? It's one thing to manually turn up or down your thermostat when you need it, but it's even better to program your home's temperature to automatically adjust when you don't need it, such as at night when you're sleeping. Merge your landline and cellular phone services. As the number of cell phones exceeds the total number of home based phones, perhaps you don't need to pay for both.

Go online. For instance, if social media is already part of your daily routine, use social media sites such as Facebook to find travel groups that can alert you to specials. Another option is Facebook Marketplace, which offers a way to buy and sell items in your community. Leveraging the Marketplace could be an easy way to use social media to save money. It's also an avenue to earn some extra cash from your unwanted items. DIY tasks are a fun way to use social media to save money and feel rewarded for completing a project on your own. Spend some time on sites such as Pinterest, and you'll find a wealth of ideas for do-it-yourself projects, from home decor to holiday gifts.

Do it yourself. Start a garden. Growing your own fruits and vegetables not only saves grocery money but, is good for the environment. You can also help your garden be more organic by creating your own compost by using food scraps. And, cut the cord of cable television by installing an over-the-air antenna, allowing you to watch many of the major, local broadcast networks with no monthly fees.



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7 Tips

TO CONSERVE WATER ... AND SAVE ENERGY

All of us can do our share around the house to conserve water and save energy. Following are 7 tips for improved efficiency:



Energy Star® is a program run by the U.S. Environmental Protection Agency and U.S. Department of Energy that promotes energy efficiency. Energy Star provides information on the energy consumption of products using standardized methods.

TIP: Use Energy Star certified products to help conserve water and save energy.



It takes a considerable amount of energy and water to bathe or shower. For example, homes with electric water heaters may spend as much as one-quarter of their electric bill just to heat their water.

TIP: Close the drain to see how much water you use and adjust accordingly to save.



It takes a considerable amount of energy and water to wash dishes and laundry.

TIP: Adjust your dishwasher and laundry machine settings to the size of the load being washed. Eliminate pre-wash or extra-rinse cycles, if possible.



Check all facets and pipes regularly for leaks.

TIP: Add a water softener to treat hard water by removing the minerals responsible for reduced operational efficiency of your household appliances and small leaks.



Avoid using excess water.

TIP: Dispose of tissues, insects and small waste by using the trash rather than the toilet to avoid unnecessary flushing.



Outdoor water usage.

TIP: Strategically plant your flowers and garden in areas that maximize rain absorption to reduce having to water regularly.



Rain water.

TIP: Raise the lawn mower to encourage the grass roots to grow deeper into the soil and retain moisture.

With climate change concerns, pervasive droughts and high-energy prices, nearly everyone is looking for ways to conserve water resources and reduce energy costs. The good news is that by using a little 'water sense' we can all contribute to ensure our water and energy supplies last for future generations.

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Coming to Scranton this fall.**
Learn more at geisinger.org/65forward

Geisinger
65Forward



A new way to ensure your full life has your doctor's full attention.

Lots of things change as you get older. Your tastes. Your interests. Probably even your bedtime. Your healthcare needs are changing too.

As an organization very interested in healthcare innovation and population health, Geisinger has been thinking a lot about how healthcare can better serve people 65 and older. This allowed them to reimagine every aspect of senior care, which led them to launch a new approach to primary care for seniors. It's called Geisinger 65 Forward, and

“We’re doing this to keep seniors healthy and happy so they can enjoy more of what life has to offer.”

the first location has already opened in Kingston. Other locations are on the horizon too. Geisinger is very clear about its intentions: 65 Forward is all about seniors and their unique needs, which means, if you're 65 or older, you can now get more time with your doctor and more access to wellness activities and personalized care in a calm and relaxing environment. Not only will 65 Forward doctors spend more time with you, but there are places for you to gather with friends and neighbors and attend yoga classes, cooking classes and more. All of this happens within the same building you see your doctor.

As Geisinger puts it, “We’re doing this to keep seniors healthy and happy so they can enjoy more of what life has to offer.” To become a patient or to simply learn more, please visit [geisinger.org/65forward](https://www.geisinger.org/65forward).

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* Savings amounts are averages based on information from The Hartford's AARP Auto Insurance Program customers who became new auto insurance policyholders between 1/1/18 and 12/31/18 and provided data regarding their savings and prior carrier. Your savings may vary.

** Based on customer experience reviews shared online at www.thehartford.com/aarp as of April 2019.

*** The gift offer is good for first time responders who provide a valid email address. Responders will be sent an email to confirm the gift. All responders in IA, IL, MA and RI who do not provide an email address are still eligible to receive the gift. The gift offer is not available in GA, ND, NM or PA, but residents may still request a quote. The gift is available only as a limited time offer. Please allow 4-7 weeks for delivery. Bottle not included.

† If you are age 50 or older, once you're insured through this Program for at least 60 days, you cannot be refused renewal as long as applicable premiums are paid when due. Also, you and other customary drivers of your vehicles must retain valid licenses, remain physically and mentally capable of operating an automobile (not applicable in MA), have no convictions for driving while intoxicated and must not have obtained your policy through material misrepresentation. Benefit currently not available in HI, MI, NH, NC and TX.

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006131

Be Green by Saving Some Green

THE SAVVY CONSUMER



It's easy to become overwhelmed by all the talk about 'green,' and feel like the choices we have are too large, complex or expensive to make as consumers. For instance, who has an extra fifteen-thousand dollars lying around to purchase an all-electric vehicle, or solar panels for the house? Sometimes, it's easier to go about our daily lives and leave the green thing up to corporate America and our politicians.

As a nation, we are consistently seeking bigger and better things. And, over-consumption is surely and

quickly sabotaging our health, our finances, our ability to communicate with each other and even our environment. The unpleasant truth of the matter is that we all can curb our lifestyle and gross habit for over-consumption.

As savvy consumers, if we make use of the things we already have, we too can contribute to the green movement!

Courtesy of Laura Putt, Lifestyles Over 50

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Employers to Face Challenges as More Workers Retire

**ATTRACT AND RETAIN
OLDER WORKERS**

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In the coming decades, the number of older workers in America's work force will leap to 34 million, according to the Bureau of Labor Statistics. Despite the profusion of older adults in the work force, it is expected that in the next few years 40 percent of people with college degrees will retire, resulting in a serious challenge for employers – especially small businesses. As tens of millions of baby boomers reach retirement age in the next four years, the gap between available jobs and qualified workers will increase to 35 million.

These numbers are compelling employers to focus efforts on attracting and retaining valuable older workers who enhance today's work force with their skills and decades of experience. Through its Senior Community Services Employment Program, Easter Seals provides training and skills development opportunities for older adults with limited income and assists them in rejoining the work force.

The organization recommends a variety of approaches that have been shown to augment employers' success in their quest to attract and retain older workers:

- When developing recruitment messages, focus on the job and skills required rather than number of years of experience.
- Interview and hire based on qualifications and skill set, not age.
- Set clear expectations of workers and maintain ongoing performance appraisals, including personal and professional development plans.
- Offer opportunities for workers to learn new skills for professional advancement through increased responsibility and special projects.
- Cultivate a supportive workplace that fosters a healthy work-life balance. Provide health and safety programs and flexible work hours.
- Promote opportunities for older workers to mentor their younger colleagues. This will foster the transfer of skills to the younger work force as more workers retire.

For more tips and information on older worker programs offered by Easter Seals, visit www.easterseals.com/SCSEP.

Source: NewsUSA

Remember When?

Your allowance was a quarter?

*A service station attendant cleaned your windshield,
checked your oil and pumped your gas?*

We rode in the back of a pick-up truck?

You never lost the car keys
because they were always in the car?

Watching the clouds pass by while lying
on your back in the grass?

Aspirin was the drug of choice for a head ache,
muscle ache, the flu, sinus pressure and any other
ailment you had?

We didn't wear torn jeans.
We recycled them into cut-off shorts?

It took some time for the TV to warm up?

We collected **S&H Green Stamps** to get free gifts?

Decisions were made by saying ...
**eeny ...
meeny ...
miny ...
moe ?**

Your phone was a party line
with a special ring?

We cut paper dolls
from the Sears catalog?

Submit your Remember When? by e-mailing
us at NEPA@LifestylesOver50.com and it will be
considered for our next issue.

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Games

AND ACTIVITIES

.....SUDOKU.....

7						6	4	2
2								3
6		1			3	7		
					9	1		
								6
	2	4				9	7	
		9		4				
	6		2			8		
				3			9	7

1		9		5				
2			9		6			
	5		2	7		6	9	
6					9			
	4					2		
5				1		4		
				4			7	
9		5			2			
	7	8	1					

Sudoku Directions:

Sudoku is played on a grid of 9 x 9 spaces. Within the rows and columns are 9 “squares” made up of 3 x 3 spaces. Each row, column and square (9 spaces each) needs to be filled out with the numbers 1-9, without repeating any numbers within the row, column or square.

Sudoku is all based on the simple principles of using numbers 1-9, filling in the blank spaces based on deductive reasoning, and never repeating any numbers within each square, row or column.

Answers are provided on page 23.

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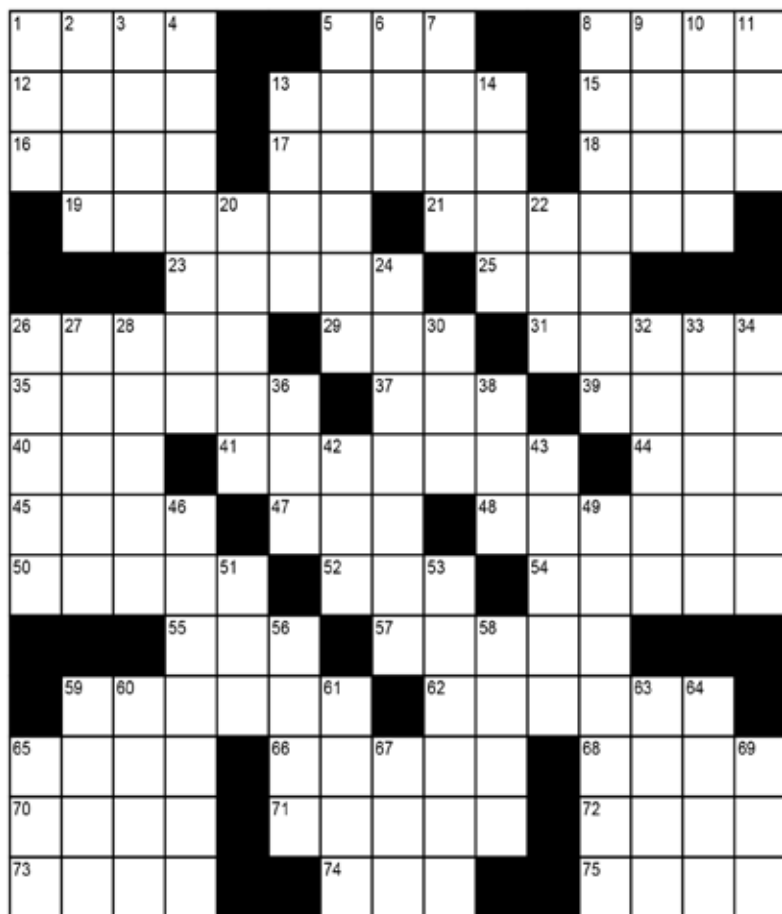
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Games

AND ACTIVITIES

CROSSWORD PUZZLE



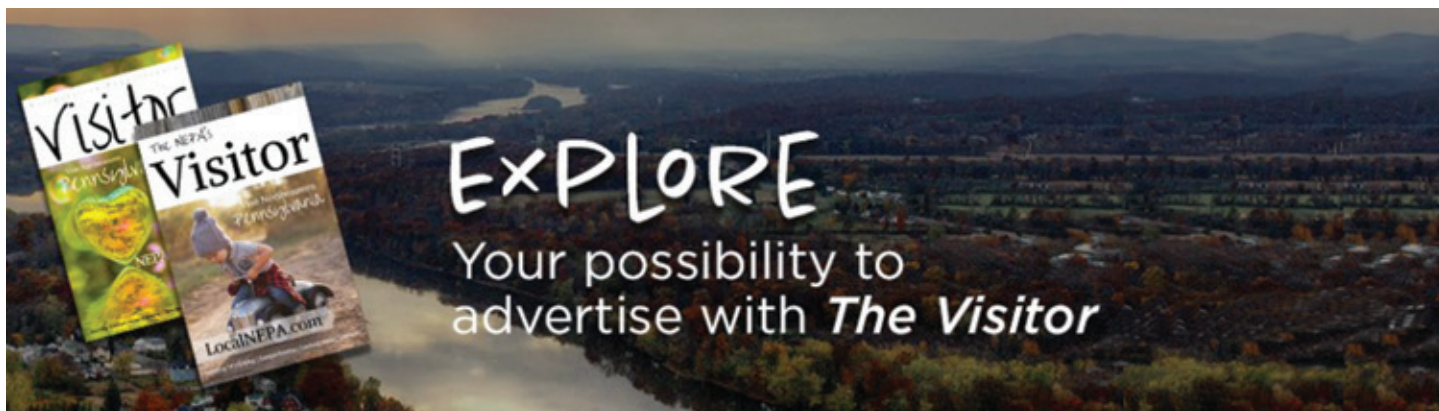
Answers are provided on page 23.

ACROSS

- 1 Still
- 5 Food and Agriculture Organization (abbr.)
- 8 It ___ Upon a Midnight Clear...
- 12 Realm
- 13 Spring flower
- 15 Scent
- 16 Yin's partner
- 17 Inscribed stone
- 18 Russian ruler
- 19 Tiny tree
- 21 Vocal
- 23 Infant
- 25 American College of Physicians (abbr.)
- 26 Spiny plants
- 29 Electroencephalograph (abbr.)
- 31 Squabbles
- 35 Worker's organizations
- 37 Drag
- 39 Accurate
- 40 Chassis
- 41 Baited
- 44 Gone by
- 45 Thought
- 47 Thai
- 48 Loose, flowered dress
- 50 ___ cotta (clay)
- 52 Dynamite
- 54 Prayer position
- 55 Miles per hour
- 57 Civet cat's cousin
- 59 Shorten (abbr.)
- 62 Inlaid stone decoration
- 65 Ca. University
- 66 What a small child does
- 68 Undercover agent
- 70 Surprise
- 71 Deepness
- 72 Pitcher
- 73 Molt
- 74 Used to be
- 75 Aurora

DOWN

- 1 Coral reef
- 2 Arabian
- 3 Comedian Jay
- 4 Professor X's nemesis
- 5 Fruitless
- 6 Brew
- 7 Fats
- 8 Place where pilot works
- 9 Wood tool
- 10 Complain
- 11 Stray
- 13 Tyrant
- 14 Pater
- 20 Holy person
- 22 Fall mo.
- 24 Barking in pain
- 26 Biblical measurement
- 27 Negative battery terminal
- 28 Apple drink
- 30 ___ feeling
- 32 Bod
- 33 Musical composition
- 34 Capital of South Korea
- 36 Lay
- 38 Rock
- 42 Tangle
- 43 Royalty
- 46 Cloth band worn on upper body extremity
- 49 Wild
- 51 April (abbr.)
- 53 Lures
- 56 Had
- 58 Eat
- 59 Pituitary hormone
- 60 Navy color
- 61 Panorama
- 63 Midwestern state
- 64 Inform
- 65 Ship initials
- 67 Resort hotel
- 69 Gray sea eagle



Games AND ACTIVITIES



Funny Aging Jokes

**Unlike people,
these jokes
never grow old!**

☺ Just before the funeral services, the undertaker came up to the very elderly widow and asked, "How old was your husband?"

"98," she replied. "Two years older than me."

"So you're 96," the undertaker commented.

She responded, "Hardly worth going home, is it?"

☺ Reporters interviewing a 104-year-old woman: "And what do you think is the best thing about being 104?" the reporter asked.

She simply replied, "No peer pressure."

☺ I've sure gotten old! I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts.

But, thank God, I still have my driver's license.

☺ I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising. I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

☺ An elderly woman decided to prepare her will and told her preacher she had two final requests. First, she wanted to be cremated, and second, she wanted her ashes scattered over Walmart. "Walmart?" The preacher exclaimed. "Why Walmart?" "Then I'll be sure my daughters will visit me twice a week."

☺ My memory's not as sharp as it used to be. Also, my memory's not as sharp as it used to be.

☺ These days about half the stuff in my shopping cart says, "For fast relief."

☺ Remember: You don't stop laughing because you grow old; You grow old because you stop laughing.

☺ **THE SENILITY PRAYER:** Grant me the senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to see the difference.

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Games

AND ACTIVITIES

Riddles

1. I am taken from a mine, and shut up in a wooden case, from which I am never released, and yet I am used by almost everybody.
2. What goes around the house and in the house but never touches the house?
3. What is it that you can keep after giving it to someone else?
4. What gets wet when drying?
5. What comes once in a minute, twice in a moment, but never in a thousand years?
6. The more you take, the more you leave behind. What are they?
7. Brothers and sisters have I none but that man's father is my father's son.
8. What goes round and round the wood but never goes into the wood?

ANSWERS

SUDOKU

7	5	3	9	8	1	6	4	2
2	9	8	7	6	4	5	1	3
6	4	1	5	2	3	7	8	9
5	3	6	8	7	9	1	2	4
9	8	7	4	1	2	3	5	6
1	2	4	3	5	6	9	7	8
3	7	9	1	4	8	2	6	5
4	6	5	2	9	7	8	3	1
8	1	2	6	3	5	4	9	7

1	6	9	3	5	4	8	2	7
2	3	7	9	8	6	1	5	4
8	5	4	2	7	1	6	9	3
6	8	3	4	2	9	7	1	5
7	4	1	6	3	5	2	8	9
5	9	2	8	1	7	4	3	6
3	2	6	5	4	8	9	7	1
9	1	5	7	6	2	3	4	8
4	7	8	1	9	3	5	6	2

CROSSWORD PUZZLE

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

RIDDLES

1. Lead in pencil
2. The sun
3. Your word
4. A towel
5. The letter M
6. Footsteps
7. My son
8. The bark



**Think you're having a bad day?
Well, then, consider this ...**

The average cost of rehabilitating a seal after the Exxon Valdez Oil spill in Alaska was \$80,000.00. At a special ceremony, two of the most expensively saved animals were being released back into the wild amid cheers and applause from onlookers. A minute later, in full view, a killer whale ate them both.

Still think you are having a Bad Day?

A woman came home to find her husband in the kitchen shaking frantically, almost in a dancing frenzy, with some kind of wire running from his waist towards the electric kettle. Intending to jolt him away from the deadly current, she whacked him with a handy plank of wood, breaking his arm in two places. Up to that moment, he had been happily listening to his Walkman.

Still?

Two animal rights defenders were protesting the cruelty of sending pigs to a slaughterhouse in Bonn, Germany. Suddenly, all two thousand pigs broke loose and escaped through a broken fence, stampeding madly. The two helpless protesters were trampled to death.

What To Do

WITH YOUR GRANDCHILDREN

A Love of Reading

One of the greatest gifts you can give your grandchild

It's a well known fact that reading makes a child a better student. Reading also offers countless benefits in every stage of life, including mental stimulation, stress reduction, vocabulary expansion, better memory, focus and concentration, and free entertainment, to name a few. Children who read grow up to be more successful in every aspect of life, including financially.

So how can we teach our grandchildren to love reading, especially in this age of electronic stimulation and immediate gratification?

Start reading aloud with your grandchild from birth. According to The Children's Reading Foundation, "Reading with a child from birth literally wires brain cells together in networks that later facilitate independent reading." Reading with your grandchild helps them form a happy association with reading as they snuggle in your lap, hear your laughter and enjoy your attention. "As long as it is a happy experience, there is no wrong way to read together," according to the Foundation. Equally important, converse with your grandchild whenever you are together. Talk about everything – their surroundings, family, routine, activities and pets.

Remember that children read at different levels and respond individually to various methods. There's no greater investment that you can make in your grandchild's education than the time it takes to instill a love of reading.

Courtesy of Vicki Bezems, Lifestyles Over 50



Events

CALENDAR

Oct. 1 — National Homemade Cookie Day

Oct. 1 — International Day of Older Persons — dedicated to honor, respect and care for the world's elderly. Recognize the contributions made by our seniors

Oct. 4. — Taco Day — a celebratory day that promotes the consumption of tacos

Oct. 4 — Golf Lover's Day

Oct. 8 — National Pierogi Day

Oct. 12 — National Motorcycle Ride Day — get out and celebrate a united day of riding

Oct. 12 — National Farmer's Day is observed to pay tribute to all farmers throughout American history

Oct 14. — Columbus Day — Celebrate Christopher Columbus' arrival to America

Oct 14. — National Dessert Day — A day to satisfy your sweet tooth

Oct. 15 — I Love Lucy Day

Oct 17. — National Mulligan Day — Give yourself a second chance

Oct. 18 — National Mammography Day — Make an appointment to screen for breast cancer

Oct. 22 — National Nut Day — Raise awareness of the different types of nuts and encourage a healthy diet

Oct. 23 — Boston Cream Pie Day

Oct. 27 — National Mother-In-Law Day — show your appreciation for your spouse's mother

Oct. 28 — National Chocolate Day — Did you know? Chocolate is a vegetable. It comes from the Cacao tree found in tropical rain forests

Oct. 29 — National Cat Day — Raises awareness of homeless cats



Oct. 31 — Halloween

Oct. 31 — National Knock-Knock Joke Day

Nov. 3 — Daylight Saving Time Ends

Nov. 3 — National Housewife Day — Make the day special for a stay at home mom

Nov. 7 — National Men Make Dinner Day — Encourages men that don't normally work in the kitchen to take on the challenge of creating a delicious meal

Nov. 11 — Veterans Day Honors Military Service Members. Thank you!

Nov. 13 — World Kindness Day — Spread good deeds and random acts of kindness in your community

Nov. 15 — National Recycling Day — Keep America Beautiful, Recycle and buy recycled items

Nov. 17 — Take a Hike Day — Commune with nature and get some exercise

Nov. 28 — Thanksgiving

Nov. 29 — Black Friday

Nov. 30 — Small Business Saturday — Boost awareness of local stores and promote small business success

Source: National Day Calendar



A CLOSER LOOK

National Recycling Day — Nov. 15 — It is estimated that each American sends 64 tons of waste to the landfill during their lifetime. The goal of National Recycling Day is to encourage everyone to purchase recycled products.

Giving BACK

King Hezekiah, the ancient Israeli leader was a builder, a godly man. He re-did the doors in Jerusalem's temple, fixed the city's walls, dug water tunnels, and more. Today, Hezekiah's Hands is a mission of area churches that provides home repairs to needy individuals throughout Bradford County, Pa.

Hezekiah's Hands goes to homes and fixes what's broken, builds what's missing, spruces up, paints and replaces what could be and should be brighter, newer and better, so people can live a more comfortable, happier life. "We are a Christian, faith-based home-repair ministry," says volunteer, Jim Crawford of Herrickville, Pa. Roughly 85 volunteers help build wheelchair ramps, paint, repair drywall and floors, clean kitchens, as well as minor plumbing repairs. "We are an association of persons," Jim says. Most of the volunteers are with a church, but you don't have to be. "All you have to do is have a belief in God and a desire to help others," Jim states.

Volunteers are skilled in areas of electrical, plumbing and heating. But, what if you don't know how to use a wrench or hammer? No problem. They'll teach you.

Volunteers divide into smaller crews, or teams, for different projects. "We're always looking for skilled people to become crew chiefs," Jim adds. He himself is a team leader. "I get a lot of satisfaction in seeing others being able to help others," he comments.



Photo courtesy of Matthew Kacyon

If you know of someone in need, applications are processed through various churches, individuals and other agencies.

For more information, or to make a donation, contact Nancy Hughey at (570) 265-3767.

Make checks payable to: Towanda Presbyterian Church, in care of Nancy Hughey at 318 State St., Towanda, PA 18848. Write "Hezekiah's Hands" in the memo line. Visit us on Facebook.



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