



Northeastern Pennsylvania LIFESTYLES™

O V E R 5 0

September / October 2020

**VetAssist
Program —
p. 7**

**The Hearing
Center —
p. 10**

**Geisinger
65 Forward
New Locations
Opening
Soon —
p. 15**

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Cover Story

LIVE WISELY



Welcome in the change of season. If you are anything like me, you're excited for autumn's cooler temperatures and falling leaves. Hopefully, the weather stays pleasant and we're able to enjoy the outdoors for a while yet.

This issue focuses on Living Wisely. We included an article, entitled **Beware of Autumn Safety Hazards** reminding us to remain healthy and safe while enjoying the beauty of fall. Be sure to read, **Scam Alert for Seniors** to keep abreast of how evildoers prey on the unsuspecting. And, we're honored to recognize our veterans, for all they have done for our country and how much we've gained from their sacrifice and wisdom.

And of course, we're happy to present you with our regular articles, such as **Tech Savvy Seniors** featuring Smart Speakers, and **In Your Neighborhood** featuring Montrose, and **What To Do With Your Grandchildren** introducing **How to Save Christmas**, a Website dedicated to visiting with Santa safely from your home.

Marci Kacyon
Executive Editor

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LIFESTYLES
Northeastern Pennsylvania
OVER 50

LIFESTYLES Over 50 Northeastern Pennsylvania is a print magazine distributed 6x 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**



Pay IT FORWARD

B/S/S/T Area Agency on Aging

Each issue, LIFESTYLES Over 50 Northeastern Pennsylvania recognizes a local nonprofit, individual or group for their contribution to our region. In appreciation for their work, we are proud to “pay it forward” by presenting \$150.000 to B/S/S/T Area Agency on Aging on the behalf of volunteer, Paul Urner who was featured in our last issue.

If you are a local nonprofit, individual or group serving within Northeastern Pennsylvania (see our counties map on page 3), please call 570-390 3350 or e-mail your information to NEPA@LIFESTYLESover50.com. We'll be happy to consider you!



Check presentation (left to right): Robin VanValkenburg, Active Living Center Director; Marlea Hoyt, Agency Director; and Marci Kacyon, our Executive Editor. Absent: Kelly Hall, Community Services Coordinator; and volunteer, Paul Urner.

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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.

Tech Savvy Seniors

SMART SPEAKERS

Imagine if you didn't have to yell out to someone, that they're always listening for your "command" and ready to respond when called upon? A Smart Speaker is just that: a voice-activated, virtual assistant that is always ready to respond to your request!

How do Smart Speakers work?

A Smart Speaker is a type of in-home device that uses voice command technology combined with a virtual assistant on the other end, utilizing Wi-Fi and other Internet connectivity protocols to listen and respond to your requests. Some Smart Speakers even come with a video screen. Common brand name, Smart Speakers include, the Amazon Echo or Alexa, Google Nest and Apple HomePod. There are many more Smart Speaker devices and manufacturers to choose from, depending on your interests.

What are some of the features and benefits of Smart Speakers?

- **You can ask it questions.** Such as, what is today's weather forecast? Or, what is the meaning of the word, virtual? Or, what shows are on television tonight? It's almost unlimited what you can ask a Smart Speaker.
- **It can remind you of things to not forget.** For instance, you can set a calendar reminder for your next doctors' appointment. Or, you can set a timer to go off for when you need to let the cat outside to go potty.



- **It can be a companion.** A Smart Speaker can help to reduce loneliness by reading a book to you, or playing games such as trivia. You can use it to communicate to family and friends. It's also a great device for playing music of all genres.
- **It can act as a monitor.** For caregivers, the device can monitor certain activities within your room or apartment, and signal when something unexpected happens to you.
- **It can assist with routine tasks.** You can use it to turn on and off the lights simply by telling it to do so. And, it can adjust the thermostat and temperature of your room when asked. There are dozens of devices on the market today that are designed to work with Smart Speakers.

We recommend you do your homework to determine if a Smart Speaker is right for you. While beneficial, it does require someone with technical knowhow to set it up and maintain it.

Smart Speaker Humor

- **For those of you that don't want your Smart Speaker listening in on your conversations, they're making a male version ... it doesn't listen to anyone.**
- **I asked my Smart Speaker, "What do women want?" It hasn't shut up for three days.**
- **Command: Alexa, play back the last 15-minutes of this argument so we can prove who said what.**
- **My son asked why I speak so softly while I'm in the house. I said I was afraid the NSA was listening. He laughed. I laughed ... Alexa laughed.**
- **The oldest computer can be traced back to Adam and Eve. It was an Apple Computer. But with extremely limited memory. Just 1 byte. Then everything crashed.**

In Your Neighborhood

MONTROSE, PA

Montrose is a borough in Susquehanna County, and is the county seat. It is situated 18 miles southeast of Binghamton, New York and 31 miles northwest of Scranton, Pennsylvania. The borough was laid out in 1812 after the first settler, Captain Bartlett Hinds, a Revolutionary War officer traveled to the area in 1800 from Long Island, New York. Montrose was incorporated as a borough from part of Bridgewater Township on March 29, 1824. Its name is a combination of “Mont,” the French word for “mountain” and “Rose,” for Dr. L R. Rose, a prominent citizen.

After the American Revolution, settlers found rolling hills, clear lakes and mountain streams, along with an abundance of natural resources such as timber and bluestone. As a result, the area is noted for its many quarries. In a very short period, these first families built their homes in the style of New England towns – large colonial-style houses with surrounding churches, centered on a main street. In town, “The Green,” adjacent to the courthouse was the commons, a place for community events. Today, it is also known as, Monument Square for hosting farmers markets, festivals, as well as a place to just sit and relax on a nice day.

Local historians claim that Montrose played a significant role in the Northern Trail of the Underground Railroad. The Susquehanna County Historical Society and the Center for Anti-Slavery Studies (housed in one of the suspected former Railroad homes) remain dedicated to identifying and analyzing primary documents of the time. However, many



Montrose, as depicted on an 1890 panoramic map.

QUICK FACTS

County: Susquehanna

Founded: 1812

Population: 1,617 people
(2010 census)

Mayor:
Tom LaMont

Website:
www.montroseborough.com

historians have found little documentation to support the Underground Railroad claims.

By the 1950s and 1990s, traditional, older industries including creameries and the manufacturing of cut glass, boxes, sawing machinery and lumber saw a decline, so residents emigrated from the area to other places for work. However, in the latter part of the first decade of the 21st century, natural gas exploration, drilling and fracking (hydraulic fracturing, used in the gas extraction process) have created a boost to the local economy. Due to increased revenues to the region, Endless Mountains Health Systems (the only major hospital in Susquehanna County) was moved from an older, smaller location downtown to a much larger and more advanced facility just outside of town.

Courtesy of Wikipedia and montroseborough.com

New! Day Options in Lehigh County



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VetAssist Program

FOR AGING VETERANS AND THEIR FAMILIES

As we celebrate Veterans Day in 2020, there's something families of WWII, Korean War, Vietnam and Gulf War veterans should know. There's a little known VA benefit for these veterans or their surviving spouses to help them in their old age. It can cover medical and custodial care costs up to \$1,911 per month for a single veteran and up to \$2,266 for a married veteran.

"The good news is that many are eligible. The bad news is that they just don't know about it," says Sue Ellen Engelman, VetAssist® Regional Manager. This VA benefit is a pension paid to veterans (or their surviving spouses) with an additional amount called "Aid and Attendance" to assist those who are disabled and need help to live safely at home. While most people are aware that the VA compensates veterans who are injured or disabled as the result of military service, many are unaware that a pension exists for wartime veterans who do NOT have a service-connected disability. Even those who are enrolled with the Veterans Health Administration (VHA) may be unaware of Aid and Attendance.

"VetAssist is the brainchild of Bonnie Laiderman, owner and founder of Veterans Home Care®," says Ms. Engelman. She started the company in 2003 after her experience as a caregiver for her own mother. Unfortunately, her terminally ill mother was eligible for Aid and Attendance but never received it due to the lack of awareness and paperwork involved. Since then, the company has helped more than 18,000 people successfully claim their Aid and Attendance funds and use it primarily for home care.

The VetAssist Program connects a national network of 3,800+ home care agencies with eligible veterans and spouses who need an in-home caregiver. VetAssist clients receive help with transportation, meal preparation, medication reminders, light housekeeping and personal care such as bathing, dressing and using the bathroom. VetAssist clients also receive the latest medical alert system powered by Amazon Alexa® technology. VetAssist can also arrange for adult day care. The cost of care is offset with the Aid and Attendance VA funds. There's never a charge for help with the VA application.

People can apply directly to the VA directly and file a claim, but the paperwork and the process can be daunting. So we always suggest that families of veterans get help with the application. Along with paperwork help, we get the care for the veteran or the veteran's surviving spouse started right away. The VA may take months to process a claim for Aid and Attendance. One of the best features of the VetAssist Program is that care can start before the VA funds arrive.

There are 3 basic eligibility requirements for the VetAssist Program and the Aid and Attendance benefit. We call it the 3 Ms.: military service, medical condition, and money.

1. Military Requirements

The veteran must have served at least 1 day during wartime, served at least 90 days of active duty and have an honorable discharge to be eligible for Aid and Attendance and the VetAssist Program. Gulf war veterans must have served 2 years or the full time they were called for active duty. No combat duty or overseas service is required.

2. Medical Requirements:

The veteran or surviving spouse must be 65 or older and have a medical condition verified by a doctor that causes them to need help with activities of daily living. People younger than 65 could be eligible if they meet the requirements and have a letter from Social Security verifying their disability.

3. Money/Financial Requirements:

There's a net worth limit (income and assets) of \$129,094. However, a home, a car and certain medical expenses can be deducted from net worth.

Learn more: www.VeteransHomeCare.com or e-mail us at info@veteranshomecare.com or call toll free 888-1314-6075 for a free consultation. Or in Pennsylvania, contact Sue Ellen Engelman at sengelman@veteranshomecare.com or 570-793-5491.

Courtesy of Janet Jennewein, VHC Communications Director and Sue Ellen Engelman, VetAssist Regional Manager

Scam Alert

FOR SENIORS

The following Scam Alert is from The Transnational Elder Fraud Strike Force.

1. Social Security Administration Imposters are calling and claiming your SS# has suspicious activity or has been involved in a crime. They will ask you to provide your SS# to confirm, and may ask to withdraw money from your personal bank account to ensure the safety of your account. These imposters are often spoofing a caller ID, which makes it look real. *The Social Security Administration will never call you to ask for your number and will never threaten you to pay anything. You can call the Social Security Administration Fraud Hotline at 1-800-269-0271 if you believe you've been victimized.*

2. "Tech Support" Scammers are calling to alert you to non-existent computer problems that they've detected on your computer. They will ask for remote access to your computer to diagnose a problem that does not exist, may



upload a harmful virus, or require you to pay for their service. They often claim to work for well-known companies to make it sound legitimate.

3. A Lottery Scam involves telemarketers based outside of the United States calling to inform you've recently won the sweepstakes – vacations, cars or money. The winner is asked to pay for the shipping, insurance and taxes before they can receive their prize. Often, these scam artists continue to call the same victim by requesting more fees for the disbursement of the winnings.

4. IRS Imposters use fake names and badge numbers to inform their victims that they owe money to the IRS. They will request immediate payment or threaten punishment in form of the suspension of a driver's license and or arrest. *The Internal Revenue Service will never call or e-mail you. They will mail all correspondence. Report any scams to the Treasury Inspector General for Tax Administration at 1-800-366-4484 if you believe you've been victimized.*

Remember, anyone who calls you and tells you to wire money, pay with a credit card or send cash is a scammer. Never (no matter who they say they are) give a caller any of your personal financial information over the phone. Please report the incident to the proper authorities. And, warn your friends and family as well!

Source justice.gov

Long live independence.

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geisinger.org/LifeGeisinger



LIFE
Living Independence for the Elderly
Geisinger

Safeguard Your Senses

FIVE STEPS

Whether we're reading a favorite book, taking in the smell of fresh-cut grass or savoring an old family recipe, we use our senses every day to experience and understand the world around us. But while it's clear that our senses are an important part of our lives, they're often something we take for granted.

The difficult reality of sensory loss is no more apparent than on the demographic that experiences it most: seniors. Nearly 83 percent of older adults in the United States are living with at least one diminished sense, according to a new survey by Home Instead, Inc. The current COVID-19 pandemic has only intensified isolation and loneliness for those experiencing sensory loss, making it harder for those without assistive technology to stay connected with their loved ones.

"As we age, it's normal to experience some changes or decline in our five senses," says Lakelyn Hogan, gerontologist and caregiver advocate at Home Instead Senior Care. "Early detection and empathy can significantly increase the ability to manage symptoms and help create a supportive environment at home that allows you or your loved one to continue living a normal, fulfilling life." Whether you're helping a loved one navigate these difficulties, or looking to minimize the effects of aging on your own senses, Hogan recommends the following tips:

1. Stay active. Making time for physical activity, even a few times a week, can be greatly beneficial for your senses and overall health. Whether you're taking part in on-line fitness classes, walking around the subdivision or practicing simple movements in your living room, it's important to keep your body moving. Regular exercise has been shown to increase cognitive function, prevent common diseases such as diabetes and heart disease, strengthen bones – and even increase blood flow to important areas such as the eyes.
2. Create healthy eating habits. A well-balanced diet does more than make us feel better – it provides us with the vitamins and minerals

needed to maintain and enrich our senses. Whenever possible, plan nourishing and healthy meals that include proteins, grains, fruits and vegetables. The more colors on your plate the better. If you're unable to visit the grocery store or feel stressed in the kitchen, consider making use of delivery services like Instacart and Uber Eats, or taking advantage of the free tips and recipes available at www.FoodForSeniors.com

3. Turn down the volume. If you don't want to keep cranking up the volume as you get older, turn it down now. Consider taking a break from loud noises every 15 minutes and wearing earplugs when necessary to minimize the risk of hearing damage.
4. Protect your eyes and vision. According to the survey by Home Instead, Inc., vision is the most feared sense to lose. Unfortunately, it is also the most prevalent. Take advantage of the many low-cost items available to help preserve your eyesight. Make it a habit to regularly wear sunglasses to protect your eyes from the sun's ultra-violet rays, or blue-light filtering glasses to help minimize the eyestrain associated with increased screen time during COVID-19.
5. Don't be afraid to ask for help. You don't need to endure sensory loss alone. Establish a network of doctors you trust and schedule routine check-ups. Regular visits, even online video appointments can help a general practitioner or geriatrician stay on top of symptoms and pinpoint important changes in sensory loss. Consider seeing a specialized health care professional, such as an ear, nose and throat doctor or an occupational therapist, depending on the cause and severity of the symptoms you're experiencing.

Visit www.AgingSenses.com for more information about sensory loss, or contact your local Home Instead Senior Care office.

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Hawley, PA 18428
272-336-0560
Tuesday: 9:00 am – 5:00 pm
Friday: 9:00 am – 5:00 pm

KINGSTON

601 Wyoming Avenue
Kingston, PA 18704
570-287-8649
Monday – Thursday:
9:30 am - 5:00 pm
Friday: 9:30 am - 2:00 pm
Saturday: 9:30 am - 12:00 pm

LEWISBURG

ACE Hearing Centers
45 Forest Drive
Lewisburg, PA 18740
670-523-1163
Monday – Friday:
9:00 am - 4:30 pm

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Ace Hearing Centers
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Williamsport, PA 17701
570-567-1053
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9:00 am - 4:30 pm

Modern Hearing Aids

AND ASSISTIVE HEARING TECHNOLOGY

Today, hearing aids are no longer simply amplifiers. They are small computers making thousands of adjustments on their own to improve hearing loss. Assistive hearing technology can reduce background noise and enhance human speech frequencies, while providing better amplification at certain pitch levels that may be damaged.

How can you or someone you know tell if there is hearing loss? If you answer 'yes' to any of the following questions, you may need to be evaluated for a hearing device.

1. Do you have trouble hearing in groups?
2. Do you ask people to repeat what they say?
3. Do you think people tend to mumble?
4. Do you turn up the volume on the TV?
5. Do you have difficulty hearing some people on the phone?
6. Do you have difficulty hearing at the movies?
7. Do you have difficulty hearing in noisy restaurants?
8. Do you have trouble hearing at work?
9. Do family members think you have a loss of hearing?
10. Do you have difficulty hearing in a vehicle?

Untreated, hearing loss can cause embarrassment, social stress, tension and fatigue. Hearing loss also affects family members, friends and colleagues. There are many reasons why people do not want to wear hearing aids. One of the biggest reasons is denial that a disability exists. Other factors include cost, vanity, inconvenience and misunderstanding. For many, the encouragement of their doctor, as well as family members and friends is the deciding factor in acceptance and benefit.

Assistive hearing technology

1. Hearing aids are sophisticated medical devices. It is imperative they be acquired through a reputable, Certified Doctor of Audiology who is experienced in proper diagnosis and fitting. Individual states have licensing bodies that oversee hearing devices.
2. Hearing aids are electronic, mechanical devices that need to be properly fitted, programmed and maintained.
3. Some hearing devices allow for wireless connectivity to such things as televisions, cell phones and music listening devices. This allows for increased sound quality and convenience.

Today's hearing devices are small, almost unnoticeable, comfortable and self-adjusting to reduce background noise. A majority of hearing losses can be treated with hearing aids, if expertly fitted and programmed to match the person's degree of hearing loss, age and life style.

Summary

Hearing loss is prevalent in the geriatric population, and can have devastating effects on the cognitive function and social well being of the individual. The loss of hearing can also adversely affect their caregivers and family members. Modern, hearing devices can help improve cognitive decline, tension, stress and fatigue of the individual when expertly fitted by an experienced, Certified Doctor of Audiology.

Excerpt from Today's Geriatric Medicine by Renee A. Monahan, AuD, CCC-A, and Louis R. Sieminski, PhD, CCC-A of The Hearing Center

Five Common Misconceptions

PREVENTING YOU FROM MAKING A WILL

Have you put off making a will? If so, you're not alone. According to a 2020 survey, only 32% of American adults have estate-planning documents, like wills and living trusts, in place. Courtesy of Nick DiUlio and Caring.com, "More than Half of American Adults Don't Have a Will, 2017-2020 Survey Shows." While preparing a will may not be the most pleasant way to spend an afternoon, it could be the most productive – especially for your heirs. Without a valid will, your assets could be tied up in probate court for months, possibly years. What's more, the court will be forced to make decisions that may not conform to your wishes.

Why are so many people reluctant to take this basic, but important step? In many cases, it is the result of five common misconceptions:

1. I'm not wealthy enough to need a will – If you consider the value of your car, furniture, and other worldly possessions, you may be worth more than you think. Plus, some items may have sentimental value to your heirs and will need to be distributed fairly. You can also use a will to make legal arrangements, such as naming a guardian for your minor children that have nothing to do with your wealth.

2. My spouse will inherit everything – Consider children from a previous marriage and discuss with your attorney how to include them in your estate planning. Plus, there's always a chance that you and your spouse could pass away at the same time. If so, the distribution of assets could get tricky. Also, be aware that assets with a designated beneficiary, such as life insurance, IRAs, or 401(k)s, goes to the designated beneficiary. So, check periodically to make sure your beneficiaries are up to date.

3. All my assets are jointly titled – Legal titles, such as Joint Tenants with Right of Survivorship (JTWROS), can be helpful when it comes to transitioning financial accounts. In some cases, however, they can make things more complicated, especially if the joint owner has also passed away and no further instructions have been provided.

4. I don't have any heirs – If you don't have any surviving family members, your assets can still be put to good use. You can leave them to a trusted friend, to your alma mater, or to a favorite charity.

5. I'm not ready to set my final wishes in stone – Updating a will is very common and, because circumstances can change, almost expected. Once the basic framework is in place, adjustments are relatively easy to make and can usually be done at a modest cost.

Please don't let these common misconceptions keep you from preparing a will. Given the vital role a will plays in distributing your assets, protecting your loved ones, and making sure your final wishes are carried out, now is the time to seek out a qualified attorney and make sure you have a legally viable will in place.

This educational, third party article is provided as a courtesy by – blu door FINANCIAL.



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Enjoy The Season

BEWARE OF AUTUMN SAFETY HAZARDS



Autumn's colorful foliage and moderate temperatures make it a great time to get out and enjoy the great outdoors — but before lacing up your sneakers, keep these safety tips in mind, advises geriatric medicine specialist, Roopa Anmolsingh, MD of St. Luke's Senior Care Associates.

“While the changing leaves can be beautiful, they can also be treacherous.”

When leaves are wet, they can be slippery. Dr. Anmolsingh suggests older adults remove leaves around their doors, walkways, decks, patios, and driveways.

“Rather than trying to finish the job all at once, particularly if you have a big yard and a lot of trees, break it up into small periods over many days. Be sure to tell a family member or a friend when you are going out and when you have finished in case you should happen to fall. Finally, don't feel as though you have to do it yourself. Ask a family member, friend, or neighbor to help, or hire a lawn service,”

Dr. Anmolsingh says.

“Frost is another autumn peril. After many months of warm weather, an early frost can catch you off guard. Hurrying out on a cold morning might result in a fall as your feet hit the slippery frost-covered porch, stoop, or driveway. Get into the habit of checking the weather before leaving your home and give yourself enough time before heading out.”

For older adults who have trouble seeing at night, Dr. Anmolsingh reminds them that the days are getting increasingly shorter. Schedule your appointments earlier in the day so you're sure to get home before dark, especially after we turn the clocks back for daylight savings.

Ensure home safety by checking your carbon monoxide and smoke detectors and keeping flammable objects in a safe place. Make sure your home is properly insulated and windows are secured, and avoid sitting near a drafty window. The National Institutes of Health warns that hypothermia can develop quickly in older patients if exposed to even mildly-cold temperatures.

Shorter days might also affect your levels of vitamin D, which most people derive from sunshine. Vitamin D is essential for maintaining healthy bones and teeth, and may protect against certain diseases. If you're unable to get out during the daytime, talk to your doctor about whether you should take a vitamin D supplement if you are deficient in vitamin D. Other good sources of vitamin D are fatty fish, such as salmon, lake trout, and tuna, egg yolks, fortified cereals, and cheese. Hydration in the cooler months is just as important as during the summer months. So, unless you have a condition restricting your fluid intake, such as heart failure or electrolyte imbalances, it is important to drink adequate water and adhere to a balanced diet.

“People who enjoy the warm temperatures and long days of summer can become a little down this time of year,”

Dr. Anmolsingh warns.


“But with a little attention to safety hazards, autumn can be an excellent time to enjoy a walk in a park or just simply tinker around your home.”

Many of us tend to socialize less as it slowly gets cooler, especially with the COVID-19 pandemic, so be sure to use facetime and telephone calls to friends and family so you are not isolated.

Excerpt from LIFESTYLES Over 50 Lehigh Valley by Mary DeHaven, St. Luke's University Health

**A new kind of
care for a new
kind of senior.**

Geisinger
65⁺Forward



Our doctors see fewer patients and spend more time with you.

At Geisinger 65 Forward, you get more time with your doctor and more access to personalized care. With a variety of services all under one roof, and the ability to make same-day appointments, it's a new approach to primary care for people 65 and older focused on your health needs.

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Safety

Optimize Your Health

BOOST YOUR IMMUNITY

The human body is naturally good at fighting viruses. Unfortunately, when we're exhausted, stressed, inactive and malnourished, we impair our normally robust immune system. And, the older we get, the more susceptible we are to everything from what we eat, to what we do and the environment in which we live.

By adopting these daily habits, you can optimize your health and boost your immunity to function at its best!

Get enough sleep – by getting out in the sun. As the days grow shorter, the lack of sunlight can alter our sleep cycle. Try to expose yourself to the sun throughout the day. Not only does your skin manufacture vitamin D when exposed to the sun, cortisol is released,



which helps prevent inflammation. And, make sure your bedroom temperature is cool when you go to bed at night. Studies show that melatonin, a sleep hormone is produced at cooler temperatures.

Turn on the humidity – by purchasing a humidifier if you don't own one. Viruses linger longer in dry air conditions. But, in more humid environments, airborne viruses attach themselves to heavier moisture droplets and fall to the ground. According to researchers at the CDC, a 40% humidity level or higher can cut the risk of influenza infection by about a third.

Eat a nutritious meal – breakfast, lunch and dinner. Fiber for breakfast is a non-digestible carbohydrate that feeds the good bacteria in your stomach, improving your immune system. A smoothie at mid-day or post workout, such as an all-plant mix of different fruits and vegetables is an excellent source of vitamins and minerals that are also important for a healthy digestive system. For dinner, Omega-3 fatty acids such as found in oily fish can reduce levels of inflammation in older adults; and, increase the health and circulation of antibody-producing B cells.



Schedule playtime – and exercise your body and mind. Immune cells circulate the body during exercise. Engaging in 30-60 minutes of daily physical activity, such as walking, cycling, swimming or regular exercise will greatly improve your body's ability to ward off disease. And, don't forget the importance of human interaction. Loneliness and social isolation can increase inflammation throughout your body. So, it's as important to exercise your soul, as it is your muscles.



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Reader To Writer

SHARING YOUR STORY

Have you ever wanted to write a book?

Maybe you'd like to preserve memories of your childhood for your grandchildren. Perhaps you have a vast knowledge of your family's genealogy that you could provide for other family members. You could share inspirational writing based on your faith. No doubt you're skilled at something – gardening, fishing, wood-working, birdwatching, poetry, creating business strategies – the topic doesn't really matter. Maybe, as a professional you have stories about your career that almost anyone would enjoy. You might have a talent for writing plays or children's stories. How about an original list of wise sayings? Everyone has a unique story to tell, and every subject has a niche, if not a broader audience.

Sally Handlon, a local business consultant and health coach (see her Website at bodyconstruction.me) has done just that. After 30 years of studying wellness, herbal healing and nutrition as a hobby, Sally decided to make healthy living a higher priority in her life. She wanted to share her knowledge and experience in natural healing and nutrition to assist others with taking control of their health. In May of this year, she released her first book, *Your Journey to Aging Well: Drink, Move, Eat, Sleep*.

As the first step in writing her book, Sally spent a summer organizing her notes from her coursework. Once she had put her work in writing, the next step was to find a publisher. Choosing a publisher can seem like a daunting process, but if you can identify the type of publisher you need, it is much easier to narrow down the selection. The two main categories are traditional publishers and self-publishing services.

Traditional publishers create mass market books that you would see at a brick-and-mortar bookstore. Normally, you need an agent to help you find a traditional publisher, and these publishers do most of the work for you. This includes including editing your book, designing a professional book cover and publicizing the book. Traditional publishers pay some of the advance costs but turn-around-time on your manuscript can take months to years, and



ultimately the publisher has complete control of your book.

However, if you self-publish, you own the book in the end, but you provide all the up-front money and do all the legwork on your own as well. This process can take even longer than traditional publishing. Handlon does not advise self-publishing, asserting that the services and support of a good publisher are well worth the cost.

If you want to write a book, the very first step is to do the writing, which is probably easier than you think. The hardest part is getting started. All you need is an idea. Then, sit down at your computer, tablet, or legal pad, and let the words flow. It doesn't have to be perfect. On the contrary, the most important thing is to record your thoughts in a document. You can edit later.

Even if no one else ever sees your manuscript, writing can be extremely therapeutic and good for the soul. So, write your book for yourself and then decide the best way to share it.

Excerpt by Vicki Bezems of LIFESTYLES Over 50 Lehigh Valley, featuring Sally Handlon, local author of Reader to Writer — Sharing Your Story

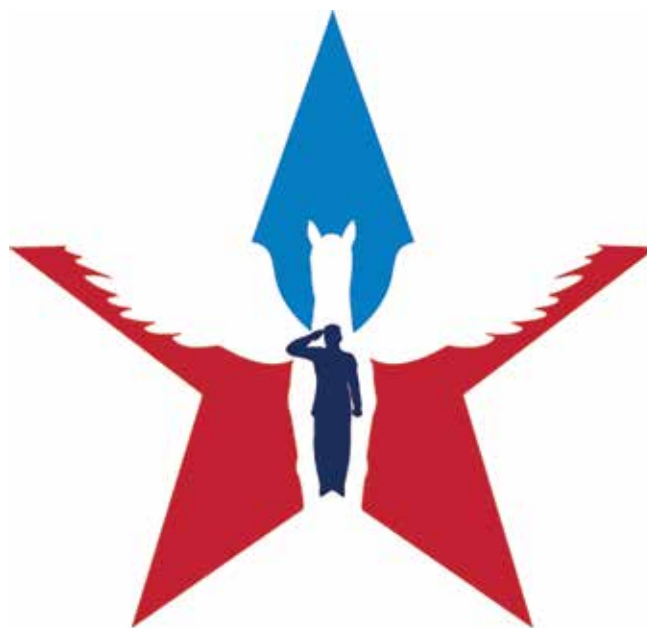
Equines For Freedom

CELEBRATING 5 YEARS!

Featured in our May/June issue, Equines for Freedom, EFF treats current and former U.S. Service Members and First Responders dealing with Post-Traumatic Stress Disorder, PTSD.

Celebrating 5 years of service this November, EFF is one of only a few non-profits providing Equine-Assisted EMDR therapy in the United States, treating roughly 26 clients on a weekly basis. Clients are treated over an average period of 29 weeks. Historically, symptoms of PTSD are reduced by 77.7% within the first 12 weeks of treatment.

According to Ann Lewis, co-founder and licensed Mental Health Professional of EFF, **“The therapy is FREE. So, we rely on donations to sup-**



EQUINES
FOR FREEDOM

port what we do. Due to the pandemic, we have been unable to host any fundraising events this year. So, your donations are greatly appreciated!”

“The measureable progress we have seen is compelling evidence that the ‘horse’ combined with EMDR (referred to as EA-EMDR therapy) helps our clients heal from traumatic events, as well as life-disturbing experiences,” says Ann.

Equines for Freedom is a 501(C)(3) non-profit located near Clarks Summit, Pa. in Newton Township and is able to provide its therapy for

FREE on an operating budget of \$11,000 per month through the generous donations from individuals, corporations and fundraisers.

To donate today, please visit
www.equinesforfreedom.org or call 570-665-2483.



Remember When?

SHOWING YOUR AGE

I'm so old, I ...

- recorded songs playing on a transistor radio onto a tape recorder;
- watched black-and-white television with fewer than 10 channels;
- wrapped foil on the rabbit ear antennas of the television in place of cable;
- took long walks without counting the steps on my watch;
- ate meals without taking a photo of it with my phone.

I'm old enough to remember when a wild night out meant skating around in circles while a DJ played loud music.

Some of you are too young to know what it feels like to take a ton of pictures, then have to wait two weeks to find out they all were bad.

I thought getting older would take longer.

Most people don't think I'm as old as I am until they hear me stand up.

Do you ever look at all your kids and think:

- that one will drop me curbside at the nursing home;
- that one will be pay for it;
- that one will visit me the most;
- and, that one will sneak in a good tequila and Twinkies.

Do you ever get up in the morning, look at yourself in the mirror and think, "That can't be accurate."

As I watch this generation try to rewrite history, one thing I'm sure of, it will be misspelled and have no punctuation.

My mind is like my Web browser: 19 tabs open, 3 of them are frozen and I have no idea where the music is coming from.

Q: What inspires you to get out of bed every morning?

A: My bladder, mostly.

Sometimes you feel like no one's there for you. But, you know who is always there for you? Laundry. Laundry will always be there for you.

Wouldn't it be nice if you read a medicine bottle that states, "Warning: May cause permanent weight loss, remove wrinkles and increase energy."

Being an older adult involves walking around

wondering what you're forgetting.

How do you know you're old? People call at 9:00 p.m. and ask, "Did I wake you?"

Courtesy of LIFESTYLES Over 50 Lehigh Valley



Games

AND ACTIVITIES

.....SUDOKU.....

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

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

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.

Answers are provided on page 23.

Hearing Device Technology That's Making Waves!

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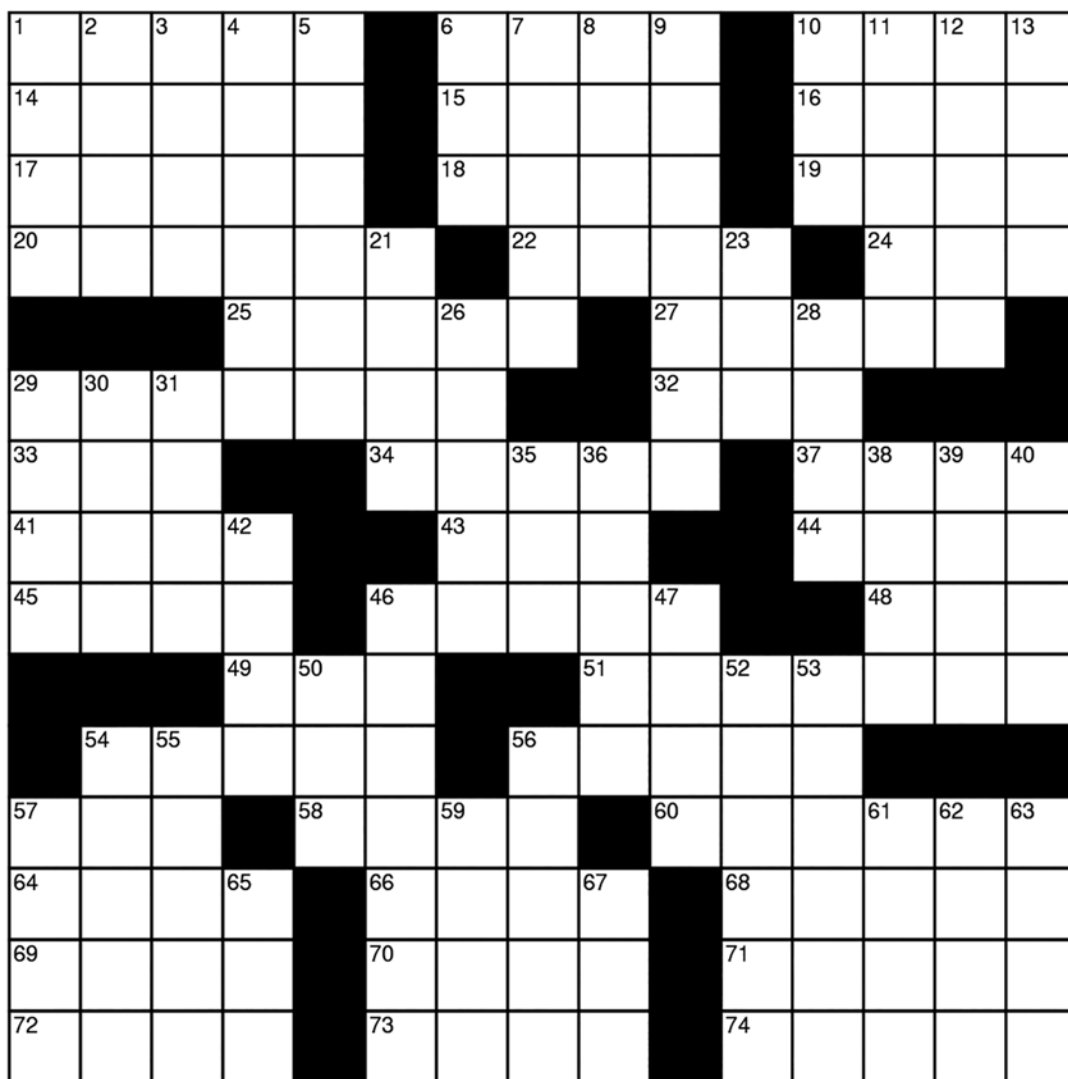
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Games

AND ACTIVITIES

CROSSWORD PUZZLE



73 Knocks (2 wds.)
74 Goofed

DOWN

1 Back talk
2 American Civil Liberties Union (abbr.)
3 Go
4 Over there
5 Musician Kenny ____
6 Directory (abbr.)
7 Mud brick
8 Dole out
9 Leads race cars (2 wds.)
10 Expression of surprise
11 Start
12 Bourn
13 Prego's competition
21 Treaty organization
23 Tender loving care
26 Asian nation
28 Union of Soviet Socialist Republics
29 Clothing
30 Angel's head ring
31 Detail
35 Fawn's mom
36 Listlessness
38 Capital of the Ukraine
39 Island
40 Blab
42 Meshes
46 Tar and ____
47 Negative (prefix)
50 Possessive pronoun
52 Lodge in
53 Admirer
54 Three masted Mediterranean boat
55 Swelling
56 Infant laryngitis
57 Baby's "ball"
59 Small particle
61 What you do with a drink
62 Fairy tale opener
63 Colored
65 Little bit
67 Pluto

Answers are provided on page 23.

ACROSS

1 Mythical deity
6 Moist
10 Abbreviate (abbr.)
14 Sound of a sneeze
15 Notion
16 Zeus' wife
17 Hung over one's back
18 Reserve Officers Training Corps.
19 Eager

20 Unexpected
22 Vegetable
24 Note of debt
25 Take off
27 Plunk
29 Desiring water
32 American Cancer Society (abbr.)
33 Cereal
34 Rank
37 Short play

41 Dale
43 Cation
44 Go up
45 Any
46 Passes at the bull
48 Building addition
49 Truss
51 Solve
54 Saltine cracker brand
56 Quoted

57 Pillow place
58 Mix
60 __ crustacean
64 To incite
66 Thug
68 Figure of speech
69 Torah table
70 Decorative needle case
71 Tie in tennis
72 College (abbr.)

Games AND ACTIVITIES

If the No. 2 pencil is the most popular, why is it still No. 2?

**WHY DO WE PRESS
HARDER ON THE REMOTE
CONTROL WHEN WE
KNOW THE BATTERIES
ARE GETTING WEAK?**

Why are you
“in” a movie,
but “on” TV?

At a movie theatre, which
armrest is yours?

Why do “fat chance” and “slim chance”
mean the same thing?

Why do people
say, “heads up”
when you
should duck?

*When does it stop
being partly cloudy
and start being
partly sunny?*

Things to Ponder

Why do we DRIVE on
parkways and PARK
on driveways?

What was the
best thing
BEFORE
sliced bread?

Why do British people never
sound British when they sing?

When French people
swear, do they say,
“Pardon my English?”



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Games

AND ACTIVITIES

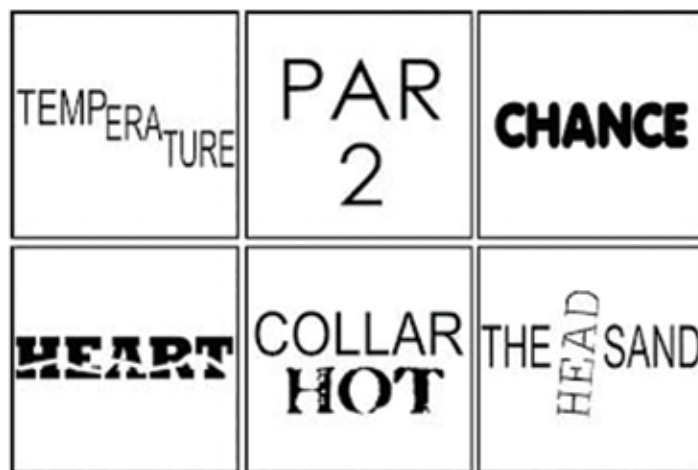
W U Z Z L E S

Wuzzles are word puzzles consisting of combinations of words, letters or symbols that are mixed, jumbled and/or muddled together. The secret to solving a wuzzle is to determine the missing “concept,” such as in, on, over, under, before, after, between etc.

Good Wuzzle Luck!

WUZZLES ANSWERS

- WUZZLE #2
- 1) Over my dead body
 - 2) Right under the nose
 - 3) See eye-to-eye
 - 4) Looking out for Number One
 - 5) Bee line
 - 6) Home is where the heart is
- WUZZLE #1
- 1) Falling temperature
 - 2) Two under par
 - 3) Fat chance
 - 4) Broken heart
 - 5) Hot under the collar
 - 6) Head in the sand



SUDOKU ANSWERS

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

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

CROSSWORD PUZZLE

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

What To Do

CHRISTMAS WITH SANTA

HOW TO SAVE CHRISTMAS

Christmas with Santa will be very different this year. Most Christmas parades, holiday shows, Santa visits, and other related events have already been canceled due to Covid-19. What's more, hundreds of thousands of children won't be able to get their photo taken with Santa this year.

Introducing **How to Save Christmas** by renowned Christmas artist Larry Hersberger, along with his business partner and fiancée Ela Bednarek and International Santa Claus Hall of Fame member Cliff Snider.

Bringing light and hope to children has always been a part of Santa's community mission. This season, the top 100 Santa portrayers from around the world have been recruited to participate in a magical experience that will continue to spread the Christmas spirit. This elite group of Santa's is amongst the finest performing Santa's, including the likes of Santa at The White House, Disney, Macy's, Mall of America, The Philadelphia Thanksgiving Day Parade, Six Flags America, Bass Pro Shops, Radio City Music Hall and more. Many are in the International Santa Claus Hall of Fame. This is literally the who's-who of the most experienced, studied, joyous and accomplished Santa's in the world!

How to Save Christmas provides an affordable and virus-safe option for parents and grandparents to have their children and grandchildren visit and be photographed with Santa Claus. This patent-pending technology will give families the ability to take a picture of their child, upload it to a Website, and watch as their child is then magically

removed from the original photo and transformed into stunning artwork with Santa. The subsequent image (or images) are then available for printing on numerous products including Christmas cards and coffee mugs.

Safely and conveniently visit with Santa live on Zoom® from the comfort of your home, and create photographic memories from magically created keepsakes at: www.HowToSaveChristmas.com.



Photo courtesy of Santa portrayer, Wallace Cady and How To Save Christmas

Events Calendar

VETERANS DAY

Veterans Day occurs on November 11 every year in the United States in honor of the, “eleventh hour of the eleventh day of the eleventh month” of 1918 that signaled the end of World War I. Unlike Memorial Day, Veterans Day pays tribute to all American veterans – living or dead – who served their country honorably during war or peacetime.

This November 11, please be sure to not only pay tribute to our veterans, but recognize all of our first responders and front-line health-care providers battling to keep our home-towns safe.



Following are some important Veterans Day facts:

- ★ In 1954, President Dwight D. Eisenhower changed the original name of the holiday from Armistice Day to Veterans Day
- ★ Veterans Day commemorates veterans of all wars
- ★ 18.2 million living veterans served during at least one war as of 2018
- ★ 7 million veterans served during the Vietnam War
- ★ 2 million veterans served during the Korean War
- ★ Of the 16 million Americans who served during World War II, about 496,777 were still alive as of 2018
- ★ 3 million veterans served in support of the War on Terrorism
- ★ 9 percent of veterans are women

Source Veterans Day Facts by History.com

IMPORTANT MESSAGE FOR WWII, KOREAN WAR, VIETNAM AND GULF WAR VETERANS

As we celebrate Veterans Day in 2020, there's something families of WWII, Korean War, Vietnam and Gulf War veterans should know.

There's a little known VA benefit for these veterans or their surviving spouses to help them in their old age. It can cover medical and custodial care costs up to \$1,911 per month for a single veteran and up to \$2,266 for a married veteran.

Read page 7 to learn more.

Home Care for Veterans & Surviving Spouses with No Out-of-Pocket Costs.

A photograph of a smiling veteran wearing a blue jacket with 'NAVY' on it and a baseball cap, waving. In the background, the Washington Monument is visible across a reflecting pool.

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Giving Back

KALI'S MISSION

Kali's Mission is a trap, neuter and return program of feral cats living within the borough of Towanda, Pa.

Why return the cats to the streets? First and foremost, there are not enough homes for all of the cats living in the wild. On average, a feral cat will have four litters per year, and as many as five kittens per litter. The other issue is that the cats may not be easily adopted due to living "in the wild" for too long.

A 501c3 non-profit organization, Kali's Mission was started in 2019 by Charlotte and Gary Parks. The name was derived from their cat, Kali. According to Charlotte, "So far, to date, we have been able to prevent approximately 1,200 kittens from being born homeless and living wild on the streets of our borough." By returning them to their colonies and without the ability to have kittens, they can live out their time humanely, the way they are accustomed to living.

When a cat is captured, it is taken to a veterinary clinic, where it gets an exam, spayed or neutered, and a rabies vaccine. "All of this is done through donations and the help of local individuals and businesses," says Gary. "We couldn't do this without the assistance of the Towanda Creek Animal Hospital, Stray Haven Humane Society and You Too Animal Rescue," as well.

Due to the pandemic, Kali's Mission has been unable to hold any fund raising events in 2020. An additional \$4,000 is required in operating expenses. Costs incurred to transport the cats are not covered by donations received. Gary, Charlotte and the other volunteers donate their personal vehicles and gas to transport the cats to and from the vet. At the present time, the organization is in need of either a new or used van or SUV so that they can transport multiple cats at a time. New or used humane traps are needed as well. The traps can cost as much as \$70 to \$80 each.

Recently, the Towanda Borough Council approved an annual contribution of \$2,000 to the organization.



Already, the borough council is seeing the benefits of this project by not receiving as many complaints. If you're interested in volunteering your time, giving a monetary donation or starting a similar program in your community, please contact Charlotte and Gary.



KALI'S MISSION
Trap, Neuter & Return Program

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