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CHOICES

AUGUST 2025

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Is it time to get a new device? Find out the dangers of not doing so on page 19.

For Fifty Plus CHOICES

August 2025

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NISOM's Creative Aging Helps Seniors Have Fun and Learn



CONTRIBUTED PHOTO BY DIGITAL DUBUQUE.

You are never too old to learn something new. Join a group guitar class at NISOM.

"I am always doing that which I cannot do, in order that I may learn how to do it." Pablo Picasso



Cyanotype printmaking that will be taught by area artist Andonia Giannakouros.

Clint Eastwood, age 95, was recently quoted as saying, "Do something new or stay home." Granted, staying home has a certain appeal at our age, but the revamped Creative Aging program sponsored by the Northeast Iowa School of Music (NISOM) provides multiple opportunities for doing something new.

Creative Aging uses the arts to improve the quality of life through creative expression and social engagement for adults ages 55 and better. Let us begin with the best part: NO EXPERIENCE NECESSARY! These are group activities where you can meet people with similar interests and explore new experiences together.

Creative Aging is a comprehensive program that involves rigorous, sequential learning as

Program

Something New

by Tracey Rush

taught by a qualified instructor. “Rigorous” in this case means “thorough,” such as taking voice lessons as opposed to joining an impromptu sing-along. “Sequential” is defined as learning in a systematic manner, which means a series of lessons designed to improve your skills, like learning how to paint over several weeks and creating an original work, not glueing macaroni on cardboard. While craft classes and sing-alongs are great fun, these activities seem not to have the long-term values of a true Creative Aging experience. Numerous studies have concluded that older adults who regularly participate in arts activities showed less medication, fewer doctors’ visits, elevated moods, more independent functioning, less depression and loneliness, and they participated in more activities (in addition to the arts classes) than those who remained at home.

NISOM’s original Creative Aging program began with several group classes in piano, voice, and guitar, and those groups will continue to be offered. However, now with the help of Margi Buhr, who retired from the Dubuque Museum of Art after 28 years as the Director of Creative Learning, the offerings have expanded to include

multiple art forms. According to Buhr, “Finding meaning, purpose, and joy in life is a continuing journey. We are delighted to offer experiences that explore new approaches and techniques that spark creative expression, promote sharing of stories and skills, create opportunities for collaboration, and enhance the quality of life for older adults.”

Offered this fall, “Memories of the heART” features a series of multi-disciplinary classes that explore the theme of memory. Over four classes, participants will transform a favorite memory into a written story or poem under the guidance of Jim Brimeyer, long-time English teacher and author. Coached by Joe Klinebriel, Director of Theater Arts at the University of Dubuque, students will learn how to bring that narrative to life on stage. Composer Tracey Rush will guide the process of

turning poems into songs, and Margi Buhr will share how to incorporate personal memorabilia into an evocative collage.

The November visual art offering will be Printmaking: Explore, Experiment, and Create! taught by artist Andonia Giannakouros. This 3-week class involves the fascinating process of cyanotype (painting and emulsion of cloth or paper), one color monotype (oil paint or printmaking ink on plexiglass plate which is printed on cotton paper), and making your own set of cards. “The skills are more related to color choice and creativity – one really can’t go wrong with this one,” says Andonia. “They will look cool no matter what.”

Group music lessons include beginning piano with Kendra Luis, and Dan Caraway will be offering lessons in guitar, ukulele, and banjo. Details on prices and dates are in the side bar.



Dan Caraway will be offering lessons in guitar, ukulele, and banjo at NISOM.

Additional classes will be offered in Spring 2026; call NISOM or check their website for details. Note that all classes are open to the public, including the ones held in senior centers.

Make Clint Eastwood's day and sign up for a Creative Aging class. Sign up with friends or make new ones in class. Either way, it beats staying home!

Tracey Rush is the Director of Creative Aging and Founder of Northeast Iowa School of Music. She is a published composer and continues to teach music to all ages. She also signed up for banjo lessons this Fall. ❖

Creative Aging Fall Classes

Memories of the heART: 4 Fridays, Oct. 3-24; 1:00-3:00 PM; Theater Room, Sunset Park Place, 3730 Pennsylvania Avenue. Teachers: Jim Brimeyer, Joe Klinebriel, Tracey Rush, Margi Buhr; \$95.

Printmaking: Explore, Experiment, and Create! 3 Tuesdays, Nov. 4-18, Tuesdays, 1:30-3:30 PM; Eagle Pointe Place, 2700 Matthew John Drive; Teacher: Andonia Giannakouros; \$95.

Beginning Music Classes are 40-minute lessons; \$95 for 6 weeks; all held at Northeast Iowa School of Music, 2728 Asbury Road, 2nd floor of the Springs Building at Fountain Park. Piano teacher: Kendra Luis; Banjo, Ukulele, and Guitar teacher: Dan Caraway.

Beginning Piano: 6 Thursdays, Oct. 2-Nov. 6; 1:00 PM

Beginning Piano: 6 Mondays, Oct. 6-Nov. 10; 10:00 AM

Beginning Banjo: 6 Wednesdays, Oct. 1-Nov. 5; 9:00 AM

Beginning Ukulele: 6 Thursdays, Oct. 2-Nov. 6; 9:00 AM

Beginning Guitar: 6 Thursdays, Oct. 2-Nov. 6; 10:00 AM

Registration options: in person at NISOM (M-Th 10 AM- 6PM; F 10 AM-4PM); call 563-690-0151; or online at [Nisom.org/creativeaging](https://nisom.org/creativeaging). Registration closes one week prior to the first class of each session.

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Thursdays
Oct 1 - Nov 6

● Memories of the heART

4 Fridays in October

● Printmaking: Explore & Create!

3 Tuesdays in November

Contact NISOM for class times & locations

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HOW PLANNED GIVING ALLOWS YOU TO LEAVE A LEGACY

by Tracy Connolly

One of the most meaningful ways individuals can make a lasting impact is through Estate Giving, also known as Planned Giving. Estate giving is about more than finances; it is a powerful way to shape the future and reflect what matters most in your life. No matter the size of the gift, your legacy can help ensure the work you care about continues for years to come.

Estate gifts can be driven by a connection you or a loved one has with an organization, an admiration for an organization's mission, or because you want to sustain the future of an organization. No matter the reason, your legacy will have an impact on the lives of commu-



nity members, neighbors, and those in need.

Estate gifting can be emotionally driven. Gifts are made from gratitude for an organization that has helped shape your life, is aligned with your values, or as an impactful way to say thank you to an organization that positively benefits your community. However, there are also practical benefits to making a legacy gift. An estate gift can be a key component of your financial strategy. These gifts often offer tax advantages and may allow you to make a more significant contribution than you might be able to make during your lifetime.

Legacy gifts can be planned at any age, and they can also

be changed during your life if circumstances, finances, or interests change.

There are several different ways to establish planned or estate gifts.

Planned gifts can be made as a bequest in a will or trust. This is a simple and flexible way to leave a specific amount or a percentage of your estate.

A non-profit can be named as a beneficiary designation of your retirement account, life insurance policy, or donor-advised fund that you may have.

Charitable trusts or gift annuities can provide income for you during your lifetime, then support an organization of your choice after death.

Donating assets beyond cash, such as real estate or personal property, can have a powerful impact on the organization and potentially reduce estate taxes.

With so many options and the legal documentation required for each, the decision-making process may seem overwhelming. Fortunately, there are professionals who can offer assistance and advice in your gift planning.

Your attorney may be proficient in estate planning and will ensure that your wishes will be clearly documented and legally binding.

Financial advisors can be key components in helping assess how charitable giving fits into your broader financial goals

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and make the most impact on what is important to you and the legacy you desire.

Nonprofit representatives can also be a benefit to your estate giving planning. These professionals can help you understand their organization’s mission, explain future campaigns and programming, and help you explore the impact you hope to achieve.

If you are aligned with the mission of an organization, take time to learn about the future of it and how your legacy can impact its progress. As the donor, you can choose how your gift is used within the organization. Many nonprofit organizations contain multiple initiatives, so it’s important to understand the various giving opportunities available.

The organization should also take the time to understand what matters most to you and help match your philanthropic goals with the area of greatest personal significance and impact. They will be interested in your story and want to learn why their organization has the honor to carry on your legacy through your generosity. Legacy planning can be deeply personal, and it is the Development Department’s responsibility to honor your intentions, answer your questions and ensure your vision comes to fruition.

The acknowledgement of your stewardship can also be discussed with the nonprofit representative. There may be

an opportunity for recognition on a plaque, building, website, or other display, based on the organization’s policies and the type of gift. They may have a legacy society that offers specific donor benefits. You may also choose to have your gift remain anonymous.

Estate giving is ultimately an act of love—for your community, your values, and the future you want to help create. It allows you to tell your story in a way that lives on, providing support to the causes and organizations that have shaped your life or inspired your passion. Whether guided by gratitude, hope, or vision, your legacy gift is more than a donation, it’s a last-

ing expression of who you are and what you hold most dear. Through thoughtful planning, you can make a difference that endures, touching lives for generations to come.

Tracy Connolly is the Director of Community Relations and Mission Advancement at Stonehill Communities. She has been with Stonehill Communities since 2022 and has over 15 years of experience working with older adults in independent living, assisted living, and long-term care settings. If you have questions about the Stonehill Communities Legacy Society or other gift options, Tracy can be reached at 563.690.9660 or tconnolly@stonehilldbq.com. ♦





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How Respite Services Can Enhance Senior Guest Experiences

by Alison Vanderpool

CONTRIBUTED PHOTOS



As our loved ones age, families are increasingly choosing to keep them close, by including them

in family events, vacations, and special occasions. This beautiful trend, however, often comes with a challenge: how can families ensure their senior members receive the support they need while traveling or celebrating away from home?

At Ahva Living of East Dubuque, we've noticed a significant shift in the demand for Respite Services. While traditionally associated with recovery from illness or providing temporary relief for caregivers, we are seeing a growing need

from families who simply want to include their senior loved ones in weekend getaways, wedding trips, family reunions, and other travel plans. The primary hurdle is often the level of support their loved one might require, from medication management to assistance with daily activities.

This is where respite facilities can become invaluable partners for local establishments like hotels, resorts, event venues, and wedding planners. Ahva and many other facilities offer



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comprehensive respite services designed to provide seniors with the care they need, allowing their families to fully enjoy their time in the Tri-State area. Imagine a family planning a wedding at a beautiful venue. They might hesitate to include a beloved grandparent due to concerns about their care during the festivities, especially late-night celebrations. By simply informing guests about respite services, they can be empowered to bring all members of their family. The senior family member can receive professional, comfortable care at our nearby facility while the rest of the family enjoys the wedding or event.

Our services encompass essential activities of daily living, including medication administration, bathing, toileting, nutritious meal provision, and ensuring overall safety and security. Our respite rooms are fully furnished and ready to accommodate individuals needing short-term support. This means visitors to the Tri-State Area can choose hotel or another accommodation without the worry of whether their loved one with limited mobility or other medical needs will have the necessary assistance.

By encouraging those who inquire about visiting the Tri-State area to consider utilizing respite services, you effectively remove a significant barrier for families wishing to travel with





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their senior loved ones. This not only significantly enhances their overall experience but also positions local establishments as welcoming, inclusive, and thoughtful choices for a broader range of travelers. It's a win-win: guests gain peace of mind and greater flexibility, and the local Galena and Dubuque venues expand potential clientele by catering to a demographic that might otherwise face travel limitations.

Alison Vanderpool is the Director of Sales & Marketing at Ahva Living of East Dubuque. She can be reached at admissions@alofeastdubuque.com or 563.451.2379. ❖



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How to Deal with the Skyrocketing Costs of Medigap Coverage



CONTRIBUTED PHOTOS

by Stefan Johnson

Have you noticed your Medigap (Medicare Supplement) premiums rise? If you haven't yet, and are a Medigap beneficiary, get ready. That's because massive premium increases have been and are taking place. Double digit increases are the norm, with some companies charging 20% more than they did a year ago.

ers then raise your premiums to remain profitable.

Medical inflation often outpaces regular inflation. Even when general consumer prices rise by 2–3% annually, medical costs may rise by twice that or more. Insurers adjust premiums to keep up with these trends.

2. Aging Population

As the Medicare population ages, people tend to use more healthcare services. Since Medigap plans are often preferred by those who desire broad coverage and expect higher medical usage, insurers face more



Why are the costs rising so much? There are several reasons, including:

1. Rising Healthcare Costs

Healthcare costs across the board—hospital care, doctor visits, diagnostics, and more—have steadily increased. Higher costs for services lead to higher claim payouts by insurers. The insur-

claims from older, less healthy policyholders.

3. Adverse Selection

Healthier individuals are increasingly enrolling in Medicare Advantage plans (which often have lower or no premiums), while individuals with health issues tend to choose Medigap. This skews the Medigap risk pool toward higher-cost individuals, leading to premium hikes. It's a bit of a vicious circle: sicker people tend to choose Medigap, which causes Medigap to pay more expenses, which causes Medigap companies to charge more for premiums, which makes Medigap less attractive for healthy individuals, leading healthy people to Medicare Ad-

vantage... and the circle continues.

Adverse selection can also relate to the different Medigap plans (such as Plan G, or Plan N). Since Plan N includes some extra potential costs that Plan G does not have, Plan N is not as attractive to the unhealthy as it is to healthy individuals. Since more healthy people are choosing Plan N, the premium costs are more likely to stay lower than Plan G. And current price increases are showing this to be the case.

4. Plan F Phase-Out

Since 2020, Plan F has been available to very few new Medicare enrollees, and to no younger people. These plans now have

an aging pool of members, with few healthy new enrollees balancing the costs. As a result, the premiums for Plan F have spiked.

5. Administrative and Regulatory Costs

Expenses for compliance, marketing, and administration also affect premium rates. As insurers face more rules and expenses, they may pass some of those costs on to policyholders.

6. Geographic Factors

Premiums can vary a great deal by state. If a specific state sees more medical utilization or costs than the norm, premiums for residents there may rise steeply.

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WHAT TO DO

Rising Medicare Supplement (Medigap) costs can be a challenge for many beneficiaries, especially those on fixed incomes. Fortunately, there are several things you can do to manage or potentially reduce these costs:

1. Work with a Medicare Advisor

An independent, licensed Medicare advisor can help you:

Understand your options

- Consider underwriting requirements
- Learn about special enrollment windows potentially available for you
- Avoid unnecessary costs
- Make the most of your Medi-

care plan, by giving simple customer service.

- Apply for a new plan
- Compare the various options available in each market

Medicare Advisors do not work for Medicare, nor for the government, but they do help people with Medicare-related products. Advisors should work with all the major programs (Medigap, Cost plans, Medicare Advantage, and Prescription Drug Plans) and with multiple companies. That will help them to give the most unbiased education, service, and advice possible.

Speaking from experience... I have seen clients save \$200 per month by simply switching their plans. It is worth investigating.

2. Shop Around and Compare Companies, Programs and Plans

Even if you're happy with your current Medigap plan, it's wise to compare rates from other insurers. Medigap plans are standardized — for example, Plan G offers the same benefits regardless of the company — but premiums can vary significantly between insurers for the same plan.

You may be able to switch to a cheaper Medigap plan or insurer, but **eligibility to switch without underwriting** depends on your state and situation.

- In **most states**, you may have to pass medical underwriting unless you're in your

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Medigap Open Enrollment Period or have a guaranteed issue right.

- Illinois, and a few other states, offer limited “birthday rules” or annual open enrollment windows to switch Medigap policies without underwriting. Many people argue that the “birthday rules”

cause premiums to rise overall (related to the idea of adverse selection as shown earlier in this article). But the rule still offers the individual Medicare recipients the opportunity to move to a lower-cost plan, even if they have health issues.

Consider moving from **Plan F** to **Plan G** or **Plan N**, or from

Plan G to Plan N. Plans G and N offer slightly fewer benefits but may have significantly lower premiums.

- **Plan G** covers almost everything Plan F does, except the Part B deductible.

- **Plan N** has even lower premiums but has extra potential costs. Plan N is a newer plan, having come out in 2010. But it has the potential to save people a lot of money. This year, the premium increases have generally been lower in Plan N than in other plans like G or F.

- **High Deductible Plan G** and **“Innovative Plan G”** are two other Medigap options which can save people money.

3. Evaluate a Medicare Advantage Plan or a Cost Plan

If Medigap premiums are too high, you might consider switching to a **Medicare Advantage Plan (Part C)**. Nationwide, over half of Americans on Medicare are on Medicare Advantage plans. While there can be some difficulties with Medicare Advantage plans, they provide the



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possibility of saving money.

Having said that, be thoughtful as you consider switching. If you leave a Medigap plan for Medicare Advantage (or for a Cost Plan) and want to switch back later, you may not be able to get your old Medigap plan again without underwriting (generally, you can switch back within one year).

Cost Plans are not available in most of the United States. But in much of the Tri-States region it is available. Many people find it to be an attractive option, with good health care at a reasonable cost. Unlike Medicare Advantage, you can join a Cost Plan at any time of the year. And unlike a Medigap plan, you won't pay more just because of your age. However, Cost plans' premiums

are higher than is generally found in Medicare Advantage plans, and higher than some Medigap plans. And, unlike Medigap/Medicare Supplement plans, Cost plan users must consider the provider network.

4. If you Stay with Your Medigap Plan:

Ask About Household Discounts. Several insurance companies give household discounts (5–12%) if more than one person in the home has a policy with them.

Pay premiums strategically. Check to see if your insurer offers discounts for annual payment or via electronic funds transfer (EFT).

FINAL THOUGHT

While rising Medigap premi-

ums are frustrating, they're not always inevitable. With some research, careful timing, and the help of a knowledgeable advisor, many beneficiaries find ways to save hundreds — or even thousands — of dollars per year without sacrificing their peace of mind.

Stefan Johnson helps people choose Medicare Advantage, Supplement, Cost, and Prescription Drug plans. He is licensed in Iowa, Wisconsin, Illinois, and Minnesota and represents several companies providing Medicare-related products. He can be reached at 563-581-9341 or sj@retiringease.com.

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Is it Time to Get a New Device?

by Alison Vanderpool

It's a familiar dilemma: your phone or tech device, once a marvel of modern engineering, now feels more like an antique. But is the shelf life really only a couple of years? Or can you stretch it out a little longer, despite what your service provider recommends? While there's no single answer for every device, a combination of performance issues, security concerns, and user experience frustrations will signal that your current device is past its prime.

One of the most obvious indicators is declining performance and common glitches. Are your apps crashing frequently? Is your device agonizingly slow to open even basic applications? Does your battery life barely last through the morning, forcing you to carry a charger everywhere? These are classic symptoms of an aging device. Older batteries degrade over time, leading to diminished capacity. Furthermore, as software developers design apps for newer, more powerful hardware, older devices struggle to keep up, resulting in lag and instability. You might also find your device is no longer receiving crucial software updates. This could be a significant security risk, as updates often patch vulnerabilities that hackers could exploit.

Beyond performance, consider your security and privacy. Outdated operating systems are more susceptible to malware and data breaches. If your device is no longer supported with security updates, you're essen-

tially leaving your digital door unlocked. This alone can be a compelling reason to upgrade, especially if you handle sensitive information on your device.

Another crucial, often overlooked, aspect of upgrading is account accessibility. Before you even think about transferring

data, ensure you have all your passwords and account information readily available. This is important for services like your Apple ID or Google account. These accounts are the keys to your digital life, controlling access to your apps, photos, contacts, and cloud backups. Writing down these passwords and keeping them in a secure, accessible place (not just stored on the device you're replacing!) is non-negotiable.

Finally, consider the user experience and your personal

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comfort level. While the allure of new features and improved performance is strong, you need to acknowledge the potential difficulty in adjusting to a new device. Modern operating systems and interfaces can have a learning curve. If you're someone who

struggles with change, factor this into your decision. However, if the frustration of dealing with an outdated device outweighs the challenge of learning a new one, then it's time for a change.

In conclusion, the decision to update your phone or tech device is

multifaceted. Pay attention to performance issues like slow operation and poor battery life, be aware of security risks from outdated software, and, most importantly, be prepared by having all your account information organized. While adjusting to a new device can be a hurdle, the benefits of improved performance, enhanced security, and a smoother user experience often far outweigh the initial discomfort.

Alison Vanderpool, M.S.Ed. is a Realtor with EPIQUE Realty. She can be contacted at 815-275-5114, AlisonVanderpool@epique.me. You can visit her Facebook page at [Facebook.com/yourkey-2access](https://www.facebook.com/yourkey-2access). ♦

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Steps You Can Take Now to Help Avoid Dementia

by Dr. Richard Houston

A new research report published in the journal 'Nature Medicine' from NYU Langone Health, Johns Hopkins and NIH pegs the risk of contracting dementia after age 55 at 42%. That figure is approximately double what previous research has identified. NYU notes that previous studies were based on incomplete data.

42% is a sobering statistic. It beckons that all adults over 40 take serious steps to prevent the deterioration of their cognitive acuity. We have addressed

issues that require attention previously but, in response to this new research, we will take the opportunity to review the recommendations.

GET ACTIVE AND STAY PHYSICALLY ACTIVE

Former Director of the CDC, Tom Frieden, M.D., makes this statement: "Staying active is the closest thing we have to a wonder drug." For decades, neurologists thought that the number of neural circuits in the human brain remained stable from



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birth through old age. In recent years, research has discovered that humans are capable of neurogenesis – the growth of new neurons – in the hippocampus which is the central switching station for memory. Robust physical activity drives neurogenesis in the hippocampus. John Ratey, M.D. of Harvard Medical School calls BDNF ‘Miracle Gro for the Brain.’ Dr. Ratey urges all his patients and viewers of his videos to pump up the production of BDNF via physical activity.

More research produces more evidence that physical activity promotes brain health. For example, the integrity of our white matter – where neurons connect with other neurons – looks much better for people who are physically active.

The jury is in! If you want to tilt the odds in your favor against dementia, get moving and stay active.

CHALLENGE YOUR BRAIN

A study published in the journal ‘Neurology’ in the spring of 2025 cites the dangers of cognitive monotony. People who did the same tasks in the same job throughout their 30’s, 40’s and 50’s had a 66% higher risk of cognitive deterioration and a 37% greater risk of dementia in their 70’s. ‘Same old, same old’ does not cut it!

Take on a new learning challenge – a new language, a musical instrument or the art of Catalan cuisine. Challenge your memory. Make a list for the grocery store. Put it in your pocket. Before you check out, consult the list to see what you did not remember.

NURTURE RELATIONSHIPS

The Harvard Study of Adult Development, collecting detailed physical and psychological data for 90 years, concludes that the quality of a person’s relationships is the best predictor for health in later life decades. Reach out and contact that cousin you haven’t talked to in years. Email an old college classmate. Enrich your social network.

SHINRIN YOKU

Get with what the Japanese call ‘shinrin yoku.’ Translated best as ‘forest bathing,’ Japanese health care providers tell their patients to ‘get out in nature, take a deep breath and relax.’ Empirical research by Rachel and Stephen Kaplan of the University of Michigan shows that time spent in nature enhances psychological wellbeing, boosts our immunity, reduces stress and promotes healing. The risk of cognitive deterioration looms large for people who maintain sedentary habits, follow the same routine day after day and flirt with social isolation. You can have an impact on the odds of keeping your brain sharp. Don’t bypass the opportunity.

Dr. Richard Houston is an active and curious ‘senior’ who strives to get outdoors for a brisk walk daily. He is a graduate of Brown University and earned advanced degrees at Clark University. He was licensed by the Massachusetts Board of Psychology in the early 1980’s. Check out his web site at Senior-Psych.com where readers can find tutorials and his contact information. ❖

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