

A photograph of an elderly couple walking away from the camera on a wooden boardwalk or bridge. The man is on the left, wearing a striped polo shirt, khaki shorts, a baseball cap, and a watch. The woman is on the right, wearing a brown leather jacket, khaki shorts, and glasses. They are holding hands. The background is a dense green forest.

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Pianist Sue Goodrich knows how to put on a show. Just ask anyone at Sunset Park Place.

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ROBIN NICHOLS

VICE PRESIDENT & OFFICE MANAGER
TERRI NICHOLS

ART DIRECTOR
GINA SIEGERT

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Understanding AI: A Guide for Savvy Seniors



CONTRIBUTED PHOTOS

by Dr. Carolee Duckworth

Robert, a 68-year-old retiree, had always loved birdwatching. However, his eyesight wasn't what it used to be, making it increasingly difficult to identify birds. That's when his tech-savvy neighbor suggested he try an AI-powered birdwatching app.

Skeptical but curious, Robert downloaded the app to his smartphone. The next morning, he ventured into his backyard, phone in hand, and took a picture of a bird that landed on a nearby branch. Within seconds, the app identified the bird as an Eastern Bluebird and played its distinctive call. Excited, Robert began exploring the app's other features. It would

keep a log of all the birds he spotted, suggest nearby locations where he might find species he had not yet seen and even connect him with a community of fellow enthusiasts just like him.

DEMYSTIFYING ARTIFICIAL INTELLIGENCE (AI): WHAT IS IT ANYWAY?

Artificial Intelligence has been around since the 1950s. Back then, it was complex, highly

technical, and expensive – the purview of research labs. But this has changed significantly. AI has come of age, and it is everywhere. Today, adopting AI into your life is like engaging a highly efficient, tireless assistant that can process vast amounts of information, learn from experience, and empower you in numerous ways.

THESE THREE KEY CONCEPTS ARE BASIC TO UNDERSTANDING AI:

Neural Networks: Inspired by the human brain, these complex systems recognize patterns.
Machine Learning: “Trained” by absorbing the internet—all of

it— they continuously “learn.”
Natural Language: AI programs “speak human” by anticipating what word comes next.

Once you have taken in these background concepts, you won’t need to know much more about the inner workings or details of AI to use it effectively.

Why Do So Many Older Adults Fear AI or Think It’s Beyond Their Reach?

There’s no mystery why many seniors fear AI or consider it out of reach. For starters, many grew up before the era of personal computers and smartphones. The rapid pace of technological change can seem overwhelming — an insurmountable challenge. Thus, the common misconception is that AI requires advanced technical skills or computer knowledge. But, in fact, AI interfaces are designed to be user-friendly. If you can talk with your neighbor, you can interact with your AI assistants.

Cost is another concern. Seniors might assume AI technologies are expensive and out of reach. However, many AI-enhanced apps are surprisingly affordable or even free. Another common worry is that AI might replace human interactions, potentially increasing isolation. However, AI can enhance social connections when used thoughtfully.

Lastly, some seniors may

wonder how AI is relevant to their lives. But, in fact, AI tools can be especially beneficial for active seniors, enhancing their hobbies, health management, and lifelong learning opportunities.

WHY BOTHER TO LEARN ABOUT AND USE AI

Well, there are many reasons. Let’s arrange them based on what we all are hard-wired by genetics to need, to thrive and be happy, according to psychiatrist William Glaser:

- Survival:** The physical component of everything we need to sustain life
- Love/belonging:** The need to feel cared for and to be able to care for others
- Power/Self-worth:** The need to learn; to feel competent and valued
- Freedom:** The need to have choices; to be independent and autonomous
- Fun and enjoyment:** The need to have fun; to seek enjoyment in what we do.

HEALTH, SAFETY, AND ACCESSIBILITY (SURVIVAL)

Artificial Intelligence is becoming an essential tool for maintaining health, safety, and independence as we age. Smart devices can prevent accidents by automating home controls, while advanced AI can detect falls or predict health emergencies, allowing for quick intervention.

For those with physical limitations, AI opens new ways to interact with the world. Voice-controlled devices and text-to-speech technologies make communication more accessible, regardless of vision or motor skill impairments.

CONNECTION, RELATIONSHIPS, AND RELEVANCE (BELONGING)

Not just about convenience, AI is a powerful tool for strengthening connections and maintaining relevance in our rapidly evolving world. It opens new avenues for staying connected with loved ones with auto-captioning and language translation features



Powered by AI, ElliQ is a voice-operated robotic care companion designed to foster independence and provide support for older adults.

that ease communication. Embracing AI can bridge the generation gap, providing common ground and fostering shared experiences with younger family members. AI also offers innovative ways to preserve and share your legacy. Tools for organizing and digitizing memories ensure your stories live on for future generations.

MENTAL STIMULATION, LEARNING AND CREATIVITY (SELF-WORTH)

Offering exciting opportunities for personal growth and self-expression, AI technologies provide valuable mental stimulation, helping to maintain cognitive health. For lifelong learners, AI-powered educa-

tional platforms offer personalized experiences, allowing you to explore new subjects or hobbies at your own pace. Moreover, AI tools can unleash your creativity in unprecedented ways. From digital art to collaborative writing, AI technologies open new avenues for self-expression.

DECISION MAKING, ADAPTATION, AND INDEPENDENCE (FREEDOM)

A powerful ally in maintaining and enhancing your freedom, AI-powered tools can extend your ability to live independently. Additionally, AI can be a valuable partner in decision-making, providing data-driven insights to help you

make more informed choices about your health, finances, and lifestyle.

ACTIVITIES, ENTERTAINMENT AND ENJOYMENT (FUN)

AI isn't just about practicality, it's a gateway to fun and adventure! Satisfy your wanderlust through virtual and augmented reality. Explore the Louvre. Dive the Great Barrier Reef. Do all this from your armchair through AI-powered virtual reality tours, complete with interactive AI guides. Green-thumbed? AI gardening apps can be your smart companion, helping you design your dream garden.

CONCLUSION: EMBRACING AI IN YOUR GOLDEN YEARS

Artificial Intelligence is no longer a futuristic concept. And it's not just for the young. It's a powerful tool for anyone who remains curious, active, and eager to make the most of life's opportunities.

Carolee Duckworth is an expert on retirement living. Her bestselling book, "Shifting Gears to Your Life and Work After Retirement" (available on Amazon), guides retirees in navigating this life transition. She is currently working on two new books: "AI for Seniors: Embracing AI, Lifelong Learning & Discovery after 60" and "Senior Travel to Europe: Exploring Bucket List Destinations through Gentle Travel & Virtual Journeys." ♦





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Shared Decision Making in Health Care

by Janine Idziak, PhD

“Elizabeth, as an experienced cardiologist I can tell you that a pacemaker is the way to take care of your heart problems.” “Yes, doctor, please arrange the procedure ASAP.”

As noted in the *American Heart Association News*: “Traditionally, many decisions about medical treatment were left up to doctors. They decided, and patients agreed.” This approach is now being replaced by a *shared decision-making* model.

In this new model, the health care provider does not unilaterally make the treatment decision nor does the patient exercise absolute autonomy. Rather, a health care provider and a patient work *in partnership* to reach the decision that is best for the patient. A health care provider sets out the treatment options, explains the likely risks, benefits, and burdens of each alternative, and assists the person in evaluating the options in terms of their own values and goals. The treatment decision “takes into account evidence-

based information about available options, the provider’s knowledge and experience, and the patient’s values and preferences” (Agency for Healthcare Research and

Quality). Shared decision making has been described as “a meeting of two experts, where the doctor is the expert on the medical issues and available treatment options, while the patient is the expert on their own values and



CONTRIBUTED PHOTO

preferences" (*American Heart Association News*).

As the patient wishes, family members may also be involved in the decision-making process.

Shared decision making is equally important in health care settings outside of hospitals and clinics, such as aging services. Aging Services providers work collaboratively with residents and family members in determining the plan of care.

With aging may come cognitive decline. However, one's decision-making capacity is typically not black or white, all or nothing. An aging loved one may be able to make some types of decisions but not oth-

ers. Their ability to make decisions may vary during the course of the day. Providers should be sensitive to these complexities of decision-making capacity and attempts to continue to directly involve the resident/patient in decision making as they are able.

Individuals are able to document their preferences for care in advance of cognitive decline or another debilitating event. Advance directives allow individuals to be a part of the shared decision-making process regarding their care even if they become unable to speak for themselves. These documents help ensure that their wishes will continue to be taken into account as medical pro-

viders recommend plans and advocates or those with medical power of attorney make decisions on their behalf. Social workers can help facilitate this documentation and communicate with providers.

As with any decision-making, it can be difficult to get a group to come to a decision. Sometimes a patient/resident or family members feel a need for help in talking through an ethical issue regarding the resident's care. Sometimes a serious ethical disagreement arises between a resident and family members, among family members, or between the resident/family members and care providers. In these situations, an ethics consultation

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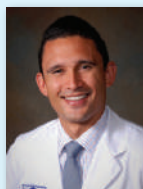
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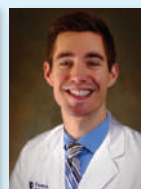
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can be helpful. This involves a third party to gather information about the case/decision to be made and listen to the questions, concerns, and viewpoints of those who have requested the consult. During the consult, they may provide information about ethical principles involved in the case, help clarify what options are available, and share information about relevant policies and religious teachings regarding the particular health care dilemma. An ethics consultation should objectively respect the values, needs, and interests of all participants, especially when there is disagreement or uncertainty about treatment decisions. The eth-

ics consultant does not make decisions about what should be done. Rather, they facilitate a conversation to assist the stakeholders themselves in determining a mutually acceptable course of action.

As a patient or resident of a health care organization, it is your right to help determine your path of care. Shared decision making empowers us to become an active part of our care plan, with guidance and support from a whole team of experts, advocates, and objective resources.

Janine Marie Idziak, Ph.D. is Professor Emerita of Philosophy at Loras College. She currently serves as Health Care

Ethics Consultant for the Archdiocese of Dubuque and as chair of the Ethics Committee at Stonehill Communities. She has published six books in the field of health care ethics and has served on various health care committees at local, state, and national levels.❖

A health care provider sets out the treatment options, explains the likely risks, benefits, and burdens of each alternative, and assists the person in evaluating the options in terms of their own values and goals.



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Act Today to Avoid Online SCAMS

by Alison Vanderpool

The Internet has revolutionized how we communicate, collaborate, and conduct business. Protecting oneself and one's data online is an ongoing challenge for us as we try to keep up with technology changes. Safeguarding against online scams is a growing concern. This article offers practical tips to help you navigate the digital world safely.

POPULAR SCAMS AND RECOMMENDED ACTIONS

Phishing

Phishing typically consists of fraudulent emails or text messages that appear to be from legitimate sources. The goal is to bait recipients into revealing personal information or clicking on malicious links. "Phishing" refers to fishing for information.

Example: You receive a text from USPS saying you have a package waiting for you, but you are not expecting a package. The message may include a link to click on or otherwise may try to engage you in conversation.

Recommended Action: Delete message and block this number. It will not stop all messages from coming in, but at least that number will not be able to message you again. Contact the Post Office or other entity directly in a separate conversation to find out more if you

think any of the information may be legitimate.

Portraying Others

Scammers use psychological tactics to manipulate individu-

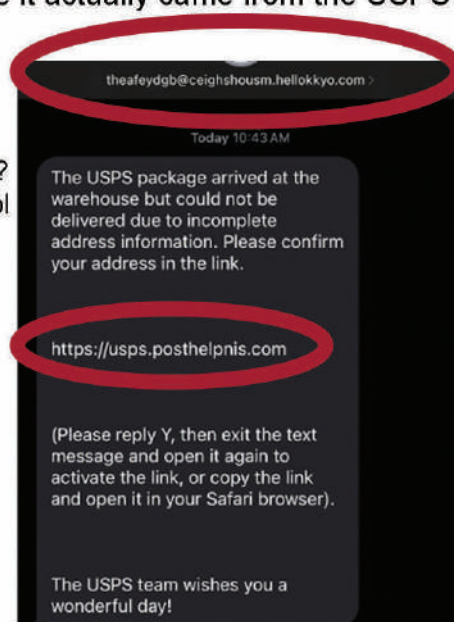
als into sharing sensitive information or performing actions that benefit the scammer. This can include impersonating family members, organizations, or even celebrities.

Example: You receive a phone call from someone who sounds like your daughter who lives out-of-state. She is saying she is in a bind and wants you to wire her money. You suspect this to be an out-of-charac-

Does this text look like it actually came from the USPS?

Did you order a package?
What is the usual protocol
for a missed delivery?

Link includes USPS,
but read the entire link!



Recommend: Delete AND Block.
Do not reply and do not open links.

ter or an otherwise unlikely situation.

Recommended Action: Finish the call and contact her directly, through her regular phone number, social media message, or through another trusted individual in her life.

Shopping and Facebook Marketplace

Fake online stores may offer products at incredibly low prices to attract unsuspecting buyers. Once you make a payment, the products are never delivered. Your payment information is also compromised.

Recommended Action: Before making a purchase online, re-

search the retailer and look for customer reviews.

“Catfishing”

Scammers create fake online profiles to target individuals seeking romantic relationships. They may build trust over time and eventually ask for money or personal information. This is referred to as “catfishing.” Never send anyone a gift card! That is a glaring red flag indicating a scam.

Recommended Action: Do not accept “friend requests” or messages on Facebook from people you do not know. If you want to accept new friend requests, review their profiles before you accept. Profiles with

attractive pictures and very few friends in their network may be someone with malicious intent.

MORE TIPS FOR AVOIDING ONLINE SCAMS

If an offer seems too good to be true, it is.

- Use strong passwords.
- Update your phone and computer when prompted.

Be suspicious of messages with poor grammar or unusual email addresses with extra characters.

WE ARE ALL IN THIS TOGETHER

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Taking precautions, educating ourselves, and being mindful while being online may help reduce the risk of falling victim to online scams. ❖

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/yourkey2access](https://www.facebook.com/yourkey2access).



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SUE GOODRICH USES HER PIANO SKILLS TO VOLUNTEER

CONTRIBUTED PHOTO BY TRACEY RUSH



by Tracey Rush

Pianist Sue Goodrich knows how to put on a show. Just ask anyone at Sunset Park Place. Says Activities Director Shelly Gessner, “Every month she puts together a themed program around the holidays or the seasons. She is amazing and the residents look forward to seeing her every month. Some residents even show up a half-hour before performance time to get seats in the front row.”

Sue has been volunteering at both Sunset Park Place and Oak Park Place on a monthly basis since 2019 when she retired to Dubuque to be near family. She enjoys putting together hour-long programs with themes for not only holidays, seasons, but Disney, movie themes, and other subjects. Her recent concert at

Sunset Park Place was centered around Fall, playing a wide variety of musical styles such as Autumn Leaves and Maple Leaf Rag, School Days (which turned into a singalong), and in honor of Halloween, Hall of the Mountain King by Grieg. When she played Take Me Out to the Ballgame, Goodrich donned a baseball cap; she switched to a Uni-

versity of Iowa cap when she favored the full-house crowd with several college fight songs. She performed everything from ragtime to hymns.

Her fast-paced concerts are peppered with information about the pieces she has selected as well as composer trivia. For example, she shared with the audience that Meredith Willson, Iowa’s own Music Man, not only wrote the fight songs for both the University of Iowa and Iowa State, but also the final selection, “May the Good Lord Bless and Keep You.”

Sue has always loved to play

the piano. By the time she was 5 years old, she was playing songs on the piano by ear. "My mother wanted me to take lessons as soon as possible so that I would learn to read music. She did not want me only playing by ear." One of those rare children who never needed

to be reminded to practice, Sue said, "Practicing has always been a joy for me. I wouldn't have dreamed of going to a lesson unprepared!" She went on to earn her undergraduate degree in music education at Simpson College and then her master's at the University of

Iowa. She was an elementary music teacher in North Fayette from 1973-2010. Even after all these years, she still spends close to ten hours preparing for each performance. On the weekends, Sue can be found playing piano at Wesley Methodist Church in East Dubuque or occasionally at Grand View in Dubuque. When she's not practicing, she enjoys reading and researching her genealogy.

Goodrich's favorite thing about volunteering is meeting the residents. "I enjoy playing," says Sue, "and the feeling that I've added something to their lives." And she has. Her joy is contagious – just ask any one of her audience members who leaves her concerts smiling and humming...which is all of them.

Tracey Rush came to Dubuque in 1984 with her husband John, the librarian of Emmaus since 1983. She has taught and performed music in the tri-state area and in 2001 founded the Northeast Iowa School of Music. ❖




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Medicare Changes for 2025 That You Need to Know

by Stefan Johnson

GOODBYE DONUT HOLE AND MORE!

In my seven years of helping people with their Medicare plans, I've seen a good number of changes. But never has there been a year quite like 2025 (and the Annual Enrollment Period of October 15-December 7, 2024). Many Medicare-related changes will take place starting January 1, 2025. Listed below are a few that relate to Prescription Drug Plans (PDP) and Medicare Advantage with Prescription Drug plans (MAPD):

NO MORE DONUT HOLES!

For years, Medicare beneficiaries have had to consider the possibility of reaching the coverage gap, or "donut hole." When beneficiaries have reached that gap (\$5,030 of beneficiary and plan spending for 2024), they have typ-

Many people will be glad to know that this “Donut Hole” will be gone, starting January 1, 2025.

ically paid higher amounts for prescription medicines until reaching the upper limit of the “donut hole.” That upper limit of 2024 has been \$8,000 of out-of-pocket spending.

Many people will be glad to know that this “Donut Hole” will be gone, starting January 1, 2025. This has the possibility of lowering the costs of drugs for a good number of individuals. Starting that day, prescription drug costs will be paid like this:

First, the participant will pay the entire cost of the drugs until the deductible (which can be as low as \$0, or as high as \$590) is reached. This is called the Deductible Phase

Second, the enrollee will pay 25% of the drug costs until they reach \$2,000 in out-of-pocket spending

Third, in the Catastrophic Phase, the beneficiary will not pay anything.

MOOP 2000

The Inflation Reduction Act of 2022 has lowered the Maximum Out of Pocket amount for prescription drugs in a PDP or MAPD to \$2,000. This means that, for whatever medications a beneficiary purchases



CONTRIBUTED PHOTO

es through their PDP or MAPD, the maximum they would pay is \$2,000 during the year (this is an oversimplification, but it gives the idea). This is an enormous change from as recent as 2023, when some beneficiaries paid over \$11,000. In case you are wondering, this change does not include Medicare Part B medications (such as drugs given by health professionals while directly under care). It also does not include PDP or MAPD premiums.

RESULTS OF THESE CHANGES

This sounds wonderful. After all, no one wants to spend a lot of money on medicine. So, knowing that the most you will spend in a year will be \$2,000... that's got to be a good thing, right? Well, for many Medicare beneficiaries, it will be terrific. However, these insurance companies need to bring in enough money to meet their expenses and still make a profit. So, they need a way to make up for some lost income result-



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... these insurance companies need to bring in enough money to meet their expenses and still make a profit.

ing from the drop in the Maximum Out of Pocket cost. How will they make up for it? It is going to be through a number of means, some of which will differ from one plan to the next:

Raising premiums. Some PDPs or MAPDs have raised their premiums for 2025.

Raising deductibles. As in the case of premiums, this is not necessarily the case with all plans.

Changing the drug formularies (a formulary is a list of the medicines covered by a plan).

Changing the benefits of

Medicare Advantage Prescription Drug (MAPD) plans. Again, this option varies from one plan to another. It can mean raising deductibles, copays, or Maximum Out Of Pocket limits. Or companies can lower the number of extra benefits they give, such as dental coverage, over-the-counter spending options, and more. The adjustments vary greatly from one company

to another, and from one plan to the next.

The government is increasing its subsidy for Prescription Drug Plans

Cutting administrative, marketing, sales, and other costs.

WHAT SHOULD MEDICARE RECIPIENTS DO?

It is very important for older adults to take a close look at their Medicare products (PDP, MAPD, Cost Plan, or MediGap), to ensure that they are using the best products for them-

It is very important for older adults to take a close look at their Medicare products (PDP, MAPD, Cost Plan, or MediGap), to ensure that they are using the best products for themselves.



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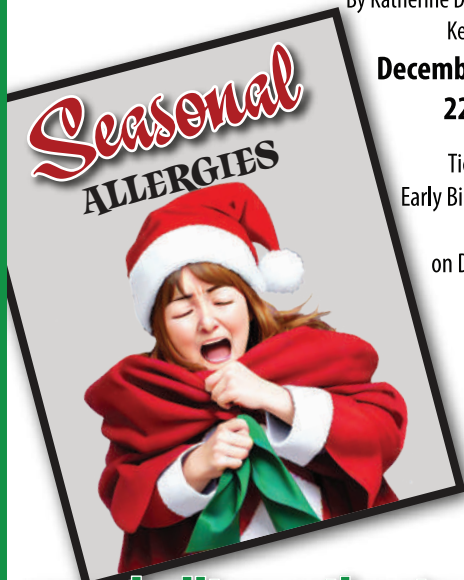
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- Matsuo Basho -



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selves. Remember that you can change your coverage. Just because you have been on one plan for several years, that does not mean you can't change to a different plan.

I strongly suggest meeting with a licensed, professional Medicare advisor or broker... someone who makes a living through the sales and service of Medicare-related products. Sure, you can spend hours researching and analyzing your Medicare situation. But you still will not know what you don't know. A professional spends hundreds of hours every year learning more and more about Medicare and this knowledge is very helpful for

the consumer.

Furthermore, the insurance companies do not give any sort of a "do-it-yourself discount." They charge the same amount and give the same product no matter how you sign up (by yourself, or with a professional). But by meeting with a licensed professional, you can save yourself a lot of time and stress, and significantly lower the likelihood of making a bad decision.

Every year, and this year more than ever, you should review your Medicare. That's because your personal needs change from year to year. And, as we have seen, Medicare-related products change from

year to year.

Since 2018, Stefan Johnson has been helping people in the Tri-States region to choose Medicare Advantage, Supplement, Cost, and Prescription Drug plans. He is licensed in Iowa, Wisconsin, Illinois, and Minnesota. He represents several companies providing Medicare-related products. He can be reached at (563)581-9341 or sj@retiringease.com. ♦

A professional spends hundreds of hours every year learning more and more about Medicare and this knowledge is very helpful for the consumer



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Are You in Charge of Your Personal Destiny?

by Dr. Richard Houston

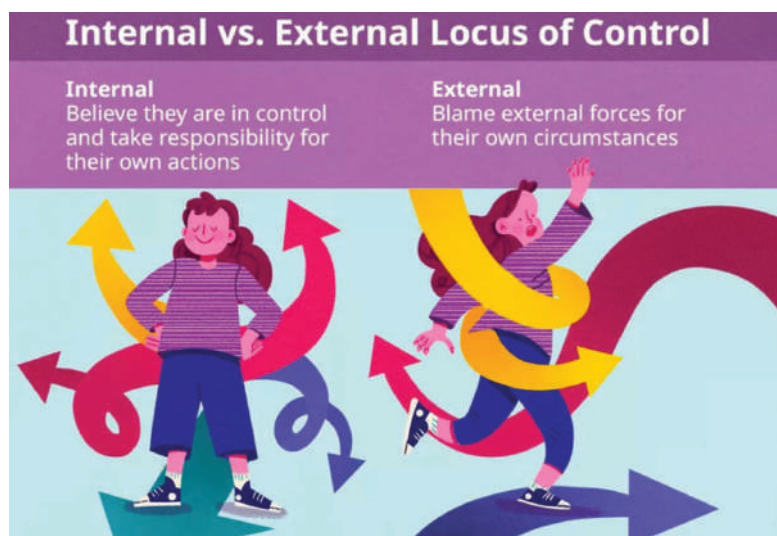
Do you believe that you are in charge of your personal destiny or do you think that your fate will be determined by forces beyond your control?

This question probes an important psychological dimension known as locus of control. It is likely not a black and white issue. Adults over 50 typically enter a phase of life when dear friends depart this world and when visits to the doctor yield diagnoses that require long term management. It is not unusual for mature adults to move in the direction of believing that forces beyond their control will exert a strong influence on the direction of their lives. That belief structure is known as external locus of control.

CHOICES *For Fifty Plus*

DECEMBER 2024

CONTRIBUTED PHOTO



People who sustain confidence that they are personally the master of their own destiny have an internal locus of control. Most people have mixed beliefs. A solid history of behavioral science research demonstrates that folks with an internal locus of control are more likely to enjoy better physical health. If you believe that you can shape your destiny, you are more likely to adopt and maintain healthy habits to increase the likelihood that your senior years will be a vital and rewarding period of your life.

Let's take the issue of mental acuity. According to the National Institutes of Health, nearly half of adults over the age of 65 report some kind of memory problem. Is that a disability one must live with or is there something you can do about it? That is the crux of the locus of control issue.

Some people may accept that cognitive problem as their fate. Others may reject it as their destiny. Let's investigate the

matter. In grade school we memorize the state capitals or the history of presidential administrations. In high school, we memorize the periodic table of elements in chemistry and vocabulary from Spanish or French textbooks. How many memory exercises do we work on in our 50's, 60's and 70's?

In our October article we referenced the hippocampus – a sea horse shaped section of the human brain hidden deep in the middle of our head. The hippocampus is a central switching station for memory formation and storage. The headline news from neuropsychology researchers reveals that we can generate new neuron growth in our hippocampus with regular, vigorous exercise. We can rejuvenate an essential component of our memory function by staying active.

In our school years, most of us have devoted hundreds of hours practicing how to dribble a basketball, how to master a dance pirouette or scales on pi-

ano or violin. How many hours have adults over 50 devoted to mastering memory techniques known as mnemonics.

The reality is that most of us do not have to accept memory problems as an inevitable dimension of life during the later decades of life. The same is true for our physical conditioning and our physical flexibility.

We are strong advocates for cultivating an internal locus of control and developing active lifestyle habits. Tom Frieden, M.D., former Director of The Center for Disease Control has stated that “staying active is the closest thing we have to a wonder drug.”

Mature adults can cultivate the belief that their quality of life in later decades is largely determined by their daily and weekly habits. Learn something new. Take a course in Chinese cuisine. Learn how to play a new, challenging game like chess. Learn how to speak Mandarin. Your future is largely a product of your own attitude, thoughts and behavior.

Dr. Richard Houston is an active and curious ‘senior’ who strives to get outdoors for a brisk walk daily. He enjoys writing about the psychological dimensions of healthy aging. 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. He has delivered leadership development projects in over 30 countries. ♦

9 Holiday Decorating Tips

by Sara Post

Decorating your home for the holidays is a fun way to get into the festive spirit and create a cozy, joyful atmosphere. Here are some ideas for holiday decor that can make your home feel festive and welcoming:

1. HOLIDAY-THEMED COLOR SCHEME

Traditional Colors: To create a traditional holiday look, go for classic reds, greens, golds, and whites.

Modern Twist: For a contemporary feel, try metallics like silver, gold, or rose gold mixed with deep hues like navy or burgundy.

Monochrome: Stick to one primary color, like all-white, for an elegant, minimalist look with soft lighting and natural greenery accents.

2. FESTIVE ENTRYWAY

Wreaths: Hang a beautiful holiday wreath on your front door. Choose one made from evergreen branches, pinecones, or berries for a natural look or a ribbon-covered one for a colorful vibe.

Garlands: Drape garlands around your door frame, staircases, or mantels. You can use faux greenery, tinsel, or strings of lights.

Doormats: Swap your regular doormat for a holiday-themed one with festive designs or messages.

3. LIVING ROOM DECORATIONS

Christmas Tree: The tree is the centerpiece of most holiday homes. Decorate with lights, ornaments, and a tree topper. Personalize it with family keepsakes or color-coordinates for a stylish look.

Mantel Decor: Add stockings, candles, and greenery on the mantel. You can also display holiday-themed figurines like reindeer, Santas, or snowmen.

THROW BLANKETS & PILLOWS

Cozy up the space with holiday-themed throw blankets and pillows in festive colors or patterns (like plaid or snowflakes).

4. Dining Room Table Setting
Centerpieces: Create a festive centerpiece with candles, pinecones, greenery, or holiday ornaments in a decorative bowl or tray. A runner with a holiday design can add extra flair.

Holiday Dishware:

Use holiday-themed plates, glasses, and napkins for your table settings.

Place Cards:

Add personal touches like handwritten name cards tied with ribbons for holiday dinners.

5. KITCHEN & BAKING STATION

Holiday Towels: Swap out your regular dish towels for ones with holiday patterns like Christmas trees or snowflakes.

Cookie Station: Set up a small area for holiday baking featuring jars of cookies, candy canes, and other festive treats.

Mini Tree or Garland: If you have space, add a small tree or garland to your countertops or kitchen windows for a festive touch.

6. LIGHTING

String Lights: Hang string lights inside or outside to create a magical glow. You can outline windows, drape them along your walls, or even place them in glass jars as a centerpiece.

Candles: Add warm, scented candles around your living spaces. Cinnamon, pine, or vanilla can make your home smell like the



holidays.

Lanterns: Place lanterns filled with twinkling lights or candles on your front porch or around your living room for a warm, inviting atmosphere.

7. OUTDOOR HOLIDAY CHEER

Outdoor Lights: Go big with string lights around your house, trees, and bushes for a glowing holiday look. You can choose traditional white lights or colorful ones for extra cheer.

Inflatables & Figures: If you want to make a statement, consider adding inflatable holiday figures or light-up reindeer and snowmen on your lawn.

Planters: Decorate outdoor planters with pinecones, branches, and ornaments for a

natural, festive touch.

8. PERSONAL TOUCHES

DIY Ornaments: Get crafty with homemade ornaments, like dried orange slices, salt dough decorations, or handmade paper stars.

Family Photos: Display holiday cards and family photos on your mantel shelves or string them on a festive ribbon or twine across a wall.

Seasonal Scents: To give your home a holiday scent, use essential oils or simmer pots with ingredients like cinnamon sticks, cloves, and citrus.

9. WINDOWS & WALLS

Window Clings: Stick holiday-themed decals to windows for an easy and festive look.

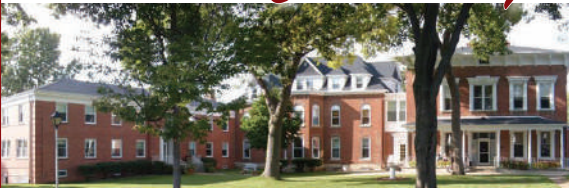
Snow Spray: Add snow spray to windows for a frosty, wintry effect.

Holiday Art: Swap some of your wall art for holiday-themed prints, banners, or garlands. Combining these ideas allows you to create a beautiful, festive atmosphere in your home that reflects your personal style and holiday spirit!

Sara Post is a Certified Senior Real Estate Specialist (SRES), Licensed in Iowa. She can be contacted at 563-845-1583 or sarapostrealty@gmail.com. You can visit her website at Sara-Post.ExitUnlimited.com.

Questions and comments can be emailed to comments@julien-sjournal.com. ♦

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