



As a Medicare Cost Plan, you can enroll or switch to our plan at any time without penalty. You do not have to wait for the next Annual Enrollment Period. You also retain your Medicare Part A & Part B coverage. All Medicare eligible services and supplies are paid in full when members utilize network providers.

Join a 5-Star plan today and start saving!



As your local advisor, I can help you learn more and enroll in a Medicare plan that will give you top-rated care at a price that fits your budget.

Renee Snyder Medicare Sales Associate rsnyder@mahealthcare.com

Call: 833-677-1066 TTY 1-800-735-2942



www.mahealthplans.com

Visit www.mahealthplans.com/medicare-meetings for local meeting dates.

Medicare has awarded our lowa/Illinois/Wisconsin plan with 5 out of five (5) Stars for 2024. Every year, Medicare evaluates plans based on a 5-Star system. How does your plan rate? Visit www.medicare.gov to compare plans. You must continue to pay your Medicare Part B premium. For accommodations for persons with special needs at sales meetings, call the numbers above. Open to all Medicare beneficiaries eligible by age or disability. Medical Associates Health Plan (MAHP) is a Cost plan with a Medicare contract. Enrollment in MAHP depends on contract renewal. Y0045 MAHP 1836 M CMS Accepted 04022024



Emmaus Bible College is celebrating 40 years. Story on page 4.

7or Fifty Plus CHOICES

AUGUST 2024

- 4 EMMAUS CELEBRATES 40 YEARS
- 9 WHEN IS IT TIME FOR ASSISTED LIVING?
- 12 HOME SWEET HOME: EMBRACING AGING
 IN PLACE WITH A SMILE
- 14 A GUIDE TO CHOLESTEROL-LOWERING DRUGS
- PERSONAL RESILIENCE BEGINS WITH MODEST EXPECTATIONS THAT EXPECT POTHOLES
- 19 WHAT TO DO ABOUT MEDICARE AND SOCIAL SECURITY WHEN YOU MOVE
- 22 TAKE A HIKE! THE PERKS OF BOZEMAN PARKS

CHOICES For Fifty Plus is a published by RTN Publishing, Inc 6170 Forest Hills Drive Asbury IA 52002-9349 Phone – 563.557.7571 JuliensJournal.com

PRESIDENT & PUBLISHER ROBIN NICHOLS

VICE PRESIDENT & OFFICE MANAGER
TERRI NICHOLS

ASSOCIATE PUBLISHER & ART DIRETOR GINA SIEGERT

The publisher makes no representations concerning any product or service advertised in this publication. CHOICES For Fifty Plus and JuliensJournal.com serve only as a medium for sellers to reach potential buyers and do not warrant the accuracy of any advertisement. CHOICES For Fifty Plus makes every effort to eliminate typographical errors and assumes no responsibility for misspelling names. All editorial items submitted are subject to editing and alteration at the sole discretion of the publisher. Design and format of the magazine and website are protected by the copyright laws of the United States of America. Reproduction of this publication in whole or in part is prohibited without specific written permission of the publisher.

For Advertising Inquiries, Feature Article Submissions and Billing Inquiries Contact Robin Nichols at 563.557.7571 or Robin@VermontMaturity.com.

Upcoming Events Should be Emailed to JuliensJournal.Events@Gmail.com.

THE FINE PRINT

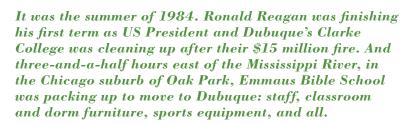
CHOICES For Fifty Plus is published every other month by RTN Publishing, Inc. in Asbury, IA. Mailing address: 6170 Forest Hills Drive, Asbury, IA 52002-9349. Telephone 563.557.7571. Website: www.juliensjournal.com.

Return Policy: Magazines are mailed standard class and should be received within 15 days of the mailing date. Returns should be sent to RTN Publishing, 6170 Forest Hills Drive, Asbury, IA 52002-9349. You must provide your name, address, and mailing label

Mission-Driven Emmaus Bible College Celebrates 40 Years in Dubuque By Tracey Rush



The marble chapel is used for many events, including chapel, concerts, and graduation.



brady and the Chamber of Commerce welcomed the Emmaus family with a dinner and tour of the city, but the questions on many citizens' minds included "What is Emmaus Bible School and why do those evangelical Christians want to move into a Dominican Priory?" Forty years later, Emmaus is still answering those questions.

To make an 83-year-old story short, three men in Toron-

to, Canada were tasked with creating a place where people could gather for intensive Bible study. In 1941 they began teaching evening Bible classes at what they called Emmaus Bible School, after the Bible passage in Luke 24 where a resurrected Jesus appeared to two of his disciples while walking to the village of Emmaus, teaching them "the things concerning Himself." Within three years Emmaus was a full-time day school with 80 students.



Exterior of Emmmaus Bible School.

Three more years and there was a second campus in Oak Park, Illinois, with students earning a 1-year Bible Certificate or 3-year Bible Diploma. In 1954, the campuses merged into one building, a former YMCA in Oak Park.

By the early 1980s, Emmaus was bursting at the seams so business manager David Allison, contacted the Archdiocese of Chicago and inquired if they had any facilities for sale in the Chicago area. In Spring 1983, a brochure about the Saint Rose Priory in Dubuque, former home of the Aquinas Institute of Theology, showed up on Allison's desk. Dubuque was further away than they had hoped to move, and the facility

did not have a gymnasium, but President Daniel Smith, Academic Dean David Glock, and Allison took their first tour of the Dubuque campus in May and by July they had signed on the dotted line. Vision '84 was born.

Vision '84 was the fund-raising effort to help pay for the new facilities and spread the word about the move to the churches that had long been Emmaus supporting Bible School. These churches, referred to as Assemblies, are Bible-based evangelical churches led by groups of elders instead of one-man pastorates. More than 30 Chicago-area and southwest Wisconsin Assemblies relied on Emmaus Bible teachers to fill their pulpits on Sundays. At first, the churches were not happy to be losing their source of Bible teachers and preachers. However, as they visited the Assemblies promoting Vision '84, the faculty assured their supporters that they would travel back to preach on Sundays, a practice which continues to this day. Emmaus is considered non-denominational, but those same Assemblies continue to support the work of the college to this day.

The 1983-84 school year was spent getting the new facilities ready for occupancy. Repairs included a new roof, electrical work, and flooring. At the end of the school year, many of the

students stayed in Oak Park to help load three semis that made non-stop roundtrips between Oak Park and Dubuque, including moving over 30 staff households, completing the task in 10 days. Once in Dubuque, college staff settled into their homes and offices, and put the library books back onto shelves (over 20,000 volumes from Oak Park plus some of the 10,000 books left behind by the Dominicans), and everything else necessary.

By the time the 160 students arrived in Dubuque in Fall 1984, the school was known as Emmaus Bible College and the option of a 4-year BS in Biblical Studies had been added to the curriculum. The new



We are a compassionate team committed to cultivating a culture of trust, compassion, integrity and respect to those we interact with, each and every day. Call today to speak with our team. We would love to set up a personalized tour with you!

Your Lifestyle. Your Family Community.

Our caring team looks forward to providing you and your family quality care and services from a leader in senior living.

- Independent & assisted living
- Personalized care available 24/7
- On-site therapy
- Scheduled transportation
- Daily exercise classes
- Housekeeping & laundry
- ...and more!



2700 Matthew John Dr. Dubuque, IA 52002



campus was a beautiful and exciting place to be.

But as Daniel Smith, EBC President from 1974-2000, often said, "Emmaus is not about bricks and mortar, it's about people." The school's mission is "to glorify God by educating and equipping learners to impact the world for Christ through faithful and effective service in their ministries, professions, and communities." From the classroom to administration to maintenance, students are surrounded by biblical examples of how to live the Christian life. After teaching Bible and Psychology classes for over 50 years, from 2013 until he passed away in 2020,



The EBC transition team in 1984: administrators David Allison, business manager; David Glock, Academic Dean; and Daniel Smith, President.

Smith served as Chaplain with the Dubuque Police and Sheriff Departments, comforting the dying and praying with families. As Director of Physical Plant, it was Shorty Cribb's job to tend to all the bricks and mortar. However, his main ministry was to help students. "If they had a light burned out, a broken window, that was my priority," says Cribb, "so they



Empowering you to age with confidence



Connecting you to services to remain independent



Promoting active aging with health based programs



Providing caregiver support



Enhancing health with nutrition services

NEI3A is your connection to unbiased, reliable information for older lowans and their caregivers to help them stay independent and in their homes and communities as they age.

Contact our experts to identify which supports and services are available in your area!



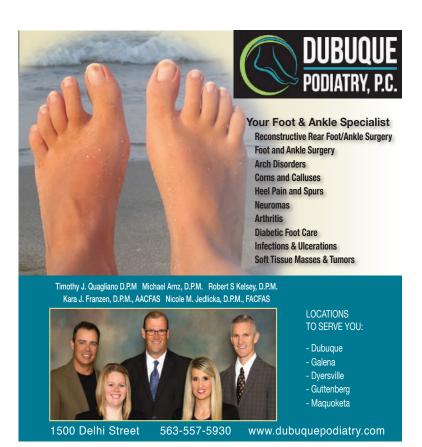
1-800-779-8707 • www.nei3a.org

could focus on their learning."

Even the faculty children have been influenced by their Emmaus experiences. Megan MacLeod was only two years old in 1984 when her family moved to Dubuque. "Emmaus was a second home for us growing up, a place to interact with the teachers and students and other faculty kids. We loved being at Emmaus and in Dubuque." Her father still teaches Bible classes at Emmaus, but it was mother's interest in dance that led Megan to start ballet lessons from Marina O'Rourke at age seven. MacLeod is now the principal instructor at the Academy of Ballet.

Keith "KT" Leverence was eight when his father joined the Emmaus. KT also loved growing up in Dubuque and chose to raise his family here. In 2003 KT founded The Life Group Financial Services. "The EBC business department sends us interns and many times we get to hire them fulltime. They are men and women of integrity. There's a lot of sensitive info we deal with, and these students are hard-working, can work independently, and have a genuine care for people."

Dan Smith's son, John Smith, has been a teacher in the Dubuque Community School District for 24 years. "Emmaus is committed to bib-



PROVIDING THE MOST ADVANCED ROBOTIC TOTAL KNEE REPLACEMENT TO OUR COMMUNITIES

Dubuque Orthopaedic Surgeons, is proud to be able to offer a robot's accuracy and surgeons expertise to our patients, after a consultation with one of our surgeons to determine if robotic assisted surgery is the right option.

- Greater levels of precision
- Patients may experience less pain and a faster recovery because of more consistent outcomes.
- This is not a one-size-fits-all technology or plan, each plan will be carefully planned out with you and your unique anatomy in mind to keep as much of your natural bone and ligaments as possible.

Proudly serving our community for over **60 years!**

Call (563) 557-5999 for an appointment in Dubuque, Maquoketa, or Guttenberg





lical principles and doctrine, they love the work of God, and that shapes how they go out into the world, impacting the world for Christ. Students go out into their communities" says Smith. "No matter their profession, make a difference because you're living according to the Bible."

Amy Rush, Principal of Tri-State Christian School in Asbury, is also and EBC graduate. Rush says "Emmaus has had a profound impact on me both personally and professionally. When I was a student there, I found a caring, encouraging community that was invested in me as an individual and as a student. Em-

maus does an excellent job of training their Teacher Education students," says Rush.

Since 1941, almost 5000 students have earned certificates and over 1.300 have received a bachelor's degree at Emmaus Bible College. The continued growth has included: accreditation by the Higher Learning Commission and the Association for Biblical Higher Education; membership in the North Central Association of Colleges and Schools; building a gymnasium and running an active, competitive sports program; partnering with other area colleges so students can earn degrees in multiple areas; and growing the library to over

228,000 volumes of books, pamphlets, and other resources. The Emmaus family also formed three Assemblies, Arbor Oaks Bible Chapel, Anchor Community Church, and Great Adventure Church.

Current President Philip Boom sums it all up. "We have a rich heritage at Emmaus, and we continue to shape the hearts and minds of our future servant leaders."

Author 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. ❖



WHEN IS IT TIME FOR ASSISTED LIVING? by Lisa Crawford



s our parents and other loved ones age, we may begin to see signs that they could use some help. Maybe they have had a fall, are forgetting appointments, or aren't keeping up with the house or meals. Sometimes these situations are temporary as a result of an illness, a change in medication, or other hardship; but sometimes they are indicators of an ongoing need. It can be easy to dismiss isolated incidents or minor forgetfulness, especially if we aren't with them regularly, but it is important to take note, particularly if they are living alone.

Depending on the individual's needs, family may be able to provide the assistance a parent or loved one needs within their home to stay safe and healthy. In-home caregivers may also be a solution. But for many, assisted living is a great option. Assisted living can ensure that a parent or loved one is able to get help with activities of daily living, has extra safeguards in place in case of an emergency, is part of a so-

cial community, and can maintain as much independence as possible. It also allows family to focus on the family relationship and enjoying time together instead of managing care-



Lisa Crawford

giving responsibilities.

Some of the most frequent signs that it is time to consider Assisted Living include the following:

INCREASE IN FALLS AND FRAILTY

Frequent falls and increased weakness may be signs of a health decline, which may require more assistance for your loved one. Additional help may prevent a serious fall-related injury.

CHRONIC HEALTH PROBLEMS

Chronic health conditions may require ongoing monitoring or care that may be more than they can provide for themselves.

DIFFICULTY HANDLING DAILY LIFE **ACTIVITIES**

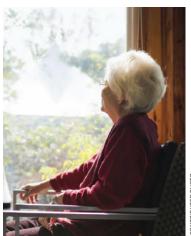
If your loved one struggles with cooking, cleaning, taking regular showers, getting dressed, or using the bathroom, it usually means it is time for more assistance.

FORGETTING TO TAKE MEDICATIONS

If your loved one frequently forgets to take their medications, it can lead to serious problems. If you notice your loved one is not taking their medications or you find pills on the floor, they may no longer be safe on their own.

LONELINESS AND ISOLATION

Has your loved one stopped visiting friends or participat-



ing in social activities? Do they seem lonely? Unfortunately, as people age, they lose many connections and may isolate themselves. Decreases in mobility, vision, or hearing, also become barriers to participat-





Assisted living can ensure that a parent or loved one is able to get help with activities of daily living, has extra safeguards in place in case of an emergency, is part of a social community, and can maintain as much independence as possible.

ing in events or engagements outside the home.

Many older adults want to live their final years in their own homes, and it is difficult to realize that it may not be possible. Even the best of us do not like to admit we are unable to do the things we once did. However, if you have noticed your parent or loved one struggling with any of the issues listed above, it is probably time to talk with them about assisted living where experienced staff can help with all of their needs and enable them to remain as independent as possible. Starting the conversation early, before a crisis situation occurs, can help everyone involved.

Lisa Crawford is the Director of Assisi Village at Stonehill Communities. A member of the Stonehill team since 2009, she oversees independent living, assisted living, and assisted living memory care. She and enjoys building relationships with the residents and helping them live well. ❖

CARE CENTER Contact Us Today 563-583-6647



Post - Acute Care Long Term Care Assisted Living Assisted Living Memory Care Outpatient Therapy



5575 Pennsylvaia Avenue / Asbury, Iowa 52002



Caring Transitions is the Tri States ONLY full service and fully staffed relocation, downsizing, clean out and liquidation company.

Relocation

Whether the move is across town or cross-country, we can help relocate as you begin your next stage in life.

Estate Sales & Online Auctions

We handle the tough work of an estate sale so you can stress less. Our physical estate sale or online auctions help you reach more prospective buyers.

Downsizing & Decluttering

We make preparing to downsize a breeze, compassionately offering support on what items to keep, sell, or donate.

Home Clean-Outs

Our comprehensive estate clean out team handles it all, from sorting and organizing to selling, donating, recycling, or hauling away items.

For more information

Call Caring Transitions of Eastern Iowa: 866-513-1665

HOME SWEET HOME: EMBRACING AGING IN PLACE WITH A SMILE

By Sara Post





Sara Post is a dedicated realtor, ready to guide you through the exciting journey of buying or selling a home. Contact her at sarapostrealty@gmail.com or (563) 845 - 1583.

ging in place is like getting the best of both worlds – the comfort of your home and the adaptations to keep you safe and sound. Whether you are preparing for your golden years or helping a loved one do so, home renovations for aging in place can be both practical and, dare we say, a little fun! Let's explore some cheerful

changes you can make to ensure your home remains your cozy haven for years.

1. Open Sesame! - Accessibility Improvements

Imagine your home giving you a warm, wide-armed hug every time you enter. Widening doorways and hallways to at least 32-36 inches can make your space feel more welcoming. For an added touch of magic, consider installing ramps or stairlifts. Who knew getting to the next floor could feel like a ride at an amusement park?

2. Splish Splash - Bathroom Bliss

Bathrooms can be slippery, but not on our watch! Transform your bathroom into a spa-like sanctuary with walkin tubs and showers. Add stylish grab bars, and you've got a luxurious, safety-enhanced space. Don't forget to raise those toilet seats – because throne rooms should be fit for royalty.

3. Kitchen Capers - Culinary Comfort

The heart of the home deserves special attention. Lowered countertops and cabinets make it easier to whip up your favorite recipes. And with pullout shelves, you'll never have to perform a balancing act with the pots and pans again. Swap out those pesky knobs for elegant lever-style handles – it's like giving your kitchen a chic makeover!

4. Light Up Your Life – Enhanced Lighting

Brighten up your home and your spirits with increased lighting. The options are endless for task lighting in the kitchen and motion-sensor lights in hallways. Why not add a touch of whimsy with colorful lamps or fairy lights? Let there be light, and let it be fabulous!

5. Floored by Style – Flooring Solutions

Gone are the days of tripping over shag carpets. Choose smooth, non-slip surfaces that are as stylish as they are safe. If you prefer something soft underfoot, low-pile carpets are your best bet. Glide around your home with the grace of a ballroom dancer!

6. Tech-Savvy Living – Smart Home Technology

Who says aging in place can't be high-tech? With emergency response systems, smart thermostats, and voice-activated assistants, your home can feel like a futuristic retreat. Imagine controlling your lights and temperature with just your voice – it's like living in a sci-fi movie!

7. Safety First – General Safety Enhancements

Handrails on stairs, clear pathways, and fire safety measures are essential. But why stop there? Add a bit of personality with colorful handrails or quirky storage solutions to keep pathways clear. Safety and style can go hand in hand.

FINANCIAL FUN FACTS

Before you dive into these delightful renovations, check out grants, loans, and tax incentives available for aging in place. Who knew budgeting could be part of the adventure? And don't forget to chat with your insurance provider – they might just have some helpful tips and coverage options.

PLANNING WITH PIZZAZZ

Consider consulting with occupational therapists or Certified Aging-in-Place Specialists (CAPS). These professionals can offer personalized advice, turning your home into a masterpiece of comfort and safety. And when it comes to contractors, seek out those who understand that your home is more than just a project – it's your sanctuary.

THE JOY OF AGING IN PLACE

Ultimately, aging in place is about maintaining independence, comfort, and joy in your home. It's about embracing change with a smile and finding happiness in the familiar. So, roll up your sleeves, grab a cup of tea, and get ready to transform your home sweet home into a place that ages gracefully alongside you.

Remember, the golden years can be your best, especially when spent in a home filled with love, laughter, and a few intelligent renovations!

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



Agriculture | Commercial | Residential | Municipal | Utility | Academic



Lower your energy costs by capturing the power of the sun.

- Up to 100% Financing Available
- Up to 21-Year Repayment Terms
- · Fixed, Low Interest Rates
- · Incentives Available
- 25-Year Equipment Warranties
- Ground and Roof Array Options
- 40+ Year Energy Production Expectancy

Schedule your FREE Solar Analysis at: EaglePointSolar.com





A Guide to Cholesterol-Lowering Drugs by Natalie Binder



Elevated cholesterol levels are a major risk factor for heart disease. Over time, high cholesterol can cause a dangerous buildup of plaque in the arteries, leading to reduced blood flow, heart attacks, and strokes. Fortunately, several effective cholesterol-lowering medications can help lower LDL (bad) cholesterol and triglycerides while raising HDL (good) cholesterol.

STATINS

Statins are usually the first line of drug therapy prescribed to lower high cholesterol. This class of drugs works by blocking an enzyme in the liver involved in cholesterol production, which causes the liver to remove cholesterol from the bloodstream. Statins include popular brands like Lipitor, Zocor, Crestor, and more.

Statins have been extensively studied and are highly effective at lowering LDL levels by up to 60% while stabilizing or

raising HDL levels. Many large clinical trials have demonstrated that statin therapy significantly reduces the risk of heart attacks, strokes, and deaths in people with heart disease or at high risk of developing it.

However, there has been some concern about potential side effects with long-term statin use, including statins and memory loss in some patients. Doctors may recommend a lower statin dose or a different medication if these side effects persist.

BILE ACID SEQUESTRANTS

Bile acid sequestrants (BAS) reduce cholesterol levels differently than statins. Instead of blocking cholesterol production by the liver, BAS binds to bile acids in the digestive tract, preventing the body from reabsorbing cholesterol. This forces the liver to pull more LDL cholesterol out of the blood. Brand names of BAS include WelChol, Questran, and Colestid.

BAS can lower LDL by up to 30%. They may cause gastro-intestinal issues like constipation, bloating, or nausea. Unlike statins, BAS do not offer much cardiovascular protection beyond their LDL-lowering effects. They are sometimes prescribed in combination with statins when statins alone are not enough to reach cholesterol goals.

CHOLESTEROL ABSORPTION INHIBITORS

The cholesterol absorption inhibitor ezetimibe (Zetia) works by blocking the absorption of cholesterol from food in the small intestine. This leads to reduced cholesterol delivery to the liver, which responds by taking more cholesterol from the bloodstream.

In clinical studies, ezetimibe lowers LDL cholesterol by approximately 18%. It is often prescribed along with statins when maximal statin therapy is not enough to reach LDL goals. Ezetimibe does not typically cause major side effects, though it may increase the risk

14 * CHOICES For Fifty Plus

of muscle pain when combined with statins in some patients.

PCSK9 INHIBITORS

PCSK9 inhibitors are a newer class of injectable cholesterol medicines. PCSK9 is a protein that interferes with the liver's ability to remove LDL cholesterol from the blood. Inhibiting PCSK9 allows the liver to remove more LDL.

Brand names of PCSK9 inhibitors include Repatha and Praluent. Clinical trials have shown they can lower LDL cholesterol by a very impressive 60% or more, even in patients already taking maximal statin therapy. They also appear to reduce the risk of cardiovascular events like heart attacks in

high-risk patients.

However, the injectable administration and high costs of PCSK9 inhibitors mean they are usually reserved for patients that are intolerant to other cholesterol drugs or those with familial high cholesterol. Potential side effects include injection site reactions, flu-like symptoms, and a slight increase in neurocognitive symptoms like confusion in some patients.

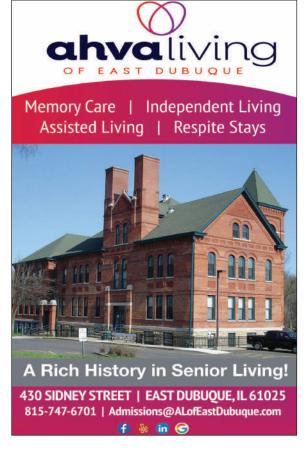
SUMMARY

Various medication classes are available to effectively lower high cholesterol and reduce cardiovascular risk. Statins tend to be frontline medications, while other drug

classes may be added for patients needing extra LDL reduction. All cholesterol medications require monitoring to assess efficacy and watch for potential side effects. Maintaining a heart-healthy lifestyle along with medication adherence provides optimal defense against the dangers of high cholesterol.

Natalie Binder writes about health and wellness. With a passion for helping others live their best lives, Natalie dives into topics like nutrition, fitness, and mental wellbeing. Offering practical tips and heartfelt advice, she supports your journey to a healthier you. •





Personal Resilience Begins with Modest Expectations that Expect Potholes



by Dr. Richard Houston

focus for this month's article is our private self-narrative. Renowned Neurologist Oliver Sacks 1 gave us this perspective on self-narratives. "We have, each of us, a life-story, an inner narrative - whose continuity, whose sense, is our lives. It might be said that each of us constructs and lives, a "narrative," and that this narrative is us, our identities.

U.K. Psychologist Charles Fernyhough has this 'take' on the subject: "We spin narratives about ourselves to make sense of who we are, and those narratives make us simultaneously the author, the narrator, and the protagonist of the story. We are the cacophony of our mental voices. We listen to them as well as utter them; they construct us through their incessant chatter."

The problem many of us confront is adeptly put by San Francisco Bay Area Psychologist Rick Hanson: "The mind acts like Velcro for negative experiences and like Teflon for positive ones." This unfortunate reality frequently shapes

the self-narrative in a critical, disparaging tone. Most people can offer sincere and heartfelt sympathy to our best friends when they experience setbacks. However, when those same supportive individuals encounter a personal setback, they can often criticize themselves with painful severity.

My own Silicon Valley research reveals the veracity of this quality. We surveyed 1600 adult residents of Silicon Valley regarding their lifestyle habits as well as their psychological beliefs and habits. When asked

16 * CHOICES For Fifty Plus

Resilience begins with modest expectations that anticipate potholes and obstacles on the road to goal achievement.

how they respond to a planned fitness outing that gets cancelled or pushed out, we found stark differences between the group that had already established an active lifestyle routine vs. the part of our sample who had little to no fitness activity.

For the group who had established fitness routines, a failed outing meant very little. One in five people in that group got discouraged. For the sedentary group, a failed outing seemed to be a confirmation that their efforts to build and sustain fit-

ness activities were doomed to failure. More than 70% of the latter group got discouraged and 75% of them were inclined to give up their attempts to build active lifestyle habits.

Resilience begins with modest expectations that anticipate potholes and obstacles on the road to goal achievement. Resilient people have contingency plans prepared and ready to implement when something goes wrong in the original plan.

Resilient folk break down big, ambitious plans into bite-sized chunks. They are committed to taking little steps in the direction of larger goals knowing that it may take time to achieve the more ambitious goal. Lose the idea of running a marathon.

Start with regular outings on a modest scale. Build confidence in your ability to make progress on a consistent basis.

Resilient people are self-compassionate. Adopt the same sympathetic and supportive tone in your self-narrative that you would offer to a close friend who is experiencing frustration with repeated setbacks.

Our personal self-narrative provides the ideal opportunity to put these practices in place. Build your personal resilience

Resilient people have contingency plans prepared and ready to implement when something goes wrong in the original plan.



Tri-State Cremation Center, Inc.



Full-Service Cremation Package for \$1,800

- All arrangements can be made with our families right in the comfort of their own home
- Filing of state, social security and medical examiner documentation
- Assistance with making arrangements for a visitation, memorial service, celebration of life, or private family service
- · Assistance with the cemetery, military, florist, caterer, and monument company
- Uniquely personal obituary composition
- Urn, register book, and memorial envelopes are included in our package

Call Jason Schumacher @ (563) 663-1096

with a self-narrative that coaches gradual behavior change supported by self-compassion.

1. Robin Williams played the ROBERT DE NIRO ROBEN WELLIAMS role of Oliver Sacks,

AWAKENINGS

starring the 1990 film "Awakenings."

Richard Houston,

Ed.D., is an aging baby boomer who is ramping up his productivi-

ty rate in his mid- 70's. swears that his brain has never been more productive. Check out his web sites at Seniorpsych.com and Resilience-Advocate. �





What to Do About Medicare and Social Security When You Move

f you are a Social Security and Medicare recipient, you definitely need to let these Federal agencies know when and where you move so there are no hiccups in your benefits or coverage.

Here's what you should know.

HOW TO UPDATE YOUR INFORMATION

If you're receiving Social Security retirement, survivors, or disability benefits, it's required that you notify the Social Security Administration when you move to ensure your deposits continue and you avoid disruptions.

You'll need to provide them your new mailing address so they can deliver important documents to you like your annual SSA-1099 tax form. And if you're switching banks or credit unions, you'll need to update your direct deposit information



by providing your new financial institution's routing number and account number.

If you're a Medicare beneficiary, they also need your new mailing address so bills, correspondence, your Medicare Summary Notice and other statements can go to the correct address.

You can update both your Social Security and Medicare contact information online by simply using the "My Profile" tab in



your personal "my Social Security" account at SSA.gov/myaccount. If you don't have an account, you can create one online for free in just a few minutes.

Or, if you need some help or don't have internet access, you can call Social Security at 800-772-1213, or visit your local Social Security office and they will make the changes for you.

MEDICARE PRIVATE PLANS

You also need to know that if you're enrolled in original Medicare, you can move anywhere within the United States without losing coverage. But if you have Part D prescription drug coverage or a Medi-

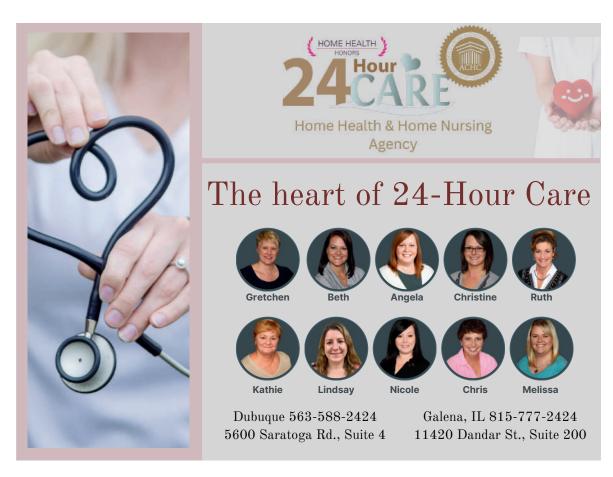


care Advantage plan from a private health insurance company, and you move out of the plan's service area, you'll have to switch plans or you'll face losing coverage.

Part D service areas typi-

cally are statewide or can extend to parts of neighboring states, while Medicare Advantage plans' service areas vary by county.

Moving out of a plan's service area qualifies you for a special



enrollment period (SEP) of at least two months to get a new plan. You may also qualify if you move within your plan's service area and it offers options different from what you had. The enrollment timing depends on when you notify the plan.

If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for two full months after you move. If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus two more full months.

To shop for new Part D and

Medicare Advantage plans in your new area, use the Medicare Plan Finder tool at Medicare.gov/plan-compare.

You can also switch Part D or Medicare Advantage plans during open enrollment, which runs each year from Oct. 15 to Dec. 7 for coverage starting Jan. 1.

MEDIGAP PLANS

If you're enrolled in original Medicare and have a Medigap supplemental policy you usually don't have to switch plans if you move, but you do need to notify your provider. Some insurers let you keep the rate based on the state where you originally applied for Medigap. Others may change your premiums to coincide with their coverage in a different zip code.

Jim Miller publishes the Savvy Senior, a nationally syndicated column that offers advice for Boomers and Seniors. &

If you're receiving Social Security retirement, survivors, or disability benefits, it's required that you notify the Social Security Administration when you move to ensure your deposits continue and you avoid disruptions.





Take a Hike! - The Perks of Bozeman Parks

by Nick Thomas

miles of trails spread throughout some 40 public parks today, seniors visiting the seat of Gallatin County will find plenty of opportunity to stretch their legs along the meandering pathways throughout the park system. While many are flat and paved, it's worth attempting some of the slightly more ambitious trails such as Peets Hill.

Located in Burke Park, the walk to Peets Hill is more challenging due to the slight elevation but worth tackling the gravelly pathways since it offers a dazzling panoramic view of the

surrounding mountain ranges for which Bozeman is famous. I observed many seniors (couples and singles) trekking the paths with no difficulty.

But for an easy initial walk, begin at Lindley Park located behind the city library on East Main Street. Established in the 1920s, it's one of the city's oldest parks. In addition to walkers of all ages, expect to share the paths with joggers, bicyclists, skateboarders, and offleash dogs (permitted in some areas). During my visit, all mingled without any issues while enjoying the fresh Bozeman spring air.

Also behind the library is the Bozeman Sculpture Park featuring dozens of contemporary outdoor artistic works to admire – or bewilder you! – as you stroll by. While some are permanent park fixtures, others are for sale such as Steve Connell's massive bright yellow steel structure entitled "Cartoon" listed for \$28,000.

And if your pockets are deeper, Jessica Bodner's stunning "Vessel in Red" is perched atop Peets Hill and available for \$47,000. Comprising a mass of curved red geometric metal filaments, perhaps a generous donor will purchase the work and let it remain in its current location where, from the right viewing angle, it's perfectly poised to frame the distant mountain range.

Between Lindley and Burke Parks is the 73-acre Sunset Hills Cemetery which the city calls a "virtual arboretum of stately pine, fir, spruce, ash, maple, cedar, and various ornamental trees" and worth a respectful stroll through. It's the resting home to over 16,000 souls including American television newscaster "Chet" Huntley whom many seniors will remember as a former NBC evening news co-anchor. John Bozeman, a pioneer of the American West and for whom the city is named, is also buried there.

After tackling the hillier paths, welcoming wooden benches thoughtfully placed along the way provide a perfect spot to re-



lax, enjoy the view and, if needed, catch your breath. Riveted into one is a small unobtrusive metal plaque inscribed, "Happiness comes to those who love parks," a quote attributed to Mary Vant Hull. This modest acknowledgment to the former advocate for the Bozeman parks system is beautifully appropriate for someone who championed the recreational and social

benefits of these essential public spaces that foster peace of mind, good health, and a connection with nature for all who briefly walk their paths.

BUSINESS CARD DIRECTORY













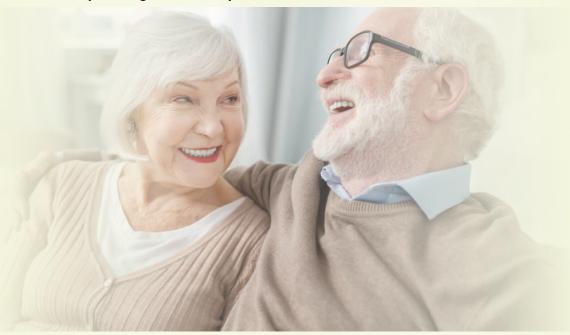




Oak Park Place

Call To Learn More!

Bring your lifestyle to Oak Park Place where neighbors become like family! We believe in helping you write the very best next chapter as you make new memories in a community designed with you in mind.



Independent Living
Assisted Living
Memory Care

Independence When You Want It, Assistance When You Need It.

(563) 585-4900 dubuquesales@oakparkplace.com

1381 Oak Park Place Dubuque, IA 52002 www.oakparkplace.com/dubuque



