

A bi-monthly publication for Senior Citizens
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GOLDEN YEARS

Program designed to help seniors 'Live Safe at Home'

Providence Therapy Services offers a program that is geared toward helping seniors live "Safe at Home."

Kayla Korth, Speech Therapist, said the program is relatively new, coming into existence at the onset of the COVID-19 pandemic. It is now available throughout the community.

Korth said the program requires a doctor's referral and an evaluation by all three disciplines - physical therapy, occupational therapy and speech therapy. Information from the evaluation is shared with the patient's doctor.

This involves initial therapy taking place at Providence Medical Center Therapy Services.

Those who feel they may benefit may also contact Providence Therapy Services with questions.

"Often, it is a spouse or family member who notices a decline in the ability to perform daily care or other activities," Korth said. These caregivers are encouraged to contact Providence Therapy Ser-

vices to ask for help navigating the process of getting assistance for their loved one.

Korth said all those receiving services are encouraged to have regular Medicare wellness checks and follow up with their medical provider as part of the program.

After the initial phase in the therapy department, therapy will transition into the home.

"We go into the home and work with the patient and perform activities such as baking a cake, doing laundry or setting up a budget for groceries," Korth said. "It is important that we work with the patients in their functional environment, which is where we want them to stay."

"Co-treatment is so important to the patient as we work with all daily events of living. In terms of what I do, in addition to helping the patient with eating and drinking without coughing or choking, the cognitive skills are important. These include things such as how to balance a checkbook or use a credit card or

problem solving to be safe in the home," Korth said.

The program is designed for those age 65 and older experiencing general decline due to aging or illness. It is for those living in a private home, senior housing or assisted or independent living.

Others who would benefit from the program include those recently discharged from home health, an inpatient hospital stay, a rehabilitation center or skilled nursing facility.

Those who have recently fallen or who frequently fall would benefit from the therapy services.

The amount of time the patient receives care varies from patient to patient.

The services offered through the program are available to anyone within a 30 mile radius of Wayne. Claims are submitted to private insurances and Medicare.

"Our program is designed to benefit those who are not home-bound, but need additional support to remain functional

in the community, Korth said.

For more information on the services available, contact the Wayne office at 1200 Providence Road at (402) 375-7937; the Laurel office, located at 699 Cedar Avenue at (402) 256-9551 or the Wakefield office, located 308 Ash Street, at (402) 287-1005

Social media: It's not just for kids anymore

Perhaps due to the popularity of social media among a generation of young people who grew up with it, platforms such as Instagram and Facebook are often associated with people born in the 21st century.

However, a study from the Pew Institute found that 65 percent of adults between the ages of 50 and 64 used Facebook and 68 percent used YouTube.

Social media is often on the receiving end of negative attention, but it's also a potentially valuable tool that can help men and women over 50 stay connected with their communities. That's not always so easy for adults who no longer have children at home. And as its name suggests, social media can help users connect with others who share their interests. Such connections also can be hard to make for adults over 50.

Adults over 50 may be more comfortable with social media now than they were a decade ago, but it's still a good idea to brush up on basic security measures that can help men and women protect their privacy as they utilize platforms like Facebook, Twitter and Instagram.

- Protect your personal information. No social media user has the right to access your personal information, including your address, date of birth or other data unique to you. Avoid interacting with anyone who requests personal

See SOCIAL MEDIA, page 2



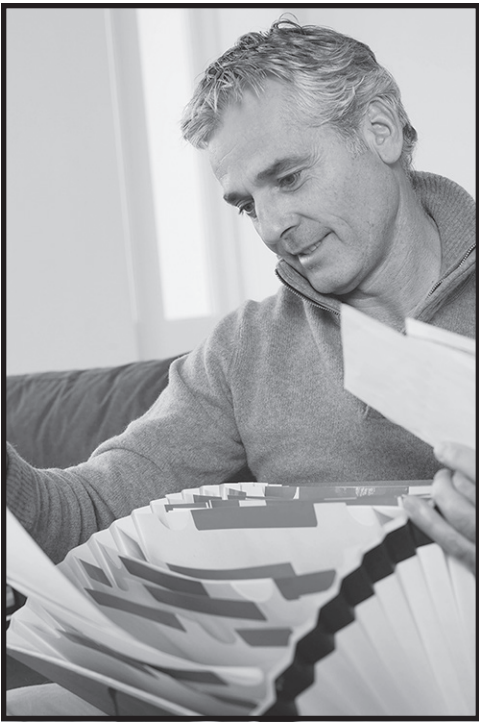
The Providence Therapy Services team is available to provide services to those taking part in the Live Safe at Home Program. The program, designed for those 65 years and older, provides support for those who struggle to get around at home or in the community.

Simple ways to lessen your financial load after 50

By the time people reach their fiftieth birthday, many have begun to imagine what their life in retirement may look like. Though data from the U.S. Census Bureau indicates the number of people working into their 70s increased significantly during the first two decades of the twentieth century, the vast majority of professionals still call it a career sometime during their 60s.

Retirement may still be a long way off for people who are 50 or in their early 50s, but around this time thoughts of what retirement could be compel many people to seek ways to reduce their financial load in anticipation of the day when they will no longer be working. Cutting back needn't be complicated, and the following are some simple ways for individuals 50 and over to save money.

- Address unsecured debt. Unsecured debt, which can include credit card balances and medical bills, tends to carry higher interest rates than debts that carry a collateral requirement. According to the Federal Reserve, roughly 12.5 per-



cent of individuals over 50 still have student loan debt, which is another type of unsecured debt. If possible, people over 50 should pay off these debts imme-

diately or make their best effort to pay extra each month so they are paid off as soon as possible.

- Pay in "cash." It's not enough to simply pay off unsecured debt like consumer credit. It's also important to stop accruing additional debt. Individuals over 50 should resist the temptation to use their credit cards, instead paying with cash or debit cards. Credit card debt is often characterized as a problem for young consumers, but a 2021 report from ValuePenguin found that the median credit card debt among individuals between the ages of 55 and 64 was higher than it was for consumers aged 35 to 44. Paying in cash, whether it's with paper currency or a debit card, ensures you're not digging yourself into debt.
- Re-examine your housing situation. Adults 50 and over who purchased their home in their late 20s or early 30s are likely nearing the maturity date on their mortgages. If so, paying a little extra toward the principal each month will help you pay off that mortgage a good deal earlier than if you keep paying the

same amount you've been paying for years.

Though paying extra money each month may not seem like reducing your financial load, it will do so considerably over time. For example, the financial experts at Wells Fargo note that individuals with a fixed-rate mortgage loan of \$200,000 at 4 percent can cut the term of that loan by more than 4.5 years by paying as little as \$100 extra each month toward their principal. Homeowners over 50 who have already paid off a significant percentage of their mortgage loans could reach maturity much sooner if they start paying more toward principal now.

Since housing costs are many people's greatest expense, removing a mortgage payment from your financial ledger by the time you reach 55 could create significant financial flexibility as you get closer to retirement.

Individuals over 50 can utilize some simple yet effective strategies to reduce their financial obligations as retirement nears.

Social media

(Continued from page 1)

information, employing the function to block such users from connecting with you when possible. It's also important to keep information about travel plans private. For example, sharing details of an upcoming vacation can serve notice to potential criminals that no one will be in your house, making it a potential target for burglars.

- Aim for quality, not quantity, when building social media networks. Avoid accepting friend requests from individuals you don't know. Cyber criminals often gain access to victims via social media, so limit your social media network to people you know and trust.

- Turn off location information. The technology behind social media is impressive and even makes it possible to determine where users are when they tweet or post to other platforms. But many users, especially those concerned about their privacy, don't want to share location information with anyone, much less strangers. Turn off location information and routinely double check to make sure it's still turned off.

- Discuss others' privacy concerns before posting to social media. Social media isn't for everyone, and some people may not want photos of themselves or their children posted to platforms like Facebook or Instagram. Prior to posting pictures or information about other people, confirm that they're OK with you doing so.

Adults over 50 are engaging with social media. But no matter how comfortable users become, it's still best to keep various social media safety protocols in mind.



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How to plan for a post-50 career change

Professionals change careers for many reasons. Some do so in pursuit of a higher salary, while others seek a more even balance between their personal and professional lives.

Career changes can renew a person’s passion for working, which can grow stale for individuals who have been doing the same job for years on end. Though there’s not necessarily a bad time to change careers, there are times when making such a transition carries more risk. Such is the case for individuals over 50. Many individuals over 50 may not have the financial obligations they had when they were younger, as children may have grown up and moved out of the house. That can make changing careers after 50 more palatable. However, some individuals in their 50s may be hesitant to leave the security of an established career behind in favor of something new. Hesitance about job prospects after 50 also can make some less likely to take the plunge into a new career.

Though hesitancy about a career change after 50 is understandable, a recent survey from the American Institute for Economic Research found that 82 percent of workers who responded to the survey were able to successfully transition to a new career after age 45. In addition, projections from the U.S. Bureau of Labor Statistics estimated that labor force participation among individuals aged 65 and over would increase significantly by 2022, nearly doubling



the rate of participation in 1990. Those figures suggest that a midlife career change is not necessarily the same thing as a late-career career change. That should give professionals the confidence they need to successfully transition to a new career.

Individuals mulling a career change after 50 also can take these steps to make such a transition less risky.

- Pay down as much debt as possible. Financial freedom can be an ally for individuals 50 and over who want to change careers. Career changes often require a pay cut, so individuals who can pay off their mortgages, consumer

debts and/or auto loans prior to making a career change may find the transition to a lower income goes more smoothly than it might if they’re still carrying such sizable financial commitments.

- Make plans to delay retirement. As BLS data indicates, individuals who want to delay retirement certainly won’t be alone. Delaying retirement affords individuals more time to save, and a

financial advisor can help adults over 50 come up with a new retirement plan that reflects their willingness to work longer. Delaying retirement also means delaying withdrawals from retirement savings accounts, which can provide peace of mind against a loss of income resulting from a career change.

- Downsize your lifestyle. Even a post-50 career change that will require a significant drop in income can be doable for professionals who downsize their lifestyles. Empty nesters can consider moving into a smaller home, while travelers can cut back on the number of trips they take each year. Cutbacks won’t necessarily be easy, but they can be worth it for individuals looking for new career challenges.

- Go back to school. Much like young people go to college before entering the professional arena, adults over 50 who want to change careers may need to go back to school to improve their career prospects. Remote learning and part-time schooling can make juggling a career and school more manageable.

A successful career change after 50 is entirely possible for individuals willing to make some sacrifices to be happier in their professional lives.

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Early hunting, farming homogenized mammal communities of North America

Whether by the spear or the plow, humans have been homogenizing the mammal communities of North America for 10,000-plus years, says new research led by the Canadian Museum of Nature and the University of Nebraska–Lincoln.

The museum’s Danielle Fraser, Nebraska’s Kate Lyons and international colleagues conducted an analysis of 8,831 fossils representing 365 mammal species from 366 sites across North America. Relying on those fossil records allowed the team to assess homogenization: the degree to which the specific mammal species in one ecological community match up with those of its surrounding communities, so that few species are unique to one community or another.

A few prior studies — those examining North American mammals from tens of millions to millions of years ago — generally pegged climate as the primary culprit of the homogenization and heterogenization they uncovered. Other research, focusing on just the past century to last few decades, has chronicled the recent human influences of land conversion, poaching and territorial encroachment.

But no team had established a baseline of homogenization, or the true magnitude of human contributions to it, by examining the phenomenon both before and after the arrival of Homo sapiens. So Fraser, Lyons and colleagues trained their attention on the past 30,000 years, a timespan encompassing the absence of Homo sapiens on the continent, their migration throughout it, and their shift from hunting-gathering to intensive agriculture.

Homo sapiens, the team found, are probably most responsible for the unprecedented rates and levels of homogenization seen in North American mammal communities — for flattening their distinctive character by escalating the similarity among many of them.

“Our conclusion is that this does have to do with early human activities and the arrival of humans into the Americas,” said Lyons, assistant professor of biological sciences at Nebraska.

North American mammal communities of the modern day are more than twice as homogenous as they were roughly 10,000 years ago, the study revealed. That shift, the researchers said, is equivalent to the current difference in homogenization between the subtropics of central Mexico and the comparatively uniform mammal communities of the Arctic.

The trend emerged earlier and was especially pronounced among mammals weighing at least 1 kilogram, or 2.2



Nebraska’s Kate Lyons stands in Elephant Hall at the University of Nebraska State Museum. Behind her looms Archie, the largest Columbian mammoth fossil in the world. A study from Lyons and colleagues has found that the extinction of large mammal species, including the Columbian mammoth, likely contributed to the homogenization of North America’s mammal communities.

pounds. Also telling? Homogenization began accelerating about 12,000 years ago, around the time that humans were hunting mammoths, saber-toothed cats, dire wolves and other large mammals to extinction.

Together, Lyons said, those findings suggest that the spate of large-mammal extinctions contributed to homogenization. The disappearance of large mammals unique to individual communities would have directly increased their similarity, she said. And in a 2019 study, Lyons and colleagues showed that those extinctions also drove smaller species to expand their ranges, filling the geographic voids left by their larger counterparts. Expansion would have led to more territorial overlap, Lyons said, further homogenizing communities in the process.

But homogenization in North America accelerated even more in the past 5,000 years — a span marked by as much as a 10-fold surge in the human population and the emergence of widespread farming, particularly across what would become the central and eastern United States.

“It happened much later in North America than on other continents,” Lyons said. “But that’s really when humans in North America went from being hunter-gatherers to being more settled and dependent on agriculture.”

The proliferation of human settlements across the continent attracted mammal species — coyotes, raccoons, rats and other rodents — that would come to thrive on the byproducts of those settlements and enjoy the elimination of predators by the people inhabiting them.

The conversion of prairies and forests for agriculture, meanwhile, shrunk the number of plant species in a given habitat from hundreds or thousands to mere dozens or fewer, narrowing the habitable territory for pickier herbivores and the carnivores or omnivores preying on them. Cultivated fields, roads and other human-created boundaries would also have acted as “barriers to dispersal,”

See COMMUNITIES, page 5



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Communities

(Continued from page 4)

Lyons said, that likewise hemmed certain species into smaller territories.

“You still have narrow-ranging species, but now they’re in fewer communities, so their overall contribution to the difference in communities is much smaller than maybe it was before,” Lyons said.

As for the potential effect of climate? The team found scant evidence for it between 10,000 and 500 years ago. From about 20,000 to 15,000 years ago, a warming North America saw the retreat of glaciers that had enveloped nearly all of modern-day Canada and much of the northern United States. Warmer climates generally yield more gradual north-south gradients in temperature and precipitation. That warming-driven homogeneity in climate, Lyons said, tends to breed homogeneity in mammal communities, too.

If climate had contributed to the homogenization of mammal communities, the team would have expected that homogenization to accelerate prior to 10,000 years ago. The fact that it didn’t indicates that climate probably had little to do with it, she said.

“What we find when we look at the climate patterns is that all of that hap-

pened very early on, before we see this dramatic homogenization,” Lyons said.

For all the speed and severity of homogenization throughout the past 5,000 years, it has only increased in the past 500, the team concluded. To the extent that it is stemming from the continued extinctions of keystone species whose behaviors and capabilities are especially consequential, that homogenization could spell danger for ecosystems, Lyons said.

“A lot of what we’re finding is that when we lose species — particularly when we lose large species that tend to be what we call ecosystem engineers — there’s a dramatic change in the ecosystem that’s left,” she said. “Large mammals do all kinds of stuff in ecosystems.

“Elephants eat a lot, they move around a lot, and they poop a lot, so they actually move nutrients around ecosystems a lot. What we’re finding, then, is that nutrients essentially get lost from ecosystems (in their absence).”

With fewer keystone species, homogenized mammal communities may also boast fewer ways to respond, and possibly survive, the ongoing challenges of climate change and further human encroachment, Lyons said.

“Communities will be probably less

resilient to future perturbations and potential extinctions,” she said. “It also just makes the world less interesting, because you have less wondrous variation out there.”

The team reported its findings in the journal Nature Communications. Fraser and Lyons authored the study with Alex Shupinski, doctoral student in biological sciences at Nebraska; Amelia Villaseñor from the University of Arkansas; Anikó Tóth from the University of New South Wales; Meghan Balk of the Battelle Memorial Institute; Jussi Eronen from the University of Helsinki; W. Andrew Barr of The George Washington University; A. K. Behrensmeyer, Gary Graves, Richard Potts and Laura Soul, from the Smithsonian Institution; Matt Davis from the Natural History Museum of Los Angeles County; Andrew Du of Colorado State University; J. Tyler Faith from the University of Utah; Nicholas Gotelli from the University of Vermont; Advait Jukar of Yale University; Cindy Looy from the University of California, Berkeley; Brian McGill from the University of Maine; Joshua Miller from the University of Cincinnati; Silvia Pineda-Munoz of Indiana University.

The researchers received funding in part from the National Science

Foundation and the Smithsonian Institution.

Did you know?

Socialization in midlife can have a profound impact on individuals as they approach their golden years.

A 2019 study led by researchers at University College London found that being more socially active in your 50s and 60s predicts a lower risk of developing dementia later in life. The study used data from a previous study that tracked more than 10,000 participants between 1985 and 2013.

Participants in the study completed cognitive testing from 1997 onwards. Researchers found that someone who saw friends almost daily at age 60 was 12 percent less likely to develop dementia than someone who only saw one or two friends every month. Strong associations between social contact at age 50 and subsequent dementia were also uncovered.

The study supports the idea that remaining socially active in one’s 50s and 60s can benefit long-term cognitive health.

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How to make new friends after 50

The early years of midlife are a hectic time for many people. Around the time many people reach their late 30s and early 40s, they're balancing the responsibilities of a career and a family. But as people enter their 50s, some of those responsibilities tend to be less significant, leaving more time for recreational pursuits.

Hobbies and other pursuits outside of work are often more fun when enjoyed with friends. People over 50 undoubtedly recognize that it's not always so easy to make new friends, even though it's undeniably beneficial to have supportive relationships into your golden years. A study from researchers at Michigan State University found that valuing friendships was a stronger predictor of health and happiness among older adults than valuing family. Those results align with an earlier Australian study that found Australians age 70 or older tended to live significantly longer if they had more strong friendships.

Making friends after 50 might not be as simple as it was during your school days, but these strategies can help men and women in midlife build new friendships.

- Identify your interests. Fifty-



Making friends after 50 might not be as simple as it was during your school days, but these strategies can help men and women in midlife build new friendships.

some things who have spent the last couple of decades building a career and raising a family can give some serious thought to their interests outside of work or passions they hope to pursue now that they have more time to commit to such pursuits. The more interested you are in a given activity, the more likely you are to stick with it. And the longer you stick

with something, the more likely you are to meet like-minded individuals (i.e., future friends) willing to make similar commitments.

- Utilize social media. In years past, men and women over 50 may not have had any readily available tools to reach out and connect with new people. Social media has made it much easier to build such connections. Even the most obscure

passions likely have a social media group of locals devoted to them, and these groups can be great ways to meet new people. A local runner's club may have its own social media accounts, and local governments and community groups often share information about sports leagues and other groups via social media.

- Sign up for group outings. Communities often sponsor group outings to museums, the theater, sporting events, and other day trips. Signing up for a bus trip to a local museum presents a great opportunity to meet people who share your interests, providing the potential to build lasting friendships built on a foundation of shared interests.

- Broaden your horizons. Just because you're in your 50s doesn't mean your friends have to be. Don't hesitate to invite younger or older acquaintances and colleagues over for dinner or on weekend excursions. Friends come in all shapes, sizes and ages, so you could be missing out if you're not willing to extend a hand in friendship to people of different ages and backgrounds. Making friends after 50 can be challenging. However, various strategies can help men and women over 50 connect with new people.

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Travel perks and discounts for seniors

Having made it to their golden years, seniors enjoy not only the privilege of earned wisdom, but also a few perks that come with aging. Many adults who have reached a certain age are entitled to an array of discounts, which take into consideration seniors' fixed retirement incomes. Discounts are available on various services, including many travel options.

Seniors have a lot of time to devote to recreational pursuits. This list of available travel discounts can help seniors get the most bang for their vacation bucks.

Airline tickets

Before booking a flight, it is worth investigating if a particular airline carrier offers senior discounts. The global pandemic has changed how some airlines do business, and many have faced significant adversity since early 2020. Airlines may offer more affordable flights to drum up business. In the past, American Airlines, Southwest Airlines, British Airlines, and United Airlines have offered various discounts for people ages 65 and older.

Ground travel

Flying isn't the only mode of travel available. AARP partners with various car rental companies to offer senior discounts. Seniors also may be entitled to discounts of 5 percent or more on tickets from Greyhound, Amtrak, and Trailways. Seniors who live in metropol-

itan areas also may get reduced fares on public buses and trains through providers like New York City's Metropolitan Transportation Authority.

Accommodations

Getting there is one thing, but seniors also can receive discounts on hotel stays or cruise cabins. AARP reports that many major hotel and motel chains offer senior discounts between 5 and 15 percent. Royal Caribbean has offered senior discounts on select sailings and stateroom categories. Smarter Travel notes that most chains require travelers to book directly rather than through an online booking agency/deal site to be eligible for discounts.

Dining out

Many restaurants, and national chains in particular, offer senior discounts with or without AARP membership. Applebee's offers 10 to 15 percent off to those age 60 or older. Brick House Tap & Tavern, Carrabba's Italian Grill, Denny's, IHOP, Outback Steakhouse, and many others provide discounts or special senior pricing.

Tours and more

Seniors also can speak with travel agents or booking services about discounts on sightseeing tours and other vacation excursions.

One of the perks of getting older is the chance to save money on travel-related services.

Five ways to show seniors they are appreciated

Senior citizens account for a significant percentage of the overall population. Estimates from the U.S. Census Bureau released in 2020 indicate the nation’s 65-and-older population had grown by more than one-third over the preceding decade. By 2050, the number of senior citizens is expected to be close to 90 million. As of 2021, Statistics Canada reported there were roughly 7.1 mil-



lion persons age 65 and older living in Canada.

People are living longer than ever, and as individuals age, the demand for senior services continues to grow — as does the need to be patient and respect the elderly. There are many ways to show seniors just how much they’re appreciated.

1. Help with chores. Lend a hand with chores around the house that may have grown difficult for seniors. This can include mowing the lawn, weeding garden beds, shoveling snow, raking leaves, or even taking the garbage pails in and out on collection days.

2. Visit more often. Frequent visits are one of the simplest ways to show seniors you care. Whether seniors live in a private home or managed care facility, visitors brighten their days, especially if they no longer get out and about as frequently as they once did. Spending time together and sharing stories can bring smiles to the faces of older adults.

3. Plan activities with seniors in mind. When organizing parties and special events, consider the needs of seniors on the guest list. Add music from their era to playlists or DJ requests. Seat seniors with mobility issues near exits and restrooms. Make sure to arrange for photos with the guest of honor to keep family history alive.

4. Thank seniors. Find any reason to thank a senior. Perhaps someone served

in the military or volunteered their time with children. Celebrate accomplishments big and small with a simple “thank you.”

5. Prepare a meal. Invite a special senior over for a home-cooked meal with the family. Make it a regular occurrence on the calendar. If he or she cannot get out easily, bring a hot meal over to his or her place, instead.

Simple gestures of gratitude and appreciation can brighten a senior’s day and let that person know he or she has not been forgotten.

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Live Safe at Home is For:

- Age 65 or older experiencing general decline due to aging or illness
- Those living in a private home, senior housing, assisted or independent living
- Those recently discharged from home health, inpatient hospital, rehab. center or skilled nursing facility
- Those with cognitive concerns
- Those experiencing choking or coughing when eating/drinking
- Recent or frequent falling
- Those who struggle to get around at home or in the community
- Those having difficulty with daily cares (dressing, bathing, toileting, grooming)

**To find out how you or a loved one
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