A bi-monthly publication for Senior Citizens published by The Wayne Herald December 8, 2022

## **GOLDEN YEARS**

## **Providence Hospice recognized as a We Honor Veterans Partner**

that 25 percent of those who die every year in the U.S. are Veterans.

To help provide care and support that reflect the important contributions made by these men and women, Providence Hospice has become a national partner of We Honor Veterans, a pioneering campaign developed by National Hospice and Palliative Care Organization in collaboration with the Department of Veterans Affairs.

As a We Honor Veterans Partner, Providence Hospice will implement ongoing Veteran-centered education for their staff and volunteers to help improve the care they provide to the veterans they proudly serve. The nation is seeing many of the veterans who served in World War II and Korean pass away-and the number of deaths of Vietnam Veterans is beginning to rise.

The We Honor Veterans campaign provides tiered recognition to organizations that demonstrate a systematic commitment to improving care for veterans.

"Partners" can assess their ability to serve veterans and, using resources provided as part of the campaign, integrate best practices for providing end-of-life care to veterans into their

It may surprise many people to learn organization. By recognizing the unique needs of our nation's Veterans who are facing a life-limiting illness, Providence Hospice is better able to accompany and guide veterans and their families toward a more peaceful ending. And in cases where there might be some specific needs related to the veteran's military service, combat experience or other traumatic events, Providence Hospice will find tools to help support those they are caring for.

> "We thank Providence Medical Center Hospice for partnering in the We Honor Veterans program," says NHPCO President & CEO Edo Banach. "We Honor Veterans partners are committed to providing quality veteran-centric care to the Veteran patients they serve. They understand how a veteran's military service, combat experience or other traumatic events, could impact their end-of-life experience."

> The resources of We Honor Veterans focuson respectful inquiry, compassionate listening, and grateful acknowledgment, coupled with veteran-centric education of health care staff caring for veterans. To learn more about We Honor Veterans or to support this important work via a secure, online donation, please visit www.wehonorveterans.org.





Providence Hospice team members conducted a Veterans Day program at Countryview Care and Rehabilitation to honor local veterans.

"VA shares a common goal with our nation's hospices, and that is to provide the best possible care specifically tailored for veterans, meeting their goals of care in their preferred setting. As we focus on

working together and unite our services and skills, We Honor Veterans will channel our combined strengths directly to Veterans - wherever they are receiving care," added Banach.

## Should you consider tapping the equity in your home?

Contributed by George Phelps, CFP

With home values skyrocketing recently, your home may be one of your largest assets. Using home equity to help finance other financial objectives is a strategy many people consider, but before doing so be sure you understand the risks as well as the potential benefits.

Home equity is the difference between how much your home is worth, based on current market conditions, minus your mortgage balance. Let's say your home is worth \$450,000 in the current market and your outstanding mortgage is \$250,000. That means you have \$200,000 in equity.

It's probably best to be as conservative as possible when using home equity. There's no guarantee that your home will maintain its current market value, so you could end up owing more than it's worth. Moreover, in the unfortunate event of default, you could lose your house.

#### How to Access Home Equity

Generally, there are three ways to access home equity:

1. Cash-out refinance: In a cash-out refinance, you would refinance your mortgage for more than what you owe

Members of the Providence Medical Center Hospice team taking part in a recent veteran's program at Countryview Care and Rehabilitation included (left) Joanna Rayford, Lora Heithold and Tasha Forsyth.

In most cases, lenders will allow you to borrow up to 80% of your home's value minus your mortgage balance. In the example above, the total amount you might borrow would be \$110,000 (assuming you qualify).

and take the difference in cash.

2. Home equity loan: With this type of loan, you would leave your current mortgage untouched and take out a separate loan against the equity in your home, with a fixed interest rate and fixed monthly payments.

See EQUITY, page 2

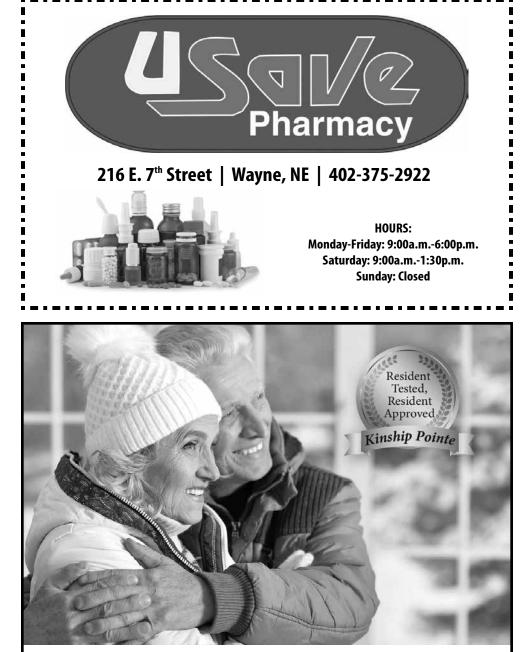
#### (Continued from page 1)

3. Home equity line of credit: A HELOC works much like a credit card. You apply for a revolving credit amount up to a certain limit and, upon approval, have access to that money for a specific period, known as the draw period (usually 10 years). HELOC funds don't all have to be used right away or at the same time. You can usually access the funds as needed by writing a check or using a

linked credit card. Interest rates are vari- on your specific situation. If you need how much you borrow and the prevailing rate. When the draw period ends, all outstanding balances need to be repaid.

Keep in mind that each of these options will have specific fees, including appraisal fees. A refinance could also require closing costs, which can equal thousands of dollars, depending on the amount borrowed.

The best type of loan will depend



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able; required payments will depend on a fixed amount of money, a cash-out refinance or home equity loan might be appropriate. If you need an indeterminate amount over time or seek an emergency cash reserve, a HELOC might equity. Are you using the funds in a way better serve your needs.

#### **Increase in Median** Home Sales Price Since 2019

The national median home sales price increased from \$250,100 in 2019 to \$357,300 in 2022, a 42.9% increase. The 2019 median price in Western states increased from \$379,200 in 2019 to \$512,600 in 2022, a 35.2% increase. The median price in Midwest states increased from \$188,800 in 2019 to \$248,900 in 2022, a 31.8% increase. The median price in Southern states increased from \$219,900 in 2019 to \$318,800 in 2022, a 45.0% increase. The median price in Northeast states increased from \$273,000 in 2019 to \$383,700 in 2022, a 40.5% increase.

February 2022.

Realtors, 2020-2022 (median existing- make a capital improvement on your home sales data as of February 2019 and property. February 2022)

#### When Using Home Equity Might Make Sense

Because you're putting your home at risk, it's important to think critically and strategically when using home that could reap future financial benefits, such as home repairs and improvements, helping to pay for a child's college education, or consolidating high-interest debt? Then it might make sense. (A loan used for home repairs may also offer tax benefits; talk to a tax professional.) On the other hand, it might not be in your best financial interest if you're thinking of using the money to fund an extravagant purchase, such as an expensive vacation or new luxury car.

Home equity loans and lines of credit that are not used to buy, build, or substantially improve your primary home (or a second home) are considered home equity debt; you cannot deduct the inter-This sales data is for February 2019 and est on home equity debt. With a cash-out refinance, you can only deduct interest Source: National Association of on the new loan if you use the cash to

## The impact of reading on long-term cognitive health

Older adults recognize the threat posed by cognitive decline, which can make it hard for individuals to live independently.

According to data from the Max Planck Institute for Demographic Research published in 2020 in the journal Epidemiology, since the mid-1990s, rates of dementia cases in the United States have risen steadily. Since that time, the annual increase for men is 2.0 percent and for women it is 1.7 percent. Researchers concluded that, "undercovering determinants of increasing cognitive impairment risk should become a research priority."

As doctors grapple with figuring out why dementia rates are growing, individuals can do all they can to help reduce their risk for serious cognitive decline. Some reduction in cognition is to be expected with age, but dementias, such as Alzheimer's disease, should not be accepted as an inevitable side effect of aging. In fact, reading more can help people keep their brains sharp.

Studies looking at the effects of daily reading activity on the risk of cognitive decline point out that reading does, in fact, make a big differ-

#### See READING page 3



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GOLDEN YEARS — The Wayne Herald — December 8, 2022 — 3

## Habits that affect cognitive health

Various changes to appearance and health are associated with aging. Issues such as diminished vision, waning muscle strength and gray hairs are among the more common and noticeable side effects of aging.

## Reading

(Continued from page 2)

ence. According to research by Yu-Hung Chang, I-Chien Wu and Chao A. Hsiung, from the Department of Public Health, China Medical University and Institute of Population Health Sciences, a 14-year study of people aged 64 and above determined those with higher reading frequencies were less likely to have cognitive decline at 6-, 10- and 14-year interval measurements. This remained the same at all educational levels. The authors concluded that reading was protective of cognitive function later in life.

Dr. Wade Fish, Director at Northcentral University's Graduate School, advises that reading can improve memory and concentration, and also relieves stress. Brain-stimulating activities like reading have been shown to slow down cognitive decline in older age.

While reduction in cognitive decline is one benefit of reading, Psychology Today also reports that bibliotherapy, or the therapeutic use of select reading materials, can alleviate many different mental health challenges. It can improve one's social cognition and ability to empathize with others.

Reading also can be associated with a longer life. A cohort study drawn from the Health and Retirement Study (HRS) collected by the University of Michigan's Institute of Social Research and supported by the National Institute on Aging found book reading was associated with a 20 percent reduction in mortality.

Individuals who want to live longer and reduce their risk of cognitive decline can turn to books. Reading every day can support positive health outcomes.



Cognitive decline is another symptom often associated with aging, even if that needn't be the case.

Certain lifestyle choices can protect against cognitive decline and dementias. While there is no surefire way to prevent dementias, here are some good habits for maintaining cognitive function well into your golden years.

#### **Exercise frequently**

Harvard Health reports that exercise, in addition to the many other benefits it provides, may help improve cognitive function in people who have already experienced memory issues. Exercise may be particularly advantageous to people who carry the APOE4 gene variant, which makes people more susceptible to Alzheimer's. Speak with a doctor about how much exercise is needed and what is safe for your age.

#### Enjoy video games

Playing a favorite video game may improve long-term cognitive function. Researchers at Cambridge Brain Sciences found study participants who played non-cognitive-training video games were associated with better performance in several cognitive domains, but only for younger (age 18 to 64) participants. Cognitive training games, on the other hand, were not associated with any cognitive improvement.

#### Stay socially engaged

According to a study published in the journal Experimental Aging Research, seniors who have high levels of social engagement also have better cognitive function. Getting together with friends, participating in a club, attending reli-



gious studies, and any other activity that in people who have the condition. gets you out with other people can help with cognitive function.

#### Eat a healthy diet

Eating a diverse array of healthy foods orders, you may reduce your risk for is beneficial. Nutritious diets can help cognitive issues. reduce the risk for illnesses that may affect cognitive ability. Eating well cure cognitive conditions like dementias also helps keep the brain healthy. A with lifestyle changes, certain behaviors Mediterranean diet appears to lower the can lower the risk of developing these risk or slow the progression of dementia illnesses or reduce their severity.

#### Get help for sleep disorders

Lack of sleep can affect memory and learning. By getting help for sleep dis-

While it is not possible to prevent or



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## The top five financial scams targeting older adults

Genevieve Waterman National Council on aging Director, Economic Security July 27, 2022

Financial scams targeting older adults are costly, widespread, and on the rise. According to the Federal Bureau of Investigation (FBI), in 2021 there were older adults and pretend to be from the posed taxes and processing fees. 92,371 older victims of fraud resulting Internal Revenue Service (IRS), Social in \$1.7 billion in losses. This was a 74% increase in losses compared to 2020.

seniors?

after older adults because they believe benefits will be cut off if the victim vince the older adult to send even more agency (like the police). They are told if this population has plenty of money in the bank. But it's not just wealthy older Americans who are targeted. Older adults with low income are also at risk commit identity theft. for fraud.

Financial scams often go unreported or can be tough to prosecute, so they're viewed as a "low-risk" crime. However, they're devastating to many older adults and can leave them in a vulnerable posi- a government agency or call from the tion, with limited ability to recover their losses.

geting older adults?

In the five-year period ending Dec. 31, 2020, the U.S. Senate Special Committee than 8,000 complaints nationwide.

up more than 65% of these complaints.

1. Government impersonation scams. (also known as government imposter scams), scammers call unsuspecting Security Administration or Medicare.

Why do financial scammers target taxes and threaten arrest or deportation trust among their victims. Of course, no the victim receives an urgent, frightenif they don't pay up immediately. Or Fraudsters and con artists tend to go they may say Social Security or Medicare doesn't provide personal identifying information.

Government imposters may demand specific forms of payment, such as a prepaid debit card, cash or wire transfer.

"spoof" the actual phone number of same zip code (202 for Washington, D.C., How common are financial scams tar- into thinking the caller is from a valid source.

2. Sweepstakes and lottery scams.

on Aging Fraud Hotline received more people are familiar with. Here, scam- carry out a variety of scams on trusting mers call an older adult to tell them older adults who answer the phone. The five scams outlined below made they've won a lottery or prize of some kind.

sands of dollars' worth-to cover sup-

Scammers may impersonate wellknown sweepstakes organizations (like They may say the victim has unpaid Publishers Clearing House) to build prize is ever delivered.

Sometimes, fraudsters are able to conmoney by telling them their winnings will arrive soon. Many continue to call line, they will be sued or arrested for This information can then be used to their victims for months and even years some made-up offense. after defrauding them out of an initial sum of money.

3. Robocalls and phone scams.

One common robocall is the "Can you puters and cybersecurity. Using special technology, they often hear me?" call. When the older person voice and hangs up.

Robocalls take advantage of sophistifor example). This can trick some people cated, automated phone technology to the support number for help, the scamdial large numbers of households from mer may either request remote access anywhere in the world.

While there are legal uses for this The sweepstakes scam is one many technology, robocalls can also be used to

Some robocalls may claim that a warranty is expiring on the victim's car or If they want to claim their winnings, electronic device, and payment is need-In government impersonation scams the older adult must send money, cash ed to renew it. Like with government or gift cards up front-sometimes thou- impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization.

> Yet another popular phone scam is the "impending lawsuit" scam. In this case, ing call from someone claiming to be from a government or law enforcement they don't pay a fine by a certain dead-

4. Computer tech support scams.

Technical support scams prey on older people's lack of knowledge about com-

A pop-up message or blank screen says "yes," the scammer records their usually appears on a computer or phone, telling the victim their device is damaged and needs fixing. When they call to the older person's computer and/or

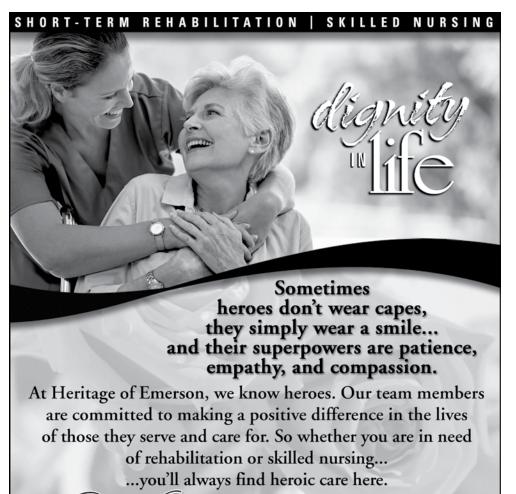
#### See SCAMS, page 5



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## Scams

#### (Continued from page 4)

demand they pay a fee to have it repaired. In 2021, the Internet Crime Complaint Center (IC3) fielded 13,900 tech support fraud complaints from older victims who suffered nearly \$238 million in losses.

"Tech support fraud is increasingly common and targets some of the recovered.



most vulnerable individuals. Above all, remember that whether it's a phone call or a website, legitimate tech support won't ever proactively seek you out to fix an issue," Emma McGowan, a privacy and Security expert at Avast, said.

Behind the numbers are real people recovering their money. who have endured devastating losses at the hands of cybercriminals.

life savings to scammers pretending to the grandchild. be an employee of a known antivirus company. Under the guise of giving the man a refund for unused software, these scam artists gained remote access to his bank account and home equity line of credit. They ultimately made away with nearly \$200,000—money that was never money.

5. The grandparent scam.

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts.

Scammers call a would-be grandparent and say something along the lines exploit older adults' loneliness to get of: "Hi, Grandma, do you know who money. this is?" When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust.

The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which do not always require identification to collect, the older adult may have no way of ever scams.

caller claims to be an arresting police

that play on the emotions of their victim 19 scams include: to get them to send cash as quickly as possible. There are even reports of scam- nies have fraudulently marketed prodmers showing up at older adults' homes, posing as a "courier" to pick up the These products are not backed by medi-

Another popular scam that targets older adults is romance scams.

As more people turn to online dating, con artists are seizing the opportunity. Romance scammers create elaborate fake profiles, often on social media, and

In some cases, these scammers may be (or pretend to be) overseas. They may request money to pay for visas, medical emergencies and travel expenses to come visit the U.S.

Since they tend to drag on for a long time, romance scams (also called sweetheart scams) can bilk an older person out claims. of substantial funds. The FTC found that in 2020 alone, older adults lost \$304 million to romance scams.

Additionally, watch out for Covid-19

In other versions of this scam, the logged more than 500,000 consumer fered by people age 60 and older in 2021. complaints related to COVID-19 and In 2021, a man from Illinois lost his officer, doctor or lawyer trying to help stimulus payments. Seventy-three per-

cent of those complaints involved fraud They then use high-pressure tactics and identity theft. Examples of COVID-

> -So-called miracle cures: Some compaucts as a "cure" to COVID-19 infection. cal evidence nor are they FDA-approved.

> -Vaccines: Scammers may call older people to offer vaccination in exchange for money or personal information. Please keep in mind that you can get vaccinated against COVID-19 at no cost and without providing your banking information. Learn how to avoid COVID vaccine scams.

> -COVID-19 testing: Some older adults have reported offers of "free" COVID-19 tests or supplies from people claiming to be from Medicare or the Department of Health and Human Services. These fraudsters then use the victim's Medicare information to submit false health care

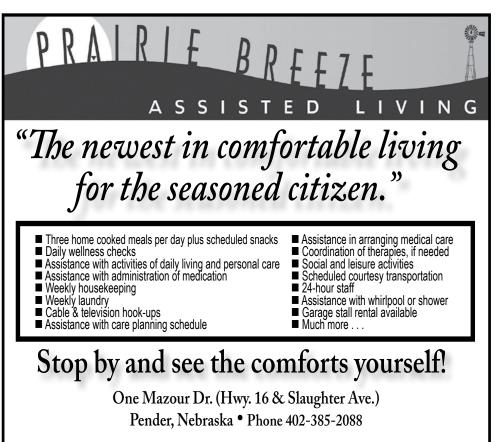
> Next, investment scams involve the illegal or alleged sale of financial instruments that typically offer the victim low risk and guaranteed returns.

Investment schemes were responsible By June 2021, the FTC had already for more than \$239 million in losses suf-

#### See SCAMS, page 6



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## How to build your technical confidence: Strategies for older adults

#### The National Council on Aging

Between Zoom meetups and online vaccination scheduling, the COVID-19 pandemic highlighted the need for older adults to embrace modern technology. Many seniors find that technology enhances their life. It helps them stay connected to family and friends, reduces feelings of isolation, keeps their brain active and sharp, and makes everyday tasks (like banking or shopping) more convenient.

For those looking for a job, using you stay connected to hiring managers employers who rely on digital tools to technology is even more vital since it's until a decision is made. used at all stages of the job search. The internet, thanks to its efficiency, has proficiency will also set you apart to become a mainstream job search tool.

You can complete several online applications in the time it would take you to fill one out in person. Some employers are even conducting virtual (video or phone) interviews to speed up the hiring process even more.

And, once you've done the interview, communication tools like email can help



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In today's market, having technical

## Scams

#### (Continued from page 5)

The use of cryptocurrency (digital assets, such as Bitcoin) is common in investment scams. In 2021, cryptocurrency was the basis for more than 5,100 fraud complaints.

Finally, the slower rate of technology adoption among some older people makes them easier targets for internet and email scams.

Pop-up browser windows that look like anti-virus software can fool victims into either downloading a fake antivirus program (at a substantial cost) or an actual virus that exposes information on the user's computer to scammers.

Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) makes older adults especially vulnerable to such traps.

Phishing emails and text messages may appear to be from a well-known bank, credit card company or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information.

If you think you have become a victim of a scam, there are a couple of steps to take.

Scams are specially designed to catch us off guard, and they can happen to anyone. There's nothing to be ashamed of if you think you're a victim. Keep handy the phone numbers of resources that can help, including the local police, your bank (if money has been taken from your accounts) and Adult Protective Services.

To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website.

You can also report scams online to the FTC. Sharing your experience can help prevent it from happening to another older adult.



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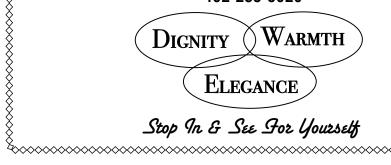
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## Technical

#### (Continued from page 6)

of tech users age 65+ has grown in the past decade, some older adults still face barriers to technology use. One of these is technophobia.

What is technophobia?

In simplest terms, technophobia is an way to meet new people. overwhelming fear of new technology. Older adults are especially prone to technophobia, since they grew up without 21st century innovations like smartphone, or computer, don't shy neighbor who always has the latest high- bit, your confidence will grow cell phones, email and internet.

This fear goes beyond a reluctance and seeing where it takes to learn new technologies. According you. Today's devices tend to the Cleveland Clinic, people with to be much more intuitive technophobia may:

-Resist using technology of any kind, they were years ago. So even cell phones

-Become preoccupied with thoughts of yourself! You'll likely be technology

-Worry about being forced to use your own just by "playing technology

-Criticize new or upgraded technologies

-Refuse to update software on a device popularity among older How can I overcome my fear adults, with usage of technology and build technical increasing from 38% to confidence?

Adapting to new technologies may 2021.1 That's great news, feel daunting—and it won't happen since there are many free overnight. The key to reducing your tutorials available on anxiety is to ease yourself into it. Below YouTube that can help are some practical tips on how to you build your technology overcome technophobia and reap the mastery. benefits of digital advancements.

Break it down and set realistic goals: that you can fast-forward, Remember that you don't have to master rewind and rewatch it everything there is to know all at once. as much as you need to. Don't rush; it's better to set small, You can find tutorials on manageable goals. A good rule of thumb YouTube and other sites is to focus on just one device, program, by typing "how to {insert or task at a time—such as learning how to create and save a new document in Microsoft Word.

Focus on what's useful to you: While some technologies may catch your interest, ask yourself, is this tool or skill going to provide value to me? Stick to what will help you reach your goalswhether it's to find a job, communicate with distant family members, or reduce your trips to the store.

Buy simpler digital products: The hype around fancy gadgets can be difficult to resist. But you'll be better served by going with basic-model, userfriendly devices. These scaled-down versions will allow you to experience the benefits of the technology without getting overwhelmed by extra bells and whistles. Start simple and work your way up to more complex gadgets as you

Take a class: If you'd prefer to skill here]" into the search engine prompt tech gadgets, don't be afraid to ask them learn in person, check with your local Yet despite the fact that the population library, place of worship, senior center, PowerPoint"). YouTube offers tutorials when you get stuck. Learning the basics community college, or employment center. Many of these places regularly offer no-cost or low-cost classes on basic computing. This setting will give you hands-on experience and is also a great

> Teach yourself: Overcoming a fear of technology often starts with simple

away from exploring it and user-friendly than don't underestimate able to figure out a lot on around."

Turn to YouTube: YouTube is gaining 49% between 2019 and The beauty of a video is

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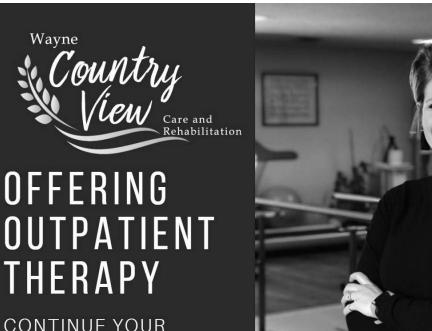
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-Create a LinkedIn profile

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(for instance: "How to use Microsoft questions or request their assistance from someone you know can make the

Build on your success: Celebrate the small "wins" in your quest to overcome -Master the basics of Microsoft Office your fear of technology-you should be proud of yourself! Once you become skilled in one area, give yourself Ask someone for help: If you have a permission to learn something else. As curiosity. If you have a new tablet, tech-loving spouse or grandchild, or a you build your technology skills bit by



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Be patient with yourself: Mastering new technologies has a learning curve, and it's not always smooth sailing. You're bound to hit roadblocks and get frustrated along the way. However, aim to keep a positive mindset-and have faith in yourself! Everyone has to start somewhere. You can do this.



## Providence Medical Center Senior Support, Close to Home

Senior Life Solutions is is a group therapy program dedicated to addressing the emotional and behavioral health of older adults. The program is designed to meet the unique needs of seniors by providing support, answers, and direction for an improved quality of life. If you or someone you know:

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- Loss of interest in previously enjoyed activities
- Feelings of sadness or grief lasting more than 2 weeks
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