

A bi-monthly publication for Senior Citizens  
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# GOLDEN YEARS

## Providence Hospice recognized as a We Honor Veterans Partner

It may surprise many people to learn 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

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 focus on 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](http://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.

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).

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 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.

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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.



# Equity

(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 variable; required payments will depend on 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

on your specific situation. If you need 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 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. This sales data is for February 2019 and February 2022.

**Source:** National Association of Realtors, 2020–2022 (median existing-home sales data as of February 2019 and 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 equity. Are you using the funds in a way 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 interest on home equity debt. With a cash-out refinance, you can only deduct interest on the new loan if you use the cash to make a capital improvement on your property.



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## 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, "uncovering 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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# 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 gets you out with other people can help with cognitive function.

### Eat a healthy diet

Eating a diverse array of healthy foods is beneficial. Nutritious diets can help reduce the risk for illnesses that may affect cognitive ability. Eating well also helps keep the brain healthy. A Mediterranean diet appears to lower the risk or slow the progression of dementia

in people who have the condition.

### Get help for sleep disorders

Lack of sleep can affect memory and learning. By getting help for sleep disorders, you may reduce your risk for cognitive issues.

While it is not possible to prevent or cure cognitive conditions like dementias with lifestyle changes, certain behaviors can lower the risk of developing these illnesses or reduce their severity.



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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 92,371 older victims of fraud resulting in \$1.7 billion in losses. This was a 74% increase in losses compared to 2020.

Why do financial scammers target seniors?

Fraudsters and con artists tend to go after older adults because they believe 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 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 position, with limited ability to recover their losses.

How common are financial scams targeting older adults?

In the five-year period ending Dec. 31, 2020, the U.S. Senate Special Committee

on Aging Fraud Hotline received more than 8,000 complaints nationwide.

The five scams outlined below made up more than 65% of these complaints.

1. Government impersonation scams.

In government impersonation scams (also known as government imposter scams), scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration or Medicare.

They may say the victim has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the victim doesn't provide personal identifying information.

This information can then be used to commit identity theft.

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

Using special technology, they often "spoof" the actual phone number of a government agency or call from the same zip code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

2. Sweepstakes and lottery scams.

The sweepstakes scam is one many

people are familiar with. Here, scammers call an older adult to tell them they've won a lottery or prize of some kind.

If they want to claim their winnings, the older adult must send money, cash or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees.

Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their victims. Of course, no prize is ever delivered.

Sometimes, fraudsters are able to convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call their victims for months and even years after defrauding them out of an initial sum of money.

3. Robocalls and phone scams.

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up.

Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world.

While there are legal uses for this technology, robocalls can also be used to

carry out a variety of scams on trusting older adults who answer the phone.

Some robocalls may claim that a warranty is expiring on the victim's car or electronic device, and payment is needed to renew it. Like with government 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, the victim receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.

4. Computer tech support scams.

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity.

A pop-up message or blank screen usually appears on a computer or phone, telling the victim their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access 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



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 who have endured devastating losses at the hands of cybercriminals.

In 2021, a man from Illinois lost his

life savings to scammers pretending to 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 recovered.

## 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 of: "Hi, Grandma, do you know who 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 recovering their money.

In other versions of this scam, the caller claims to be an arresting police officer, doctor or lawyer trying to help

the grandchild.

They then use high-pressure tactics that play on the emotions of their victim to get them to send cash as quickly as possible. There are even reports of scammers showing up at older adults' homes, posing as a "courier" to pick up the money.

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 exploit older adults' loneliness to get money.

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 sweet-heart scams) can bilk an older person out of substantial funds. The FTC found that in 2020 alone, older adults lost \$304 million to romance scams.

Additionally, watch out for Covid-19

scams. By June 2021, the FTC had already logged more than 500,000 consumer complaints related to COVID-19 and stimulus payments. Seventy-three per-

cent of those complaints involved fraud and identity theft. Examples of COVID-19 scams include:

-So-called miracle cures: Some companies have fraudulently marketed products as a "cure" to COVID-19 infection. These products are not backed by medical 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 claims.

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 for more than \$239 million in losses suffered by people age 60 and older in 2021.

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 technology is even more vital since it's used at all stages of the job search. The internet, thanks to its efficiency, has 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

you stay connected to hiring managers until a decision is made. In today's market, having technical proficiency will also set you apart to

employers who rely on digital tools to run their business.  
**See TECHNICAL, page 7**

## 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 anti-virus 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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# Technical

(Continued from page 6)

Yet despite the fact that the population 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 overwhelming fear of new technology. Older adults are especially prone to technophobia, since they grew up without 21st century innovations like cell phones, email and internet.

This fear goes beyond a reluctance to learn new technologies. According to the Cleveland Clinic, people with technophobia may:

- Resist using technology of any kind, even cell phones
- Become preoccupied with thoughts of technology
- Worry about being forced to use technology
- Criticize new or upgraded technologies
- Refuse to update software on a device

How can I overcome my fear of technology and build technical confidence?

Adapting to new technologies may feel daunting—and it won't happen overnight. The key to reducing your anxiety is to ease yourself into it. Below are some practical tips on how to overcome technophobia and reap the benefits of digital advancements.

Break it down and set realistic goals: Remember that you don't have to master everything there is to know all at once. Don't rush; it's better to set small, manageable goals. A good rule of thumb is to focus on just one device, program, 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 goals—whether 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, user-friendly 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 build your digital tolerance.

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.

Take a class: If you'd prefer to learn in person, check with your local library, place of worship, senior center, 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 way to meet new people.

Teach yourself: Overcoming a fear of technology often starts with simple curiosity. If you have a new tablet, smartphone, or computer, don't shy away from exploring it and seeing where it takes you. Today's devices tend to be much more intuitive and user-friendly than they were years ago. So don't underestimate yourself! You'll likely be able to figure out a lot on your own just by "playing around."

Turn to YouTube: YouTube is gaining popularity among older adults, with usage increasing from 38% to 49% between 2019 and 2021.1 That's great news, since there are many free tutorials available on YouTube that can help you build your technology mastery.

The beauty of a video is that you can fast-forward, rewind and rewatch it as much as you need to. You can find tutorials on YouTube and other sites by typing "how to {insert

skill here}" into the search engine prompt (for instance: "How to use Microsoft PowerPoint"). YouTube offers tutorials to help you:

- Set up a free email account with Gmail
- Use an iPhone
- Get started with Facebook
- Master the basics of Microsoft Office Word
- Create a LinkedIn profile

Ask someone for help: If you have a tech-loving spouse or grandchild, or a neighbor who always has the latest high-

tech gadgets, don't be afraid to ask them questions or request their assistance when you get stuck. Learning the basics from someone you know can make the experience less intimidating.

Build on your success: Celebrate the small "wins" in your quest to overcome your fear of technology—you should be proud of yourself! Once you become skilled in one area, give yourself permission to learn something else. As you build your technology skills bit by bit, your confidence will grow

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402-375-1922



Marci Woehler, Therapy Director



Open Monday-Friday  
9:00am- 6:00pm.

Saturdays  
9:00am- 2:00pm

Friendly Faces

Convenient Drive-Thru

Curbside Deliveries

803 Providence Rd. Suite 101 | 402-375-8862 | providencecommunitypharmacy.com



# Providence Medical Center

## Senior Support, Close to Home



Senior Life Solutions 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:

- **Recently experienced a traumatic event**
- **Lost a spouse or close family member**
- **Loss of interest in previously enjoyed activities**
- **Feelings of sadness or grief lasting more than 2 weeks**
- **Feelings of worthlessness or hopelessness**

**WE CAN HELP**



**Providence  
Medical Center**

Call 402-375-7958 | 1200 Providence Rd. Wayne, NE