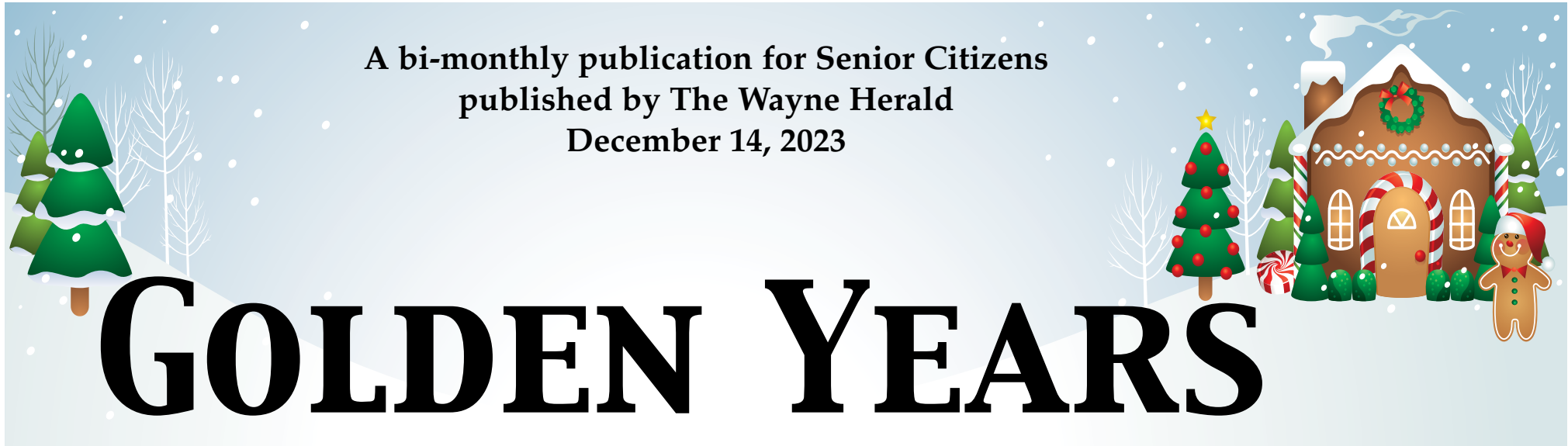


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GOLDEN YEARS

Bracing for the cold: Tips to keep seniors safe this season

From watching the first snowfall through the window to curling up with a cozy blanket by the fire and sipping hot chocolate, there is a lot to love about winter and the magic it brings to those of all ages. But, along with joy, winter brings challenges. For those bracing for the cold, especially older adults, harsh and inclement weather conditions can be more than an inconvenience, they can be dangerous.

Slippery sidewalks and icy conditions can cause a wide range of injuries, which typically affect adults 65 and older more seriously than other age groups. In addition to an increased risk of falls, older adults are more vulnerable to illnesses such as the flu or pneumonia. As noted by the National Council on Aging, this is because as we age, our immune system weakens and cannot fight off infections as well.

“During the winter months, extreme weather can roll in at any time, often when we least expect it,” Lakelyn Hogan Eichenberger, Ph.D., gerontologist and caregiver advocate at Home Instead, said. “Having a proactive plan

and back-up support from a caregiver or family member can be key to ensuring seniors are protected and maintain their health and well-being this season.”

It is important that older adults living in colder weather climates take precautions to stay safe. Home Instead recommends the following tips:

- Dress for the cold. One of the best ways to protect yourself from harsh winter conditions is to dress in warm and loose layers both indoors and outdoors. If you must go out on a chilly day, make sure to bundle up with a heavy waterproof jacket, hat, scarf and gloves. If clothing becomes wet from being outside in the snow, change out of damp clothes as soon as possible to reserve body heat and keep warm.

- Drive safely. Winter roads can be dangerous, and a winter storm can make driving and navigating difficult. If you plan to drive, check that your vehicle is ready to handle the extreme weather. Examine tires, brakes, fluids, wipers, headlights and taillights to ensure they are in good condition.

It is also important to keep essentials such as snacks, blankets, flashlights and jumper cables in your car at all times in case of emergency. Follow basic road safety tips such as maintaining a longer following distance, choosing similar routes and avoiding distracted driving.

- Winterize the home. It is common in cold weather for homes to lose heat through the windows and doors. Ahead of the season, consider weather stripping or caulking to keep cool air out. Power outages are also likely to occur during freezing rain, sleet, and high winds. Plan ahead by preparing emergency supplies, such as a flashlight and non-perishable food items. In the case of a long-period outage, ask to stay with a loved one or friend.

- Prevent weather-related injuries: It is easy to slip and fall in the winter, especially in icy and snowy conditions. If you're planning to leave the house, ask a caregiver or family member to accompany you on your outing and they can help support you when you encounter icy pathways. They can also assist by shoveling snow, salting icy

walkways, and handling other outdoor winter maintenance that could be a burden to older adults.

- Have an emergency plan in place: Having an emergency plan in place and being prepared is crucial to ensuring help is available when needed, especially during inclement weather. In the event of a blizzard or severe snowstorm, make note of family members or caregivers who may be available to get groceries, medicines or other necessities. It is also important to make a list of all emergency phone numbers, so that friends and neighbors know who to call for help. Be prepared with an evacuation plan and stay informed via weather alerts and regional updates.

Winter can be dangerous, but it does not have to stop you from enjoying the season. Implementing these steps can add to seniors' quality of life and help everyone safely enjoy the winter months ahead.

For more tips and resources for older adults, visit our web-site at www.homeinstead.com/104 or call our local Home Instead office at (402) 379-8225.

How to pet proof your home when decking the halls

The holiday season is a special time of year. Many factors combine to make the holiday season so unique and festive, and that includes all the effort people put into decorating their homes.

Much thought is given to holiday lighting arrangements and which tree to buy, but it's equally important to consider pets when decorating. Many common household pets are naturally curious, and that curiosity can make it difficult to decorate safely come the holiday season. But various pet-proofing strategies can ensure holiday decorations and displays aren't compromised by four-legged friends this season.

- Secure the Christmas tree. Much like other residents of the home, pets may be mesmerized by a glowing Christmas tree. Pets may sniff around the tree or

investigate it closely, which can increase the chances that it tips over. That poses a significant safety hazard and underscores the importance of using a sturdy stand. Fastening the tree to a wall, much like one might do with a television that isn't mounted, adds a further layer of protection from tip-overs.

- Block off the base of a live tree. Live trees need water to stay green and keep their needles throughout the season. That water could prove enticing to thirsty pets. Drinking water from a tree stand could increase the risk of the tree tipping over and the water could upset the stomach of pets if the tree was treated with pesticides prior to being brought home. When decorating with a live tree, make sure the base of the tree where the water will be is blocked off. A

small fence around the tree could keep curious pets away. The room where the tree is located should be locked or inaccessible when pets are home alone.

- Inspect and conceal light wires. Wires can become frayed over time, and that could pique pets' curiosity. Lighting wires should always be inspected prior to decorating and frayed or damaged wires should be thrown away, even if it means replacing lights. If wires are still sturdy, conceal them along the base of the wall using a cable concealer, which prevents pets from chewing on them.

- Avoid lighting candles. Candles should not be lit in homes with pets. Even candles on shelves that are seemingly beyond pets' reach can be hazardous, as pets, especially cats, have a way of accessing spaces they seemingly

should not be able to reach. Use electric candles in lieu of traditional ones.

- Speak to a vet about seasonal plants and flowers before bringing them into the home. Pet owners can speak with their veterinarians before bringing poinsettias, holly and other seasonal plants and flowers into their homes. Some pets could suffer allergic reactions if they eat certain seasonal plants, so it's best to err on the side of caution and speak to a vet before including live plants and flowers in decorative displays.

Decorating is part of the holiday season. Pet owners must exercise an extra bit of caution to keep their pets and homes safe when decorating during this special time of year.

Exercise for healthier aging

Kelly Evans-Hullinger, MD

We all know that exercise is great for our overall health. Exercise is important for our cardiovascular health of course, which is why the American Heart Association recommends 150 minutes of moderate intensity exercise every week. No less importantly, and especially as we get older, another huge benefit of exercise is in fall and injury prevention.

Starting an exercise routine, especially when starting from scratch, can be daunting.

The simplest way to get started is to start a timed walking routine. Start with 15 minutes per day. If you cannot walk outdoors or on a treadmill, find a long hallway or a large indoor space like a store or mall and just walk.

If you are consistent, you will find that week by week you will be able to increase your time ideally up to 30 minutes a day or more. If you have a friend or family member who shares the same goal, a walking partner will increase your odds of success.

If you have a condition or disability

that keeps you from walking, alternatives abound. Some people are much more able to use a stationary bike, or exercise in a pool. Chair exercise or upper body only routines can be found online; use the same principles, starting at 15 minutes and increasing the time gradually.

Already got walking or your alternative down? You can increase the intensity by exercising more briskly or adding some hills or resistance to your routine. And better yet, you can add some strength training to maintain and build muscle. No fancy equipment needed — start with some squats from a sturdy chair; try a 30 second plank. Adding some variety to your routine is great to keep things interesting and reduce any risk of overuse injury.

There are some great ways to work on exercise in a group if your community has access. Many communities have free group chair exercise or walking groups that you can try out. If able, try a yoga, pilates or tai chi class. That pesky friend who keeps inviting you to play pickle ball — say “why not” and give it a go! Probably the most important thing to help you be consistent with exercise is to find activities that you actually enjoy doing, so do not be afraid to try something new!

Our exercise abilities and goals might change as we get older, but the benefits of moving our bodies are present at all ages. So get out there and move! You will be glad you did.



Kelly Evans-Hullinger, M.D. is part of The Prairie Doc® team of physicians and currently practices internal medicine in Brookings, South Dakota. Follow The Prairie Doc® at www.prairiedoc.org and on Facebook featuring On Call with the Prairie Doc® a medical Q&A show providing health information based on science, built on trust, streaming live on Facebook most Thursdays at 7 p.m. central.

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Great holiday gifts for retirees who cannot wait to travel

Retirement provides a chance for adults who have worked throughout their lives to take a step back, relax and enjoy the fruits of their labors. Though the most indelible image associated with retirement might once have been a rocking chair, modern retirees like to get up and go, and holiday shoppers can take that joie de vivre into consideration as they look for the perfect gift for retirees who can't wait to fly the friendly skies or hit the open road.

· **Maps:** It might seem simple, but roadmaps can be an ideal gift for retirees. A recent poll from RBC Wealth Management found that 63% of Americans age 50 and older say travel is an important retirement goal. Roadmaps of their own country or a foreign country can help seniors plan their dream vacations. Seniors can study maps and create their own routes as they visit popular tourist attractions and find lesser known locales along the way.

· **Vouchers/gift cards:** Airline vouchers can inspire retirees to take to the skies and visit locales that have long taken up real estate on their bucket lists. If seniors prefer to take to the open road, hotel vouchers or Visa gift cards that can be spent anywhere that accepts credit cards can help pay for gas, meals or entry to popular parks and tourist attractions.

· **Projector and portable screen:** Retirees may want to get away from it all, but that does not mean they have to leave everything behind. A projector and portable screen can let on-the-go seniors enjoy movie night under the stars or watch their favorite teams even when they're far from home. This can be an especially good gift for retirees who are anxious to gas up their RV and leave home behind for a few weeks.

· **Lifetime pass to world-renowned parks:** All United States citizens or permanent residents are eligible for the National Parks and Federal Recreational Lands Senior Pass, which provides access to more than 2,000 recreation sites across the country. Those sites are managed by federal agencies like the National Park Service, the U.S. Fish & Wildlife Service, the Bureau of Land Management, and the Bureau of Reclamation, among others. A similar system is in place in Canada, where adults age 65 and up can gain

unlimited admission for a full year to more than 80 Parks Canada locations across the country.

· **Tablet:** Of course, retirees may still want to enjoy some of the comforts of home while they're off in parts unknown. A new tablet can help traveling retirees read the latest bestsellers and stay in touch with family and friends via video conferencing apps like Zoom. Many campgrounds and hotels now provide free WiFi to guests, so a tablet can be just what on-the-go retirees need to stay connected to life back home.

Holiday shoppers can make the season bright for their favorite retirees who cannot wait to spend their newfound free time traveling the world.



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Marci Woehler, Therapy Director



Honoring those who served

A total of nine quilts were presented to area veterans at this year's Veterans Day Program at Wayne High School. These quilts were assembled by quilters working at The Quilt Shop in Wakefield. Receiving quilts were (left) Delmar Lutt (US Army), Jerry Jensen (US Army National Guard and regular Army), Larry Johnson (US Army), RaDelle Erxleben (US Air Force), Robert Baier (US Army and National Guard), Gerald Meyer (US Army), Dale Johnson (US Army) and Larry Lindsey (US Air Force). (back) Members of the Quilts of Valor Quilters making the presentation were (left) Tracy Henschke, Imogene Brasch and Irene Mock. Unable to be present was Bill Landanger.



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How to protect long-term cognitive health

Cognitive health is not something to take for granted. Although a certain level of memory loss can be expected as people age, when the ability to clearly think, learn and remember is compromised, those changes can affect an individual's ability to perform daily activities and should serve as a cause for concern.

Brain health should be a priority for everyone. The National Institute on Aging says brain health is an umbrella term that encompasses a host of factors, including:

- Cognitive health, which is how well you think, learn and remember
- Motor function, or how you make and control movements
- Tactile function, which is how you feel sensations; and
- Emotional function, or how emotions are interpreted and responded to.

Individuals can safeguard brain health - particularly cognitive health - by taking these steps.

Be more health-conscious

Working with doctors, individuals can put their health first. This includes getting routine screenings, managing chronic health problems, limiting or avoiding alcohol and nicotine products and getting the recommended amount of sleep each night.

Manage high blood pressure

All chronic conditions cause long-term repercussions, but the NIA indicates that observational studies show having high blood pressure in mid-life increases the risk of cognitive decline later in life. Lowering blood pressure lowers the risk for mild cognitive impairment and possibly dementia.

Challenge your brain

Harvard Medical School says nurturing social contacts, engaging in stimulating mental activities like reading and doing puzzles, seeing new places and learning new things can help keep the brain in top form.

Manage stress

Stress can take its toll on the body, and there is reason to believe that it may adversely affect cognitive health as well. Make every stride to reduce stress, whether that involves taking vacations, meditating, laughing with friends and family or engaging in relaxing activities that relieve stress.

Get enough vitamin D

Vitamin D is linked to a host health benefits, including its potential to promote a healthy brain. Individuals can

get more time outdoors to get vitamin D naturally from the sun and eat foods rich in vitamin D. If doctors find that vitamin D levels are exceptionally low, supplementation can help.

Pay attention to hearing loss

Certain hearing loss has been linked to cognitive decline, says Healthline. Researchers in Italy concluded that people with central hearing loss had a higher risk of mild cognitive impairment than those with no hearing loss or peripheral hearing loss. Individuals with central hearing loss are urged to speak to their physicians to determine if they can take preventive action to stave off further decline.

Cognitive health should be a priority. Adults can employ various strategies to reduce their risk of cognitive decline as they age.

How seniors can help themselves and others through mentoring

The role of mentor is complex and sometimes vulnerable to misinterpretation. According to the employment resource Indeed, a mentor is an individual who acts as an adviser or coach for a less experienced person. Mentors often share their experiences and may even

offer advice to their mentees.

Anyone can serve as a mentor, though individuals who accept that responsibility are typically older and/or more knowledgeable than their mentees. Mentors may be athletic coaches, teachers, business associates or esteemed fam-

ily members. Mentoring is something older adults can consider as they look to share their knowledge with others.

Mental and emotional benefits:

Many successful individuals credit mentors with helping them achieve their goals. However, mentors also walk away

from mentoring having gained something significant. According to the caregiving company Seasons, mentoring can keep an aging mind sharp.

See MENTORING, page 7A

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Injury recovery tips for seniors

There is no escaping the fact that the human body changes as it ages. Some changes associated with aging are beneficial, such as increased wisdom and knowledge from past experiences. Others, particularly changes to health and wellness, can be disconcerting.

Generally speaking, recovering from any injury can be a time-consuming process. For those over the age of 60, the

process of recovering from injury can be especially lengthy.

According to Restorative Strength, a fitness and personal training service for seniors, elderly adults generally heal from injuries slower than young people. Caring Senior Services says there are a few reasons why healing can be delayed:

· Having diabetes is one of the most common reasons why seniors have

delayed healing. The disease can negatively impact wound healing because elevated glucose levels narrow the blood vessels and harden the arteries.

· The inflammatory response in seniors drastically slows down as people age. This response is the first phase when blood vessels expand to let white blood cells and nutrients reach wounds. When delayed, the wounds heal much more slowly.

· Reduced skin elasticity and diminished collagen fibers in seniors can contribute to the body's tissues not being able to return to a normal state after injury.

· Sedentary seniors may have lost muscle mass and flexibility, which help physically active individuals regain mobility after an injury. Bones also may be more brittle, particularly if osteoporosis is present.

Although it is impossible to reverse the hands of time, there are steps seniors can take to recover from injuries more quickly, and potentially avoid them as well.

· Slow and steady physical activity: Exercise, including routine strength-training activities, helps strengthen muscles and bones. According to Pioneer

Trace Healthcare & Rehabilitation, when complete bed rest is not advised after an injury, getting up and moving even just a little each day can jump-start recovery. Regular activity prior to any injury also may make the body stronger and more flexible to help reduce the likelihood of injuries.

· Maintain a positive mindset. The mind has a role to play in injury recovery. Minimizing stress levels through meditation, and engaging in positive thinking techniques, can make healing and therapies more successful. Reducing stress can boost the immune system, which also will offer healing benefits.

· Improve diet. The body needs certain vitamins and minerals to function properly. Eating a well-rounded, healthy diet can provide fuel that facilitates healing.

· Work with a qualified professional. Seniors should not take on exercise or recovery efforts on their own. Exercising the right way and following prescribed guidelines can speed up recovery and potentially prevent future injuries.

Recovery from injury could take longer for seniors. But with exercise, positive thinking and guidance from health professionals, there are ways to speed up the injury recovery process.



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Recognizing family caregivers: A vital role in Nebraska communities

Caregiving is a tough job, whether it be taking a relative to a doctor's office, supporting an ill, aging, or disabled family member, or the overall care of a loved one. During November, the Department of Health and Human Services (DHHS) recognizes caregivers of every kind and celebrates their dedication to their vital roles in our community.

"Caregiving requires physical, emotional, and financial sacrifices to be made by caregivers who provide care to family members with chronic illnesses, disabilities, or age-related conditions," Tony Green, Director of the Division of Developmental Disabilities, said. "Caregivers need a chance to recharge and obtain emotional support, recognition, and understanding from others of the role they play within the family. I encourage anyone seeking mental health and emotional support, please remember that you are not alone and support and help are available. Call, text or chat 988, the Suicide and Crisis Lifeline, which is available 24/7

and is a free service available to any Nebraskan."

Nationally, over 60% of caregivers work outside of the home. In 2022, over 59% of working caregivers surveyed in Nebraska are the primary caregivers of a loved one. Some caregivers may feel overwhelmed at times because of their "double duty". If needed, caregivers are encouraged to take some time away from their jobs. Employees covered under the federal Family and Medical Leave Act may be able to take up to 12 weeks of unpaid leave a year to care for relatives.

Caregivers of adults typically provide care for four to five years on average with an increasing proportion reporting they have been providing care for five years or longer. Caregivers leave their jobs for different reasons, but most often it is because of the stress of caring for a loved one.

The signs of caregiver stress can be:
 -Feeling overwhelmed or constantly worried, often feeling tired or feeling sad;

-Getting too much or not enough sleep, or gaining or losing weight;

-Becoming easily irritated or angry and having a lack of interest in activities that used to be fun;

-Having frequent headaches, bodily pain or other physical problems;

-Misusing alcohol or drugs, including prescription medications.

Home care is the preferred method of health care delivery among the disabled, aging individuals, and chronically ill. Most communities have some type of respite care available, such as in-home respite where aides come into the home for a period of time; adult care centers/programs and short-term respite care is available as well in some assisted living communities.

If you are a caregiver, take advantage of local resources for caregivers by checking out the Eldercare Locator or

contacting the local Area Agency on Aging (AAA) to learn about services within the community. Also, refer to the Nebraska Resource and Referral System that provides local services and providers which can specifically generate a list based on the area the recipient resides and the service type needed.

Some tools such as apps for seniors can be downloaded onto a smartphone, while other tools transform an entire house into a secure network to help protect seniors or others from danger. Easing the burden for caregivers will improve the overall quality of care while allowing them much-needed respite from what normally requires full attention. For more information, visit www.respite.ne.gov to find additional resources, or contact your local respite coordinator by calling 1-866-RESPITE.

Mentoring — (Continued from page 5A)

Being a mentor may help at-risk seniors reduce their chances of developing dementia, particularly Alzheimer's disease. According to a 2009 study published in the Journal of Gerontology, gains were shown for mentors in "executive function and in the activity of pre-frontal cortical regions in older adults at elevated risk for cognitive impairment."

Mentoring also may give seniors extra reasons to get up and go each day. A scheduled task like mentoring fosters social interactions and changes of scenery. Information published in Harvard Business Review indicates seniors who mentor young people may be three times happier than people who do not.

Qualities of good mentors:

Seniors considering mentoring should go over what can make a good mentor-mentee relationship. The following are some characteristics of successful mentors.

· Engage: The mentor should show genuine interest in the mentee, asking about their goals and expectations. Conversation should come easily.

· Participate actively: It is important to make the time for mentoring sessions according to what the mentee can manage with his or her schedule. Lessons should be tailored to what the mentee hopes to gain from the relationship. Gauging success along the way and tweaking things as necessary can keep mentoring sessions on target.

· Listen well: Mentors recognize the importance of listening first and then responding to the questions and needs of the mentee.

· Possess expertise: A mentor needn't have an advanced degree or special certification, but he or she should have more experience in a given field or subject than the mentee.

Mentoring is a consideration for seniors looking to remain active in their communities and share their knowledge with others.



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Get your eyes checked!

Andrew Ellsworth, M.D.

If you ever played baseball, you may have been told to “keep your eye on the ball.” When batting, a baseball player is taught to watch the ball the entire time from when it leaves the pitcher’s hand to when, hopefully, their bat smacks the ball for a hit. It may sound simple, but some pitchers can throw fast and sometimes they throw a curveball. Great hitters use their vision and spot the difference, helping them get a hit. Lose focus, and in the blink of an eye the pitch has whipped past them for a strike.

Like keeping your eye on the ball in baseball, I recommend you keep your eye on your eyes. Sure, you may have good vision, but that does not necessarily mean your eyes are in good health. It is important to see an eye doctor for a regular check up, to help spot any eye issues early.

There are several common eye conditions that can be seen early by annual eye exams. Cataracts, macular degenera-

tion, glaucoma and diabetic retinopathy are some of the examples. Catching these right away helps prevent or delay vision loss. Early detection allows for easier, more effective and cost efficient treatments.

Cataracts are from clouding of the lens of the eye that can cause blurring and sometimes eventual blindness. Treatable with surgery, outcomes may be better when diagnosed early in the course.

Macular degeneration is a problem with the retina which can cause blurring and central vision loss. Early diagnosis and treatment helps slow the course of the disease.

Caused by increased eye pressure, glaucoma may lead to vision loss from damage to the nerve in the back of the eye called the optic nerve. Often people have glaucoma without knowing it until their vision slowly deteriorates. Once again, early detection is key for preserving vision.

Diabetic retinopathy is a common complication from diabetes that causes damage

to the blood vessels in the retina, causing vision loss. If you have diabetes or pre-diabetes, please have an annual eye exam and tell your eye doctor so they know to look for associated eye problems.

Just like a baseball player needs to keep an eye on the ball to watch for changes in movement, I encourage you to get your eyes checked to detect changes in your eyes to prevent vision loss. So, the next time you hear a baseball fan yell “Get your eyes checked!” to an umpire, may it be a reminder to schedule your next eye exam.

Andrew Ellsworth, M.D. is part of The Prairie Doc® team of physicians and currently practices family medicine in Brookings, South Dakota. Follow The Prairie Doc® at www.prairiedoc.org and on Facebook and instagram featuring On Call with the Prairie Doc® a medical Q&A show celebrating its 22nd season of health information based on science, built on trust, streaming live on Facebook most Thursdays at 7 p.m. central.



Christmas Word Scramble

Please unscramble the words below

1. ISHCMSRTA

2. ASTAN LASCU

3. WONS

4. YLJOL

5. SICRMHSTA EOC SKOI

6. WEBLSOGNO

7. VGSELO

8. RETEWSSA

9. OKCSOIE

10. THO OALTCEHCO

11. PKISENRLS

12. YMAFIL

13. ERAGTH

14. RESTSPEN

Answers: 1. Christmas 2. Santa Claus 3. Snow 4. Jolly 5. Christmas Cookies 6. Snowglobe 7. Gloves 8. Sweaters 9. Cookies 10. Hot Chocolate 11. Sprinkles 12. Family 13. Gather 14. Presents

Exercise ideas for people with mobility issues

Physical activity is vital to overall health. The World Health Organization says limiting time spent being idle and taking advantage of opportunities to get moving - even if it is just a little bit of exercise - can go a long way toward improving overall health.

In November 2020, the WHO released new exercise guidelines for people of all ages. Adults should get between 150 and 300 minutes a week of moderate to vigorous aerobic activity, and that includes older adults and those with chronic conditions or disabilities.

Individuals with limited mobility due to age or preexisting medical conditions may wonder how they can meet the guidelines for exercise. Those with chronic pain or illness sometimes find

that exercising for more than a few minutes can be challenging. Even brief periods of exercise can pay dividends, and there are various approaches people can take to work around mobility and other issues.

Explore chair exercises:

Just because you are seated doesn't mean you cannot get a workout in. Seated chair exercises can work various muscle groups. Seated arm rows, tummy twists, overhead arm raises, hand squeezes with a tennis ball, inner thigh squeezes, leg lifts and extensions, and many other exercises can be customized to be performed in a chair.

Work out in the water:

Exercising in the water can assist with movement and reduce strain on the

body. The Arthritis Foundation says the water's buoyancy supports body weight, which minimizes stress on joints and can alleviate pain. Water provides gentle resistance as well - up to 12 times the resistance of air. That means it's possible to build strength and muscle even just walking or swimming around a pool.

Use resistance bands:

Resistance bands are like giant rubber bands that can be used to build up strength and flexibility. Resistance bands are effective, low-cost gear that can offer high-impact results for building muscle, staying fit and increasing mobility. Resistance bands can be used in lieu of hand weights for many exercises and be ideal for those who find barbells and dumbbells are challenging to maneuver.

Mind-body exercises are an option

Elder Gym®, a fitness from home service for seniors, suggests exercises like Tai Chi and yoga for those with limited mobility. These exercises integrate awareness of body movement with the exercise through coordinated breathing. The exercises encourage people to focus on slow, fluid movements and deep stretching.

Seniors and others with limited mobility are advised to first discuss fitness regimens with a physician to get a green light to proceed. Then exercise regimens can be started gradually and altered to become more vigorous as the body acclimates to exercise. Increase duration and frequency as strength and endurance builds.

How empty nesters can repurpose bedrooms in their homes

It can be bittersweet when adult children decide the time has come to move out of the family home. Parents perhaps get their first trial run of this scenario when their children go off to college or enlist in the military. Rooms are left empty, if only for a certain period of time. Eventually, those rooms will remain empty as adult children move

out of the house for good.

Converting a child's bedroom into an area for adults may take some planning. It can be exciting to regain space, but at the same time, it can be disheartening to convert a child's bedroom once and for all. When the time comes and homeowners are emotionally ready to tackle bedroom conversions, these tips can help

the process go smoothly.

· Repurpose the space for them. Give a childhood bedroom an adult spin without changing too much. If furniture is in good shape, replace the bedding, change the flooring, swap out artwork, and remove "youthful" items like toys, trophies and other collectibles. When the child comes home to visit, he or she will

still feel comfortable in the space.

· Create extra storage. The bedroom can be transformed into a walk-in closet or dressing space. According to the design experts at Houzz, many clients request this type of dressing room situation.

See REPURPOSE, page 4B

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Three tips to catch up on retirement savings

One need not look long or far to be reminded of the importance of saving for retirement. Indeed, it is hard to go a single day without encountering roadside billboards, television and streaming service advertisements and/or promotional emails touting the retirement planning services offered by an assortment of investment firms. If those adds seem ubiquitous, it is for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely accepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55% of respondents indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43% of nonretirees think they will have enough money to live comfortably in retirement. The good news for individuals who are behind or con-

cerned about their financial wellness in retirement is that three strategies can help them catch up on their savings.

1. Take advantage of catch-up rules if you qualify. Laws governing retirement accounts in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Bankrate notes that current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth IRA and an extra \$7,500 annually to a 401(k), 403(b) or 457(b) account.

2. Itemize your tax deductions. The online financial resource Investopedia notes taking the standard deduction is not for everyone. Individuals with significant amounts of mortgage interest, business-related expenses that are not reimbursed by an employer and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.



3. Cut back on discretionary spending. Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary expenses like dining out or travel into retirement accounts. Perhaps a person could buy a coffee machine for home use instead of going to a cafe. One way

to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

Three simple strategies make it easier to catch up on retirement savings.



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Bake up a sweet holiday treat

Entertaining is a big part of the holiday season. Calendars are packed this time of year with gatherings with friends, family and professional colleagues.

Dessert is no stranger to the season. Everyone should have a go-to dessert to bring along to a holiday party or to offer guests when hosting their own fêtes. Cookies are a standard due to their versatility and portability.

Festive "Sour Cream Cookies" provide all of the holiday feels and can be customized in color to reflect many celebrations. Bake up a batch, courtesy of

"Live Well Bake Cookies" (Rock Point) by Danielle Rye.

Sour Cream Cookies

- Makes 22 cookies
- 1 and 1/2 cups all-purpose flour, spooned and leveled
- 1 teaspoon baking powder
- 1/4 teaspoon salt
- 1/2 cup (1 stick) unsalted butter, softened
- 3/4 cup granulated sugar
- 1 large egg, at room temperature
- 1 and 1/2 teaspoons pure vanilla extract

- 1/2 cup sour cream, at room temperature

Vanilla Buttercream Frosting

- 1/2 cup (1 stick) unsalted butter, softened
- 1 and 1/2 cups powdered sugar or milk
- 1 teaspoon pure vanilla extract
- Gel food coloring (optional)

1. To make the cookies: Preheat the oven to 350 F. Line two large baking sheets with parchment paper or silicone baking mats and set aside.

2. In a large mixing bowl, whisk together the flour, baking powder and salt until well combined. Set aside.

3. In the bowl of a stand mixer fitted with the paddle attachment or in a large mixing bowl using a handheld mixer, beat the butter and granulated sugar together for 1 to 2 minutes, or until well combined.

4. Mix in the egg and vanilla extract until fully combined, making sure to stop and scrape down the sides of the bowl as needed.

5. Mix in the dry ingredients in two additions, alternating with the sour cream. Make sure to mix in each addition until just combined, and be careful

not to overmix the batter.

6. Using a 1 and 1/2-tablespoon cookie scoop, scoop the cookie dough onto the prepared baking sheets, making sure to leave a little room between each one.

7. Bake for 14 to 16 minutes, or until the tops of the cookies are set and spring back when touched lightly. Remove from the oven, and allow to cool on the baking sheets for 10 minutes, then carefully transfer the cookies to a wire rack to cool completely.

8. To make the vanilla buttercream frosting: In the bowl of a stand mixer fitted with the whisk attachment or in a large mixing bowl using a handheld mixer, beat the butter for 1 to 2 minutes, or until smooth. Add the powdered sugar, 1/2 cup at a time, mixing in each addition until well combined.

9. Add the heavy whipping cream, vanilla extract and gel food coloring (if using), and continue mixing until fully combined.

10. Once the cookies have cooled completely, spread the frosting on top of the cookies.

11. Store the cookies in an airtight container at room temperature or in the refrigerator for up to four days.

Repurpose

(Continued from page 2B)

There is a bonus if the layout allows the space to connect to the owner's suite or bathroom. This is a major overhaul, so homeowners should enlist a professional contractor.

- Make a fitness center. A bedroom can be turned into a home gym to make working out more convenient. Homeowners should take inventory of equipment they may have and then figure out where existing and new equipment will go. They may need to consult a structural engineer to ensure that the flooring can bear the weight of additional equipment.
- Create a work space. One of the

best ways to transform adult children's bedrooms is to convert the spaces into home offices. Those who have been setting up "desks" at dining room tables or elsewhere may be excited about the prospects of finally having a private, dedicated space to work from home.

· Turn it into a craft room. The bedroom can be converted into a space to explore hobbies and various other interests. A dedicated craft space, a reading nook, a place to store photography equipment, or another function can serve as a useful way to repurpose an empty bedroom.

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