

GENERATIONS

Living Your Best Life At Every Age



A Special Publication of The Lakes News Shopper
Fall 2019



"We hope you enjoy our Healthy Generations publication, a supplement to The Lakes News Shopper that is our first of many. We encourage you to support our local advertisers and appreciate your loyal readership!"

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Breaking Out!

Spending time outdoors benefits mental health

Ecotherapy is a growing field of study about nature's relationship to our bodies and minds. Not much is known yet about why exactly nature has such a profound effect on our psyche. But the studies are showing that being outdoors affects our physical self. Blood pressure and tension show marked decreases, and brain activity jumps. Endorphin and dopamine levels rise, and cortisol levels drop -- which reduces stress and leads to greater happiness. Yes, the benefits of nature are often undervalued, and that can lead to a malnourishment of the mind, body, and spirit. Studies show that people who spend more time outdoors are much more calm, relaxed, and focused.

Even a brief visit outside your front door

can do wonders for your mental health. Anxiety, depression, and stress wilt away under the guide of Mother Nature. Toes in the water and feet on the grass are your ticket to mental nourishment.

Research shows a link between exposure to nature and stress reduction.

The connection between positive emotions and nature is even more important in today's world. We spend many hours indoors, with our heads buried in screens, overshadowing the bounty that has long been at our fingertips. Symptoms of negative effects such as insomnia, depression, and anxiety simply melt away when we connect with nature. It has also been known to aid in the grief process.

Have you lost focus and vitality? Take a walk outside. Energy will spike and clarity will be restored. Projects will come into

focus. Your attention to detail will rise. In fact, ADHD sufferers have seen some relief with time spent in the outdoor world as part of a treatment plan.

Trouble sleeping may also be remedied by increased outdoor activity as well. Turn off that TV you think helps you sleep and restore your circadian rhythm, which is your internal clock, your sleep/awake cycle. Artificial light interrupts this and creates disharmony in the sleep process.

When your inward self balances, your outlook on life does also. You will become more caring and attentive. Those around you will notice your new attitude. After all, you generally don't see people at the beach frowning.

It all starts with one step. Take that step outside. Stand in the sunshine. Take a walk in the woods. Instead of working out in your basement, jog on the beach. Use walking paths in your city. Take advantage of local parks by doing some yoga. Let your senses take everything in and connect with where you are. Breathe deep in your surroundings.

When you take care to notice and enjoy nature, you'll notice nature takes care of you, too.



Learning Healthy Eating Habits

Start your kids on the path to good health for a lifetime

We all know difficult children. The one who only eats pizza and chicken nuggets. The one who views veggies as “vile weeds.” “Bananas are for monkeys!”

Smart eating habits can be achieved for even the most stubborn of children. You can start by having regular family meals at a designated time, serving a variety of foods, and being someone your kids can look up to by eating well yourself.

Don't wage war on food. Talk to your kids. Let them know why you make the choices you do to help everyone learn to make healthy choices.

Buy Healthy Food

Don't buy those packaged chocolate chip cookies every week at the store. If you want to get the cookies, make them a true treat, a rarity.

Replace one or two unhealthy snacks a day with healthier alternatives until you have replaced them all. This will make it easier for kids to learn the difference and choose the healthy option.

Instead of frying, roast or grill to limit the fat introduced into the meal. Much like with cookies, limit fast food to an occasional trip. Ditto with sugary drinks. Neither deprivation nor indulgence is the goal.

Family Meals

Not only does this provide stability, it will normalize your child's eating clock and condition them as to what to expect. It also provides balance in home life. Families who eat regular meals together are more likely to eat healthier fruits and veggies, and then less likely to snack on unhealthy options or to engage in other bad behaviors such as tobacco or alcohol use.

Teenagers are more likely to attempt to

skip these family meals, as they typically have busier schedules and are striving to exert their independence. To help encourage them, allow them to invite a friend to dinner, let the teen be involved the meal

Additionally, keep an eye on portion sizes. Instead of sitting down with all of the items on the middle of the table and letting everyone serve themselves, consider dishing it out to their plates from the kitchen and putting the food away immediately. Make it a group effort.

War

Don't make food a “stand your ground” situation. This isn't a time to bribe your kids. Conflict at meal time only leads to negative feelings about food. This turns into poor habits as one side inevitably gives in.

Parents need to establish a schedule. Snacks and meals included. In addition, don't force a child to eat everything on their plate. Otherwise you'll be forcing them to eat beyond feeling full. This leads to overeating. Food is also not a substitute for love. Kids should not be rewarded for good behavior with food. They aren't circus seals. Give them praise or a hug.

Compromise

Have your kids sit with you and plan meals. Your responsibility is to make sure each meal is balanced. Don't be afraid to let them make some choices, with your guidance. As you help them make correct choices, they will begin to make those choices on their own. Take them to the store with you to reinforce these better options.

Plan at least one meal per week where your kids are actively involved in the preparation of the meal. These kinds of activities get them off their electronic devices and help promote family well-being.

At the end of the day, your habits rub off on your kids. Give them the tools to choose correctly, and they will use that wisdom to make better choices. Your family will grow happier and healthier.



planning, and make sure your dinnertime is free of lectures and arguing.

Adult's Role

Don't think you are getting off scot-free. The way you behave is often reflected in your children. Your bad eating habits will be your child's bad eating habits. If you have an extra helping of veggies, they will likely follow you. Conversely, if they see you eating two pieces of pie, they may also reach for that second slice.

United Community Bank

Protect Yourself from Scams and Schemes

They are out there. Criminals are around every corner plotting their next scam or scheme with an unsuspecting party. To help you avoid becoming a victim of scams and schemes, Donna Schmidt, Vice President and Security Officer, United Community Bank, has provided some common scams and schemes and ways to keep you and others from becoming victims.

Grandparent Scam

It goes something like this. A grandparent receives a phone call from their "grandchild" saying that they have been in an accident or have been arrested. They say they need money to pay the emergency room bill or the lawyer and court costs. They might not even sound like your "real" grandchild but insist that you keep the request confidential. The scammers play on your sympathy for your grandchild and instruct you to wire money or forward funds in some other manner. If you receive a call like this, contact your grandchild on his or her cell phone or contact their parents to see if the grandchild is even in the area the caller stated. Make sure you are dealing with your "real" grandchild and not an impostor.

Romance Scam

You meet someone on the internet, possibly through a dating website, or over the phone. It all seems innocent enough and as time goes on, you really feel a connection to this person. Even though you have never met face to face, the other party may start asking you for money. At first it may be smaller amounts, with the promise to repay when a meeting is finally arranged. Then, there always seems to be some delay because of other family member's illnesses or work complications. The money amounts requested become larger and sometimes gift cards are to be purchased and forwarded to the person. Often, they may ask for account information or online banking credentials to set up a PayPal transfer or an automatic withdrawal. They are persistent and promise great things when you are finally together. However, this meeting never happens. The scammer has gotten away with your money and you are left with a broken heart.

Mystery Shopper or Employment Scam

You answer an ad in the newspaper or online. It is a job opportunity and you can work from home. You might even receive an official check as a

starting bonus and it covers the cost of "account activation." The scammer hopes to receive these funds before the fake official check clears and you, as the new employee, realize you have been scammed.

Another scenario is you are promised a sum of money for being a "Mystery Shopper." That seems easy enough and you could use some extra money. You are to evaluate the customer service at a business and also the money transfer service. You receive a cashier's check or other check to deposit to your account. You are then instructed to withdraw the amount in cash and use the local money transfer business to send the funds back to the "employer" and evaluate the service provided by the business. Soon after you send out the funds, the fake check is returned to your bank as a fraud and you are out the funds that you had deposited.

Lotteries, Sweepstakes and Inheritance Scams

You receive notification that you have won a lottery or sweepstakes. That is great news! However, you don't recall ever entering such a contest. Or, maybe you receive word that a relative with the same last name has died



Donna Schmidt,
Vice President and Security Officer,
United Community Bank

in a foreign country and you are entitled to an inheritance. You are further instructed that to "claim" your winnings or inheritance, you must first pay "taxes and fees" before you can receive your prize or inheritance money. A fake cashier's check or other check is sent, which the scammer asks you to cash and wire back the funds to cover taxes and fees. Remember, if the contest or inheritance is legitimate, you will never be asked to remit funds to claim your prize or money.

Remember, if something sounds too good to be true, then most likely it is fraudulent or harmful.



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Why Buy Life Insurance?

Visiting with your local insurance agent can provide answers to this important question.

When facing one's mortality the prospect of leaving family members behind is not always easy. Death, financial security and planning for the future are all difficult subjects, but planning ahead can make matters much easier in the long run.

Life insurance needs frequently come up when making plans, and many people find that purchasing a life insurance policy is a worthwhile investment. Life insurance holds an important place in overall financial planning. One of the most apparent benefits of life insurance is that it will provide a considerable sum of cash upon the insured's death, which can be put toward the cost of funeral arrangements, housing and dependent care.

Beyond end-of-life bills and care, life insurance can offer other advantages, say the experts at Allstate Insurance Company. Life insurance can provide a family with a financial safety net. When a beneficiary is named, life insurance can serve as an inheritance for that person or people. Heirs may face estate taxes after a loved one dies, and life insurance benefits may help offset all or a portion of the costs. There may be benefits to life insurance while a person is living as well. The life insurance information site Term Life 2 Go says that, depending on the policy, life insurance can be borrowed against to pay off debt, buy a house or live off of dividends from the life insurance investment. This can provide a source of supplemental retirement income.

Gateway Financial advisors say that many life insurance plans are extremely flexible and can be modified as needs change. Death benefits may be decreased if desired, and premiums can be skipped, reduced or increased.

Business owners also can use life insurance policies to their advantage. Including life insurance with the list of other benefits offered to prospective employees can entice top-notch candidates. Sole proprietors may use life insurance as a business continuation plan so that insurance proceeds can keep the business in the black until it is sold or a replacement owner is found.

Shopping for life insurance requires careful research and an understanding of the products available. Consumers should have a thorough understanding of term and whole life policies, what premiums will cost, what the death benefit will pay, and if there

are any living benefits. For example, living benefits may cover some costs for chronically or terminally ill people.

Working with an experienced life insurance advisor can help people navigate the types of policies available to them.



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Quick Tips

Insurance policies everyone should have - no matter what your age.

- **HEALTH INSURANCE** Everyone needs health insurance. Out-of-pocket costs for routine care can be quite high and tests, hospitalization or surgery can take quite a toll on a person's finances.
- **LIFE INSURANCE** life insurance is something most people will never benefit from personally, but it leaves a financial legacy for the people they love, providing for those they leave behind.
- **DISABILITY INSURANCE** Many people do not believe they will become ill or insured. But the statistics speak otherwise. Three in 10 workers entering the workforce will become disabled before they reach retirement.
- **AUTO INSURANCE** People who drive need to have auto insurance to protect themselves in the event of an accident or theft. It also protects against any litigation as the result of an accident.

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SpencerHospital.org/orthopedics

Heart To Heart

Heart attacks present differently in men and women. Knowing the signs can save your life.

Are men and women that different? Speaking about the heart, there are significant differences – medically.

Women generally have a smaller heart, with smaller chambers and thinner walls. The heart pumps faster than a man's, but it is 10 percent less efficient. Stress will cause her pulse to rise and move more blood.

CAD

Coronary Artery Disease is the leading cause of a heart attack, and it is the same in both men and women. Circulating fats get deposited on arterial walls and form plaques. If these plaques grow slowly, they get harder and narrow the space for blood to flow regularly. If they remain

soft, they will likely rupture. The end result is a blood clot that inhibits blood flow and causes a heart attack.

CAD is often difficult to diagnose, but women with this condition will likely experience symptoms of fatigue, sweating, shortness of breath, or neck, jaw and/or back pain. Men often have pain or a burning sensation in the chest, dizziness, nausea, or heartburn.

Women have different risk factors. Endometriosis, polycystic ovary disease, diabetes, and pregnancy are associated high blood pressure. Endometriosis alone has been found to raise her risk of CAD by 400 percent in women under 40. Both men and women share some common issues. High blood pressure, high blood

sugar, high cholesterol, obesity, and smoking are all common risk factors. Family history is also important to assess risk in both sexes. A father or brother diagnosed before 55, or a mother or sister diagnosed before 65, increase risk of developing CAD.

It can be difficult to diagnose CAD in women. Angiograms during cardiac catheterization are the preferred method for finding blockages in large arteries. But small arterial issues are often the culprits in women, and they cannot be detected through angiogram.

Women are at a greater risk than men for developing blood clots, which increases their chances of another heart attack. Additionally, women don't always receive

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Heart attack symptoms

If you're having these symptoms, call 911 immediately.

- Shortness of breath
- Pain in the arms, back, neck, jaw or stomach
- Light-headedness
- Chest discomfort that lasts more than a few minutes or goes away and comes back
- Nausea
- Cold sweats

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proper medication, including blood thinners which will lessen the chances of round 2. As a result, women are more likely to have a second heart attack in the next 12 months.

Men are at risk at an earlier age. Estrogen offers women some protection until after menopause, when estrogen production decreases. The average age for heart attack in men is 66, compared to 70 in women.

Heart Failure

Men usually enter heart failure because the heart attack prevents the muscle from contracting as forcefully as it should. Women more likely develop heart failure as the result of high blood pressure, kidney disease, or another condition that restricts the heart from relaxing between beats. Women with heart failure generally live longer than men, but they will need frequent trips to hospital for limited physical ability and shortness of breath, and they will likely need nursing home care.

Atrial Fibrillation

Afib causes irregular and often rapid heart rhythm. Women will likely be treated for Afib with catheter ablation,

which generally leads to rehospitalization after the procedure. Women are still more likely to survive longer and less likely to die from Afib related issues.

Long Term

Several factors can help decrease your chances of developing heart disease.

- Quit smoking.
- Get your body to its optimum weight, blood pressure, blood lipid level, and blood sugar level.
- Eat a balanced diet including fruits, veggies, fish, and whole grains. Cut out simple carbs and processed foods.

- Get regular exercise -- 30 minutes minimum per day.

Make the effort to get healthy. It will be worth it in the long run.



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Low impact workouts for older adults

Your high-impact, stench-filled, gym rat days are behind you. But simple, effective exercise is still your key to a longer and healthier life.

Your joints are tighter with less fluidity, and your bone density has decreased, but you can still get in good calorie-burning, muscle-building workouts.



Swimming

Swimming is one of the best low-impact workouts. The water provides extra buoyancy to decrease strain on your joints while still giving you resistance to increase muscle mass and strengthen bones. Water aerobics is great for range of motion and getting that heart rate up. An added benefit is that, in the water, you'll generally not get that overheated, exhausted feeling. But one word of caution: make sure you drink plenty of water ahead of time as swimming can be unexpectedly dehydrating.

Elliptical machines

Kick that treadmill to the curb. It's not needed here. The elliptical is far less jarring on your joints and still provides the same benefits. It glides easily back and forth in a cross-country skiing motion and

gets your heart rate up without making your joints feel like they have been hammered all day.

Word of warning: gauge your progress after a few trips. Sometimes the position the machine puts you in is not conducive to natural body alignment. You are no longer in your "no pain, no gain" 20s, so give some consideration to this. You should also consult your physician about starting an elliptical routine.

Walking

Every age can benefit from a good walk, and with good reason. All the joints and muscles in the legs and hips get involved in an effort to keep you stabilized and upright. There's also some engagement from the core, and it's a good calorie burner. To challenge yourself a little further, pick a route with a few more hills, if you can muster it. An added benefit is just 30 minutes a day, five or six times per week can help prevent erectile dysfunction and constipation.

Cycling

Cycling is a great aerobic activity that improves heart health and endurance, strengthens legs and hips, and lowers blood pressure and stress. Many gyms offer indoor cycling classes, some of which will be catered to specific age groups, and they are often taught by people in your own age group. If there isn't one available in your area, just go to a regular one and work at your own pace. You will likely have the option to go out of class time and work on your own. Simply hit the start button, and the machine will walk you through what you need to do.

Pilates

Don't assume pilates and yoga are the same. Far from it. They are different disciplines. They share a few similarities, like gentle movement, mind-body connection, focus breathing techniques and flexibility, and they both improve joint health. But pilates has a fiercer emphasis on building up and challenging the core. It's also

generally less associated with spirituality, which often turns people away from yoga. Try them both and see what works for you.

Tai Chi

Also known as "meditation in motion", Tai Chi is a great exercise that focuses on improving range of motion, flexibility, balance, and strength. It's a traditional Chinese discipline that seeks to combine physical exercise with mental discipline. Tai Chi is safe for all age groups, but can be especially good for older people who cannot take aerobic exercises or have limited range of motion.

TRX suspension training

TRX stands for Total Body Resistance Exercise. You'll be strapping into a suspension system that will use gravity and your own body weight for a total body workout that will increase flexibility, strength, and balance. It also provides you with more body awareness or what is called proprioception, which will give you more control over your body.

Get out there and move. Don't use your age as an excuse. Contact your local YMCA, or other fitness places, and get in there. Don't just exist; get out and live.



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THE ROUTINE CHECK-UP FOR MEN

Health screenings are a vital part of living well and allow physicians to detect conditions and diseases in early stages. However, men are **24%** more likely to skip their check-up than women.

From ages 20 to 49, men should visit their primary care provider every **1-3 years** for a complete check-up.

A COMPLETE CHECK-UP INCLUDES...

PHYSICAL EXAM
SKIN EXAM
TESTICULAR CANCER SCREENING
BLOOD PRESSURE CHECK
BODY MASS INDEX CHECK
IMMUNIZATION STATUS CHECK
LAB TESTING *

*as appropriate for history or age

Pneumonia vaccinations may start at age 65 according to guidelines.

ONCE YOU TURN 50...

Your physical should be YEARLY.

In addition to the procedures listed above, these annual physicals will likely include prostate and colorectal cancer screenings.

SOURCES:
American Cancer Society, American Diabetes Association,
American Heart Association, Everydaychoices.org

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Medicine

Testing,

Health screenings are im

There are so many health screenings available these days. Sometimes it can be hard to keep up on the to-do list. For women certain screenings are unnecessary. Ditto for men. Some are universal, but the age at which it becomes necessary varies. Blood pressure, cholesterol, skin cancer, who can keep them all straight? Here is your chance to catch up.

For men ages 20 to 49, you should have a complete check up every one to three years, depending on your personal risk assessment. When you turn 50, it should definitely be every year, and the checklist includes a physical, blood pressure screening, BMI (body mass index) evaluation, skin exam, testicular cancer screening, as well as getting your immunizations and blood work. Don't be afraid to discuss any and all issues you had over the previous year. These things can include suicidal thoughts, mental health issues, loss of appetite, inability to sleep, or mood swings. If you take your car into a mechanic and don't tell him it shudders on the highway, he's not going to be able to remedy the issue. Keep your doctor informed.

The American Cancer Society recommends the PSA (prostate specific antigen) blood test and a rectal exam starting at age 50 for men. Prostate cancer is the second most

common cancer after skin cancer, so these screenings can benefit all men. For African American men, or if a blood relative was diagnosed with prostate cancer, you should begin these tests at 40. These factors greatly increase your risk.

In women, complete checkups every three years are also essential in the 20 to 49 year age bracket. Cervical cancer screenings should begin once you reach child-bearing age. Annual mammograms should begin around 40 years, unless you have a family history. Your doctor may then recommend one every six months. As with men, don't ever be afraid of telling your physician everything. It's essential to good health.

Women should also discuss osteoporosis with their doctor. If you are over 50, you are more likely to develop osteoporosis. A woman's risk is four times higher than a man's. Women have thinner and lighter bones and live longer lives, which puts them at greater risk. For women with smaller frames, the risk is even higher.

Colorectal cancer took 49,190 deaths in 2016. This number has decreased for two decades, but for both men and women, it is the third most common cancer. Awareness has definitely aided in this reduction since many more people are getting tested.

When You Need Us, We're Ready.

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, testing.

important at every age.

The most common reasons people give for not screening are:

- 1) Cost of the test.
- 2) No family history.
- 3) No symptoms.
- 4) The test is difficult or painful, and they are embarrassed.
- 5) Concern over the complexity of the screening, and they don't want to take the time off work.

The Anthem Foundation and the ACA offer help in these areas. Patients can get help financially and

receive preparation and even transportation if necessary.

During that next doctor's visit, discuss your options. Hopefully this article makes you more aware. Share it with a friend. You might save a life, including your own.

For more information, contact the American Cancer Society at 1-800-227-2345 or online at cancer.org.

SOURCES: Northwestern Medicine, Chicago, IL - www.nm.org; American Cancer Society - www.cancer.org; www.webmd.com, American Diabetes Association, American Heart Association, www.everydaychoices.org, National Osteoporosis Foundation.



THE ROUTINE CHECK-UP FOR WOMEN

Health screenings provide a lifestyle check-up and the opportunity for physicians to detect conditions or diseases in early stages.

From ages 20 to 49, women should visit their primary care provider every **1-3 years** for a complete check-up.

A COMPLETE CHECK-UP INCLUDES...

PHYSICAL EXAM
SKIN EXAM
CLINICAL BREAST EXAM
CERVICAL CANCER SCREENING
BLOOD PRESSURE CHECK
BODY MASS INDEX CHECK
IMMUNIZATION STATUS CHECK
LAB TESTING *

*as appropriate for history or age

CLINICAL BREAST EXAM

From 20-44, women can receive a clinical breast exam **every 3 years**. Yearly screenings are recommended starting at age 45. Between visits, women should perform monthly self-breast exams and alert their physician to any changes.

Mammograms are recommended at physician's discretion starting at age 40.

ONCE YOU TURN 50...

Your screenings should be **YEARLY**. In addition to the procedures listed above, these annual physicals will now include annual mammograms and colorectal screenings.

Pneumonia vaccinations may start at age 65 according to guidelines.

OSTEOPOROSIS

Women can be evaluated for risk of osteoporosis at any age. A bone density screening (Dexascan) is recommended at AGE 65 for women with no risk factors. For women with abnormal results, screening is recommended every two years.

SOURCES: American Cancer Society, American Diabetes Association, American Heart Association, Everydaychoices.org, National Osteoporosis Foundation

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Crystal Meyer, ARNP

Staying Active

An active lifestyle staves off many potential issues as we age

Retirement. We are all heading there. Personally, I can't wait. No more daily grind. No more boss screaming at me to get things done. Free time to do whatever I please. Sounds great, right? Now all I have left is to approach that time in my life as healthy physically and mentally as possible. That way, I can enjoy it.

If you sit for long periods, you are more likely to develop diabetes or have a heart attack or stroke.

As we age, muscle growth slows, and it takes physical activity to keep us strong. Physical and mental benefits are vastly improved with regular exercise. Chronic health issues plague retirement age individ-

uals that don't stay active.

Many places, like your local YMCA, offer a wide variety of activities for seniors. Badminton, cycling, dancing, aerobics, tai chi, walking, weight training,

Kick those cigarettes out and also maintain a healthy weight. This will help increase longevity and reduce your risk of being disabled.

jogging, and pilates are all up for perusal. You'll have to adjust your routine to meet your needs. Not all of these will work

for you. Don't forget to warm up!

Fractures and other serious injuries can result from falls. Attending weekly exercise classes and doing at-home exercise decrease fall risks by increasing balance through strengthening



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core muscles and joints. This way, you are likely to stay independent longer.

Kick those cigarettes out and maintain a healthy weight also. This will help increase longevity and reduce your risk of being disabled.

Don't forget about your brain! It's easy to forget that we need to exercise our brain to ward off diseases like Alzheimer's. In your leisure time, play some brain games. Learn a musical instrument. Read, play some board games, or do puzzles. All of these can help stave off dementia.

Eat a healthy, well balanced diet. You have earned the occasional treat, but don't make those treats standard.

And stay active socially. Your mind stays active while in conversation, so join that book club, film club, choir. Get out and meet new people. Go out with friends and take in a movie. Go to dinner.

Challenge your brain. Shock it with something new every day. Make it work. It loves the challenge. I promise smoke won't come out of your ears.

In that vein, find a new hobby.

We all probably have some things we wish we had the time to try. Well, now you do. A local senior center will likely have many activities you can enjoy.

We all want that sense of purpose. We want to belong and have something that keeps us going. We need goals. Create them for yourself and work towards them. Volunteering can help you find a purpose.

Being healthy in retirement is simple in theory. Here are some bullet points:

- If you have a partner, consider how your health affects them.
- Keep your friends and family close. Stay in contact.
- Eat healthy. It fuels you mentally as well as physically.
- Set goals and maintain a sense of purpose.
- Plan activities for yourself. Make a schedule and get out.
- Take a part-time job or do some volunteer work. Stay active socially.
- Keep physically active. It's the best advice you can get.

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Dreaming of Good Sleep

A good night's sleep is just as important as regular exercise and a healthy diet.

Getting a good night's sleep may be more important than you think. Lack of sufficient sleep can have several negative effects, such as hormone imbalance, decreases in brain function and sex drive, and weight gain. On the flip side, a good night's sleep can improve overall health.

Some of the most impactful things you can do to improve sleep are relatively easy to accomplish. Some might take some time to override bad habits. There's no time like the present to start. Your body will thank you.

Pay attention to lighting

Your circadian rhythm is your body's

innate ability to keep time. It tells you when it's time to sleep or wake, and it also affects brain function. Artificial light interrupts your rhythm and throws things out of whack. Sunlight helps restore your circadian rhythm. Spending time outdoors in bright sunshine can also boost your energy. It reduces melatonin levels which helps you stay awake.

In sharp contrast, as evening draws close, try to limit your exposure to bright lights, especially "blue light" sources. Electronic devices such as cell phones and computers emit large amounts of blue light, which can interrupt the natural circadian rhythm and cause sleeplessness. Limit your exposure to these sources after dusk when possible. Use an app to turn off blue light on

your mobile device, and don't watch TV in bed. Many people have the habit of leaving the TV on while they sleep. The light and sound interrupt good sleep patterns. This is not a good habit to have. If you follow good daytime habits, you can eventually break these poor nighttime habits.

Don't nap

I know what you're thinking -- you can't possibly make it through the day without at least one cat nap, maybe even two. Short naps are fine and have been linked to many beneficial brain effects. Long naps decrease nighttime sleep quality and throw that circadian rhythm off its axis. If you need to nap, make it a power nap of 30 minutes or less.



Many people suffer from sleep disorders which affect their ability to sleep. If you've tried all of the things above and still don't get a restful sleep, you may need to undergo a sleep study.

Bedroom setup

You'll have to play around with some of these to get your desired results. Things like temperature, noise, and furniture arrangement can all play a factor in sleep quality. Many studies indicate that outside interferences, such as traffic noise, trains, outdoor lights or streetlamps, can affect sleep and in turn, long-term health issues. In a recent study of 100 women, 50 percent showed positive signs of better sleep after diminishing exposure to these types of external issues.

Bottom line, remove light and noise sources to help improve overall sleep. Don't fall back on bad habits. Make your bedroom a quiet and restful place, full of relaxation.

Sleeping disorders

Many people suffer from sleep disorders that drastically affect their ability to sleep well. If you have done all the things above and still don't get a restful sleep, you may

need to schedule a sleep study to discover the root cause. Sleep apnea is one of the most common culprits. It causes breathing to be inconsistent and interrupted at varying intervals, which causes the sufferer to stop breathing repeatedly over the course of a night. Sleep apnea machines can help get that sleep schedule back on track. Check with your physician if you have questions.

Overall health is impacted greatly by improving your nightly sleeping patterns. There are many other factors that can influence good sleep. Do some research and find out what works best for you. Make sure you are vigilant in your efforts to have a restful sleep every night. Make that your bedtime routine.

Quick Tips

Try to sleep and wake at consistent times. Your body's circadian rhythm functions on a set loop, aligning itself with sunrise and sunset.

Take a melatonin supplement. Melatonin is a key sleep hormone that tells your brain when it's time to relax and head to bed. Check with your physician first.

Don't drink alcohol. Down- ing a couple of drinks at night can negatively affect your sleep and hormones.

Don't eat late in the evening. Late-night eating may negatively impact both sleep quality and the natural release of HGH and melatonin.

Relax and clear your mind in the evening. Develop a routine that helps you relax.

Take a relaxing bath or shower. It's another popular way to sleep better.

Exercise, but not before bed. Although daily exercise is key for a good night's sleep, performing it too late in the day may cause sleep problems.

Always discuss any sleep concerns with your doctor.



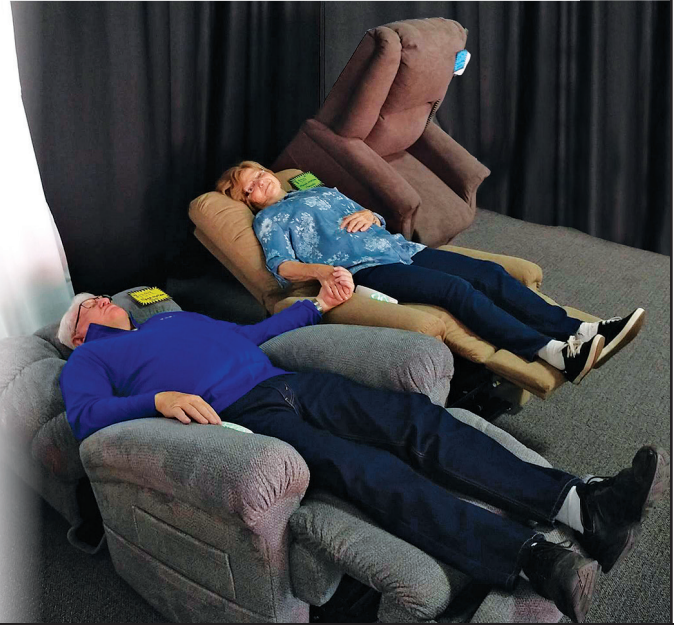
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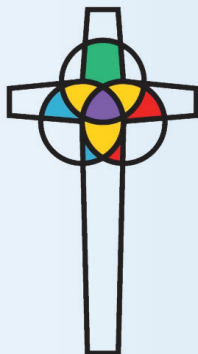
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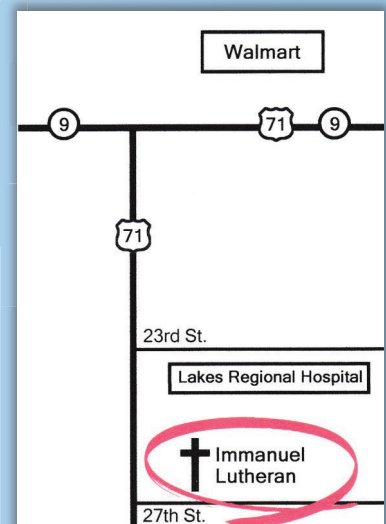
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Boosting Longevity After Retirement

The habits you develop now impact life after 60

You've probably heard it said that age 60 is the new 50. I don't know about you, but I am tired of these trite axioms. Every

by eating a healthier diet. If you haven't already, kick those nasty cigarettes to the curb, as they not good for any age group.

go on autopilot. Not a good thing. Throw something new at it every day.

Attitude adjustment

Don't underestimate the power of positive thinking. Don't think of your 60s as a negative. In general, people who think positively live longer, happier lives. It also helps to decrease stress levels and is a stimulant for good behaviors. Engross yourself in activities that reinforce positivity. Some find it through spirituality. Some may find it by discovering a new interest or hobby.

Medical care

Always make sure you understand your medical history. Don't leave it up to your partner or your children. It's not their job; it's yours. Know what your medications are and what they are for. Ask questions of your doctor. Never be afraid to rock the boat. If your current physician doesn't explain things well, find a new one.

Get tested

If you have had good medical care at this stage in your life, you are used to regular screenings. Don't shun this practice as you age into your 60s. All of these tests are important. Maybe that test you don't want to endure this month will catch early stage cancer.

Make a promise to yourself to continue the preventative care and medicine. Take something with you to read or plan a lunch with some friends for afterwards.

Hormones

Ahh, the hormonal changes. Both men and women have these to look forward to. Women often think they are the sole sufferers here, but men can experience many life-altering changes as well. Keep your head up. Always get your doctor's opinion before you begin any treatment.

Don't waste your time

If you are planning to retire, don't simply waste your time on the couch watching TV. Chances are, you are increasing your disposable hours by at least 40, so don't let them go to waste.

Social circle

Extend your friend group. Don't be afraid to reach out and meet new people. New people mean new experiences and more chance to continue being active. Plan social gatherings. Many communities have block parties. Meet your neighbors and interact with them.

These interactions keep your mind working and help to balance emotions. Stress levels in social butterflies are markedly lower than wallflowers. Make sure your social calendar is always full.

Aging doesn't have to be a negative. As with most things in life, what you get from it is often what you put into it. Don't see your 60s strictly as a financial marker. Your mind and body need to be in top condition also, and if they are, you'll be looking forward to your 70s being the new 60s.



decade you enter is a decade you have earned. No need to pour "charming" affectations on them.

The truth is, your 60s can be both exciting and scary. Maybe you are planning to retire, and a change like that can bring nervous tension and apprehension. Most people think change is bad, and sometimes with good reason. Here are some ways you can make this change a major positive.

Healthy living

It would behoove everyone to follow a healthy lifestyle, but it is paramount as we age. Your 60s won't be "gloom and doom" if you follow a few simple steps. Doing so will not only increase your longevity, it will also boost your quality of life.

Bottom line is, it's never too late to start. Trim some weight

Sex

You are aging. You aren't dead. There is no reason you can't be sexually active well into your 60s (and even longer). Sex not only increases dopamine levels, which betters overall mental health, it also counts as exercise. In addition, it also increases life expectancy.

Brain health

Have you ever walked into a room and forgotten why you went in there? While this may not necessarily be a sign of dementia, it is a sign that you may need to boost your mental health program. Your brain loves a challenge. Don't let it down, or it may let you down. Routines are a necessary part of how humans get through the day. Your brain is no different. With nothing new to challenge it, the brain will

Assisted Living Explained



Assisted living facilities are becoming more common across the country. Make sure you understand your rights before you move.

If you're thinking of making a move to assisted living, doing a bit of research first can be extremely important. You should be certain that you know the requirements by state for assisted living facilities. This is made more challenging because assisted living communities are not regulated nationally like nursing homes. Instead, each state has its own laws, regulations and licensing standards for assisted living communities. For example, in some states, as many as 25 hours of training are required for caregiving staff while other states have no training requirements.

Keep in mind that assisted living, in most cases, is not the same as nursing home care. Assisted living is just that – assistance with activities of daily living (ADLs) in a secure environment. While nursing home care is generally described as 24-hour around-the-clock nursing care, assisted living is more like having your



own apartment or room in the facility, and receiving assistance with only the specific ADLs that you request. Peace of mind comes from knowing you're in a secure building with health care professionals on staff should you need them, but you are able to live your life as you have been.

Be vigilant when doing research. A community that looks dazzling may in fact be offering substandard care. And a community that looks a little rough around the edges could be a gem.

To help you make a fully informed decision, visit www.assistedliving.com and choose your state from the options. Familiarize yourself with your rights and the legal obligations of assisted living communities where you live.

Questions for families to ask during a community visit

To get the most out of your visit, here are a few important questions:

1. What services are provided? How independent must I be to qualify?
2. Am I responsible for my own household chores like laundry and cleaning?
3. What is the nurse-to-resident ratio?
4. Am I allowed to leave the facility at any time?
5. Can I use my own pharmacy?
6. Are the community and staff friendly?
7. Are community meals nutritious?

How many meals a day are provided?

8. Can I fix meals in my room?
9. Are there specific visiting hours?
10. Can I bring my pet?
11. Are outdoor areas for residents to enjoy?
12. Are residents able to individually control the thermostat in their rooms?
13. Are restrooms senior-friendly with grab-bars?
14. Are the community's doorways wide enough for walkers and wheelchairs?
15. Can my own doctor visit me? Can I keep the same doctor?
16. Does the community have good lighting to prevent falls?
17. Is the community clean and fresh-smelling?
18. Is there a resident's committee?

19. Is there care for residents with Alzheimer's disease and other dementias?

20. Is there scheduled transportation for residents?
21. What activities does the community regularly plan?
22. What are the other levels of care offered by the facility? If my condition

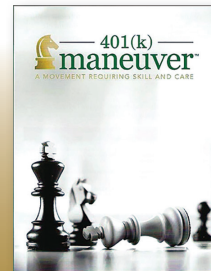
deteriorates, would I be able to move within the facility?

23. What happens in an emergency? Who do you contact first?
24. Do the other residents seem happy and independent?
25. Are there plenty of chairs and "resting spots" in the hallways, if there is a long walk to and from places like dining rooms and activity areas?
26. Can I use my nursing home insurance? How do I pay?
27. Will Medicare or Medicaid cover my stay in assisted living?

If you are searching for an assisted living community and need assistance, visit medicare.gov or seniorliving.org.

You can also check out the rating of the assisted living facility or nursing home that interests you by visiting www.medicare.gov/nursinghomecompare. You'll find a wealth of information on this site.

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Fall Risks At Home

These simple steps can help eliminate the risks of falling at home, and keep you out of the hospital.

Accidental falls are responsible for the most injuries and trips to the hospital for older adults. Taking this into consideration, preventing falls is something you should focus on as you age. Just a few precautions can help lessen the risk for yourself or for those in your care.

Let's start with those medications. Consult your physician to discuss everything you are taking, prescriptions and over the counter. Some of what you are taking may make you dizzy and could be replaced with something that will keep you stable. It's also possible that what you are taking

Activities such as walking, water workouts or yoga help keep your joints and muscles in shape.

isn't even necessary. It's always important to know what you are taking and why you are taking it. It's possible the combination of medications is increasing your fall risk. In addition, the doctor may want to examine your ears, eyes, and check your balance.

Exercise also helps prevent falls. Many are tailor-made to increase flexibility and core strength and improve balance and coordination. Yoga, walking and pool exercises are all good options.

Look around your current living situation. Are there cords or pieces of furniture that stick out and impede your path through a room? Throw rugs also pose a threat. You can reduce the risk by taping the edges down. Make sure messes and spills are properly cleaned up. Also, put a non-slip mat in your shower.

Daily items should always be stored within



reach. The more often you have to climb or extend yourself, the more likely you are to have a dangerous fall.

Always keep your home well lit. That way you will be able to see any dangerous objects that have fallen in your path. Night lights in hallways, bathrooms, and bedrooms are a good idea for those dark places. Put a lamp on your nightstand for middle-of-the-night issues. Light switches should always have a clear path. Stairwells should always be well lit. Have flashlights in multiple locations around your home for emergencies.

Let's talk about your footwear. High heels are extremely dangerous, so take precautions. Slippers are loose and often have slick bottoms, which increases the chances of a fall. If you walk in your socks, they can also shift positions and cause you to slip. Don't ever discount a good pair of sensible shoes.

If you have a cane or a walker, don't let the rubber tips get worn and ineffective. If you have stairs to climb on a regular basis, consider installing some handrails on both sides. If the steps are wooden, get some non-slip tracks.

A raised toilet seat with armrests can assist those who have trouble standing up. Grab bars are also available for the shower.

Talk to your doctor for a referral to an occupational therapist. He or she can also assist you in other fall prevention remedies. Most are relatively inexpensive and easy to install. Some are more difficult and can be a bit costly. But keep in mind: the longer you stay independent, the happier you will be. Taking the necessary steps to be safe in your home before it's necessary is always a good idea.



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**Are you ready to make the move to an assisted living facility?
Here are questions to help find the right place to meet your needs.**

Life is all about balance. As we age, the pendulum shifts from balancing career and family to finding the right mix of independence and assistance. When you are ready to transition from independent living, here are some questions you can ask to determine what type of facility is right for you.

Kathleen Johnson, the executive director of WEL-Life at Spirit Lake, advises potential assistant living residents to tour potential facilities and ask the following questions:

1) What are the true costs?

Most facilities charge a base rent, but costs can add up based on the amount of services your require. Be up front about your needs and ask how your level of care will impact your monthly charges. Ask about required deposits and any other fees.

2) What activities are offered?

Are you a homebody who prefers alone time or a social butterfly who thrives on lots of interaction? Ask to see a copy of the activity calendar to determine if there are events that interest you.

3) Can the facility accommodate increasing needs for care?

If you are fairly independent when you make the move to assisted living, be sure to ask how changes in your needs are handled. Who is on your health care team? How often is your health status evaluated? Can the facility provide an advanced level of care?

4) Is there a resident council?

Make sure the facility welcomes feedback and holds regular meetings with residents and family members to address concerns and gather input from those who live there.



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