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Signs it could be time for an assisted living facility

Assisted living facilities provide a vital service to families across the globe. In fact, more than 800,000 people in the United States are currently living in assisted living facilities, according to a 2023 report from Zippia, an online recruitment service that gathers information from the Bureau of Labor Statistics and its own internal data.

The decision to move oneself or an aging relative into an assisted living facility is complicated. Though such facilities typically offer an excellent standard of care, it can still be bittersweet for an individual to leave his or her home. It also can be difficult to identify when is the best time to make such a transition. Though each individual case is unique, the following are some indicators that the time might be right to move oneself or an aging loved one into an assisted living facility.

- **Emotional challenges:** The National Council on Aging notes that certain

emotional challenges may indicate the time is right for an individual to move into an assisted living facility. The NCOA encourages individuals making such a decision independent of others to ask themselves if they are experiencing feelings of loneliness or depression.

Assisted living facilities can provide much-needed social interaction that seniors may not be getting at home. If feelings of loneliness or depression are present, then the time might be right to make the move to an assisted living facility.

- **Physical challenges:** Many individuals move into assisted living facilities because the physical challenges of daily life have become too significant to handle alone. The NCOA notes that individuals who are feeling overwhelmed by tasks such as buying groceries, cooking and cleaning may benefit from moving into assisted living facilities that handle such tasks for them.

- **Issues with hygiene:** The presence of additional challenges related to hygiene also may suggest a move to an assisted living facility may be beneficial. Staff at assisted living facilities can help adults who are struggling to bathe, dress themselves or use a restroom on their own.

Family members can look for signs that a loved one's personal hygiene has taken a turn for the worse. Issues with hygiene can be a byproduct of depression, and poor hygiene also can increase risk for infection

and illness.

- **Injuries:** The NCOA notes that falls or near-falls are another potential sign that a person can benefit from moving to an assisted living facility. Falls can hurt anyone, but they can be especially damaging to aging adults. For example, the National Institutes of Health report that falls may result in loss of independence, chronic pain and reduced quality of life.

Assisted living facilities are often equipped with features to reduce risk of falls, such as grab bars in showers and bathrooms and even along corridor walls. In addition, assisted living facilities may be housed in single-story buildings or equipped with elevators, which means residents won't be forced to navigate potentially dangerous staircases at any point during the day.

Staff also can respond quickly if residents experience a fall, providing much-needed assistance that seniors living alone or with an aging spouse may not get at home.

Various signs may indicate that the time is right for individuals to move into an assisted living facility so they can more safely navigate daily life.

(METRO CREATIVE)

Various signs may indicate that the time is right for individuals to move into an assisted living facility so they can more safely navigate daily life.

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Nominations needed to recognize outstanding Alzheimer's and Dementia caregivers

The Alzheimer's Association Illinois Chapter will recognize and celebrate outstanding caregivers who provide care to individuals with Alzheimer's and dementia in the state of Illinois during National Family Caregiver Month, highlighting the importance of caregivers' contributions this November.

Award Categories

Family & Friend Caregiver - this category is for individuals who provide care to a loved one with Alzheimer's or dementia within their family or as a friend. **Professional Caregiver** - this category is for individuals who work in a professional capacity to care for those with Alzheimer's or dementia, such as healthcare professionals, caregivers in healthcare facilities, or other related roles.

Nominations are being accepted throughout the month of November beginning Nov. 1, 2023. The deadline for submitting nominations is Nov. 30. Selected award recipients will be notified in January of 2024.

The awards will be formally presented at the "Power of Purple: A Reason to Hope Luncheon." This special event will take place on Tuesday, March 19, 2024 at the Four Seasons in Chicago. The luncheon will not only include the award ceremony but also an inspiring program dedicated to honoring caregivers and community leaders.

Caregivers play a vital role in improving the quality of life for those living with Alzheimer's. These awards are to acknowledge and celebrate the exceptional dedication and support provided by caregivers and is a wonderful way to show appreciation for those who make a significant difference in the lives of individuals with the disease.

"Caring for someone with Alzheimer's is overwhelming for many caregivers here



The Alzheimer's Association Illinois Chapter will recognize and celebrate outstanding caregivers who provide care to individuals with Alzheimer's and dementia in the state of Illinois.

SUBMITTED PHOTO
Living Senior

in Illinois," said Delia Jervier, Executive Director Alzheimer's Association, Illinois Chapter.

"However, there is support and resources available including local support groups, education programs and our 24/7 Helpline. No one should face this disease alone and the Alzheimer's Association is here to help."

To learn more about Alzheimer's disease and other dementia and find local support services and resources, visit alz.org/Illinois.

About the Alzheimer's Association

The Alzheimer's Association is the leading voluntary health organization in Alzheimer's care, support and research. Our mission is to eliminate Alzheimer's disease through the advancement of research; to provide and enhance care and support for all affected; and to reduce the risk of dementia through the promotion of brain health. Our vision is a world without Alzheimer's. For more information, visit alz.org or call 800-272-3900.

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Lincoln Presidential Library and Museum offered free admission on Gettysburg Address anniversary

An original edition of the Gettysburg Address is going on display for 12 days at the Abraham Lincoln Presidential Library and Museum, the only place in America where the public can regularly see Lincoln's most famous speech written in his own hand.

The presidential library's copy of the Gettysburg Address will be exhibited Nov. 17 through Nov. 28. After that, it returns to a climate-controlled vault for safekeeping.

To give more people the opportunity to appreciate this powerful document, admission to the museum was free on Nov. 19, the 160th anniversary of Lincoln delivering the speech at a military cemetery in Gettysburg, Pa. And for the full 12 days the address is on display, visitors also have the option of paying just \$5 to see the document without touring the rest of the museum.

The Gettysburg Address is one of the most famous speeches ever given. Its stirring prose and historic impact have been studied by everyone from schoolchildren to scholars.

"In 272 powerful words, Abraham Lincoln captured the pain of the Civil War and the truth of what was at stake: a new birth of freedom," said Christina Shutt, executive director of the Abraham Lincoln Presidential Library and Museum. "This handwritten copy of his address is a national treasure. We hope offering free admission allows more people to appreciate it in person."

The display includes features to assist people with visual impairments. By scanning QR codes with their mobile phones, visitors will be able to hear a reading of the speech and the display label that explains the speech's significance or see an easy-to-read text version of the speech.

The ALPLM is also giving visitors a chance to talk about the speech with Lincoln Historian Christian McWhirter. At 12:30 on Nov. 20, 21 and 22, McWhirter will discuss what inspired Lincoln to write it and what message he may have been trying to send to his divided nation.

Five handwritten copies of the Gettysburg Address still exist. In addition to the ALPLM's copy, one is in the White House, one is at Cornell University and two are at the Library of Congress. Those institutions rarely exhibit their copies to the general public. The ALPLM, however, displays its copy each year around the anniversary of Lincoln delivering the speech.

For anyone who can't visit in person, the ALPLM offers a webpage (www.PresidentLincoln.Illinois.gov/gettysburgaddress) that provides an up-close look at the presidential library's copy of the speech, explaining its history and how it differs from other copies. It also examines the meaning and impact of Lincoln's words. Just



The presidential library's copy of the Gettysburg Address will be exhibited Nov. 17 through Nov. 28.

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click on key words in the speech and up pop boxes full of helpful information.

The page also includes educational resources for teachers and parents, a photo gallery and links to other sources of information about the address.

The State of Illinois has owned this edition of the address, known as the Everett Copy, since 1944, when the state's children helped raise money to buy it from private owners.

Lincoln delivered the Gettysburg Address on Nov. 19, 1863, at the dedication of a national cemetery for the thousands of Union soldiers killed at the Battle of Gettysburg.

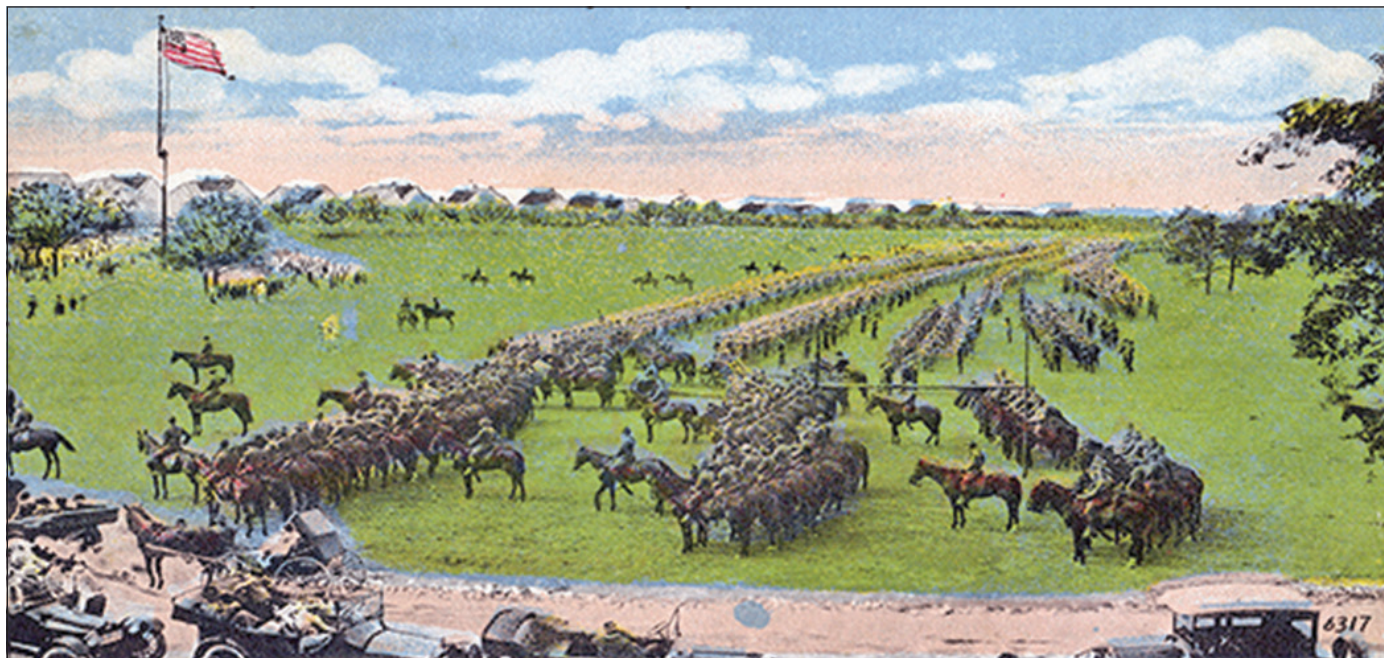
It opens with the famous phrase "Four score and seven years ago" and finishes by describing the Civil War as a battle to preserve government "of the people, by the people, for the people."

"Most people know a few famous phrases

from the Gettysburg Address, but they haven't thought much about what the words mean or how they influenced the nation's ideals.

"Seeing the document in person offers a rare chance to connect personally and reflect on what it asks of us as individuals and as a country," said Brian Mitchell, the ALPLM's director of research and interpretation.

The mission of the Abraham Lincoln Presidential Library and Museum is to inspire civic engagement through the diverse lens of Illinois history and sharing with the world the life and legacy of Abraham Lincoln. We pursue this mission through a combination of rigorous scholarship and high-tech showmanship built on the bedrock of the ALPLM's unparalleled collection of historical materials – some 12 million items from all eras of Illinois history.



As the U.S. entered World War I in 1917, Rockford community leaders successfully campaigned the federal government to build an Army Infantry Training Camp on the land where today's Chicago-Rockford International Airport now operates.

MIDWAY VILLAGE RENDERING *Living Senior*

Telling the story of Rockford's Camp Grant...

Midway Village Museum is developing a permanent exhibit to tell the story of Rockford's Camp Grant, and we have launched a new effort to collect artifacts and stories to support the future exhibit.

Community members - or former community members - who have family stories or artifacts are encouraged to add them to our Camp Grant collection.

Central to the museum's mission to collect, preserve, and interpret the history of the Rockford region is to comprehensively tell the story of Camp Grant. As the U.S. entered World War I in 1917, Rockford community leaders successfully campaigned the federal government to build an Army Infantry Training Camp on the land where today's Chicago-Rockford International Airport now operates.

During World War I, tens of thousands of recruits trained at Camp Grant, and thousands more were discharged through the camp. Particularly notable was the arrival of 6,000 African American soldiers, a dramatic demographic shift for a community with only 200 black residents before the war. The camp had simulated trenches for training, medical facilities, recreation buildings, and hundreds of barracks.

Troops on parade at Camp Grant during World War I

Camp Grant soon became a significant driver of the city's growth, as new roads and public services were developed and hundreds of buildings were built with local labor and supplies. The onset of World War II saw a dramatic expansion of Camp Grant, during which 300,000 soldiers came through its gates.

Camp Grant also became a center for the training of medical personnel and the housing of prisoners of war. It served as a rallying point for local war efforts, a source of job growth and economic development, and forever changed the demographics of the community's population.

The Camp Grant exhibit will become part of Midway Village Museum's permanent exhibit space, and will use a timeline-based approach with artifacts and stories to vividly recount the history of the camp.

Of particular importance will be the lasting impact on the Rockford community, including how African American soldiers who trained at Camp Grant brought a new diversity to the region.

Help us add your personal or family's story to our Camp Grant collection at Midway Village Museum.

Exploring various **TYPES** of **ARTHRITIS**

Arthritis is a broad term that encompasses at least 100 different subtypes of the condition. Each has different causes and treatment methods, but some are more common than others.

The National Institute of Arthritis and Musculoskeletal and Skin Diseases says “arthritis” means “joint inflammation.” Joints are where two bones meet. Common symptoms of arthritis include pain, stiffness, swelling, and redness in and around the joints.

Arthritis is the No. 1 cause of disability in United States, affecting around 60 million adults and 300,000 children, advises the Arthritis Foundation. While it mainly affects the bones, arthritis also can damage other parts of the body, including organs.

The following is a look at some of the commonly occurring types of arthritis.

Osteoarthritis

Healthline says osteoarthritis (OA) is the most common type of arthritis in the U.S. It develops after the age of 50 or 60 years, and tends to be more prevalent in individuals who are overweight. With OA, joint pain tends to occur after rest or inactivity. It is a degenerative joint disease in which the tissues break down over time.

Rheumatoid arthritis

Rheumatoid arthritis (RA) is a chronic autoimmune disease in which the body's own immune system attacks the joints and other tissues. In fact, the NIAMS says RA can cause medical problems in areas such as the eyes, lungs, blood, nerves, and heart in addition to the joints.

RA is more common in women than men, and people are likely to get the disease if there is a family history of it.

Psoriatic arthritis

Psoriatic arthritis is another inflammatory condition linked to an autoimmune disorder. Individuals with the skin condition psoriasis can develop psoriatic arthritis after skin symptoms occur.

It is believed that stressful events, trauma to the joints or bones or infections may trigger the disease in those who already have psoriasis.

Gout

Gout is a type of arthritis that causes flares, often beginning in the big toe or a lower limb. It occurs when a high level of serum urate builds up in the body, which then forms needle-shaped crystals in and around the joint.

Gout usually happens in middle age, with men developing it earlier than women. Some people with gout may be more likely to develop

chronic kidney disease, obesity, hypertension, and diabetes.

Treatment

Doctors will ask questions and perform blood tests to check for arthritis markers. A general practitioner may recommend a patient see a rheumatologist to get a better arthritis diagnosis as well as a treatment plan.

Treatments include analgesic medications, anti-inflammatory drugs that may be NSAID or steroid formulations, capsaicin creams to block pain signals, or immunosuppressants and biologics if arthritis is autoimmune in nature. Treatment may be customized to each patient.

While there's no cure or surefire way to prevent arthritis, exercising, losing weight, managing stress, and eating healthy foods could limit symptoms. Working with a doctor also can help someone manage arthritis.

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FHN Memorial Hospital awarded 'A' Hospital Safety Grade from Leapfrog

FHN Memorial Hospital in Freeport has received an "A" Hospital Safety Grade from The Leapfrog Group. This national distinction is recognition and celebration of the hospital's achievements in protecting hospital patients from preventable harm and errors.

"Everyone on the FHN team is part of our efforts to continually enhance the quality of care throughout the organization," said FHN President and CEO Mark Gridley, MBA, FACHE. "Our team takes these kinds of improvements seriously, because they are caring for their own family members and friends."

"I am so proud for the FHN team for this recognition – but not surprised, because I see the work that each member of our team does every day," Gridley said.

FHN Clinical Quality Director Doreen Timm, MSN, RN, APN/CNS-BC agrees: "This is an excellent grade for everyone at FHN Memorial Hospital. We're excited to see the work everyone has done pay off, and I'm proud to see our team recognized for their hard work."

The Leapfrog Group is an independent national watchdog organization with a 10-year history of assigning letter grades to general hospitals throughout the United States, based on a hospital's ability to prevent medical errors and harm to patients. The grading system is peer-reviewed, fully transparent, and free to the public. Hospital Safety Grade results are based on more than 30 national performance measures and are updated each fall and spring.

"This new update of Hospital Safety Grades shows that, at the national level, we saw deterioration in patient safety with the pandemic," said Leah Binder, president and CEO of The Leapfrog Group. "But this hospital received an 'A' despite those challenges. I congratulate all the leaders, staff, volunteers and clinicians who together made that possible."

To see FHN Memorial Hospital's full grade details and to access patient tips for staying safe in the hospital, visit www.HospitalSafetyGrade.org.

American Cancer Society updates Lung Cancer screening guideline: Nearly five million U.S. adults who smoke and formerly smoked now recommended for testing

The American Cancer Society (ACS) released an update of its lung cancer screening guideline to help reduce the number of people dying from the disease due to smoking history.

The new guideline recommends yearly screening for lung cancer for people aged 50 to 80 years old who smoke or formerly smoked and have a 20-year or greater pack-year history.

The recommended annual screening test for lung cancer is a low-dose computed tomography scan (also called a low-dose CT scan, or LDCT). The guideline, last updated in 2013, is published in the ACS flagship journal, *CA: A Cancer Journal for Clinicians*.

"This updated guideline continues a trend of expanding eligibility for lung cancer screening in a way that will result in many more deaths prevented by expanding the eligibility criteria for screening to detect lung cancer early," said Dr. Robert Smith, senior vice president, early cancer detection science at the American Cancer Society and lead author of the lung cancer screening guideline report. "Recent studies have shown extending the screening age for persons who smoke and formerly smoked, eliminating the 'years since quitting' requirement and lowering the pack per year recommendation could make a real difference in saving lives."

About Lung Cancer

Lung cancer is the overall leading cause of cancer death in the United States and is the second most frequently diagnosed malignancy in both men and women. In 2023, ACS researchers estimate 238,340 new cases of lung cancer (117,550 in men and 120,790 in women) will be diagnosed with about 127,070 deaths from the disease (67,160 in men and 59,910 in women). Anyone at any age can get lung cancer. However, lung cancer mainly occurs in older people, as most people diagnosed with the disease are aged 65 or older.

The updated guideline report is part of the ongoing guideline development process by ACS scientists. The ACS monitors medical and scientific literature for new evidence that may support a change in current guidelines or the development of a new guideline and information about screening that should be conveyed to clinicians and target populations.

In addition, report authors stress it's important for people who are going to be screened to consult with their doctor about the potential benefits, limits, and harms of yearly screening with LDCT scans. People who still smoke should receive counseling to help them quit.

Who should NOT get screened for lung cancer:

Adults with health conditions that would greatly limit life expectancy or affect their ability or willingness to get lung cancer treatment if diagnosed should not be screened for the disease.

The American Cancer Society's advocacy affiliate, the American Cancer Society Cancer Action Network (ACS CAN) works at all levels of government to advocate for policies to expand access to lung cancer screenings and tobacco control.

"This updated guideline is critical to identify all individuals who can benefit from the early detection of lung cancer," said Lisa Lacasse, president of ACS CAN. "ACS CAN will continue to work to improve access to care and lung cancer screening at no cost for any person at risk of the disease to decrease lung cancer deaths and help end cancer as we know it, for everyone."

"The good news is our research shows the number of new lung cancer cases diagnosed each year continues to decrease, partly because more people are quitting smoking (or not starting)," added Smith. "The number of deaths from lung cancer continues to drop as well, due to fewer people smoking and advances in early detection and treatment, but we still have to do better. This updated guideline is a step in the right direction."

The published guideline report also includes a patient page, an editorial from CA editors, and a systematic review of the evidence supporting dropping the years-since-quit criterion related to the new guideline. Modeling papers and epidemiologic research that support the new ACS guideline, as well as an updated analysis of the benefit-to-radiation-risk ratio from screening, are also published in the ACS journal *Cancer*.

Other ACS authors include: Dr. Karli Kondo, Tyler Kratzer, Dr. Deana Baptiste,

• CONTINUED ON PAGE 8

and Dr. William Dahut.

The complete ACS updated lung cancer screening guideline, and additional information about lung cancer prevention, diagnosis, and treatment is available on cancer.org, including the ACS Empowered to Quit program.

About the American Cancer Society

The American Cancer Society is a leading cancer-fighting organization with a vision to end cancer as we know it, for everyone. For more than 100 years, we have been improving the lives of people with cancer and their families as the only organization combating cancer through advocacy, research, and patient support. We are committed to ensuring everyone has an opportunity to prevent, detect, treat, and survive cancer. To learn more, visit cancer.org or call our 24/7 helpline at 1-800-227-2345. Connect with us on Facebook, Twitter, and Instagram.

For further information: American Cancer Society, james.haenes@cancer.org, Top 25 U.S. Market Media Relations Liaison

If you would rather not receive future communications from American Cancer Society, let us know by clicking here.

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County forest preserves to host open house for seasonal positions, volunteers

The Forest Preserves of Winnebago County has been proudly dedicated to conserving, protecting, and enhancing Winnebago County's natural heritage for 100 years.

The Forest Preserves of Winnebago County will host a career and volunteer open house on Tuesday, Dec. 19, from 2 to 7 p.m. at Headquarters Forest Preserve (5500 Northrock Dr., Rockford, Ill.

We will be highlighting seasonal positions for the 2024 season, as well as the various volunteer opportunities through the Forest Preserves of Winnebago County.

Department managers and staff will be present to give information about the various positions and answer any questions.

Seasonal preserve positions will include; central shop assistant, campground host, campground attendant, natural resource assistant, horticulturist, and preserve maintenance.

These seasonal positions are a great fit for those who prefer their office to be the great outdoors and anyone looking to enter into a career in the parks and recreation or conservation field.

Seasonal golf positions will include; golf maintenance, golf cashier, golf outside attendant, and golf clubhouse food and beverage associate. We are looking for individuals with customer services skills and who enjoy the tranquil settings of our golf courses.

Amenities for all seasonal positions include free golf, cart rental, shelterhouse rental, camping, and more!

We will also be highlighting the various volunteer opportunities available through the Forest Preserves of Winnebago County. Programs such as Community Science, restoration days, litter league, and more, are great for individuals, family, school and business groups alike. Come learn about the different ways you can give back to your environment and nurture nature!

Refreshments will be provided. Attendees will automatically be entered into a drawing for two \$25 Amazon gift cards! This open house is perfect anyone looking to learn more about seasonal positions, volunteer opportunities, and everything the Forest Preserves of Winnebago County has to offer!

Please contact FPWC Communications Coordinator, Renee Pixler, with any questions. Renee can be reached by email rpixler@winnebagoforest.org or by phone 815-877-6100.

Rockford Public Library names Moon Dog Theatre as Artist in Residence

Local underground guerilla theater company to deliver performances, workshops, and more at RPL's Nordlof Center

The Rockford Public Library is thrilled to announce the selection of Rockford-based theater company, Moon Dog Theatre as its most recent Artist in Residence.

Comprised of local actors, Moon Dog Theatre is a new company who is increasingly becoming recognized as the providers of impactful, high-quality theatrical productions arranged quickly with minimal sets, props, and costuming.

Momentarily known as the "Forest City Players," Moon Dog Theatre has delivered two full length productions in the Black Box Theater at RPL's Nordlof Center: an adaptation of Tennessee Williams' "The Glass Menagerie" last spring, called "The Memory Play," and a play about painter Mark Rothko, "Red," this past July. Members of Moon Dog Theatre have also participated in "Stand & Deliver," a creative performance collaboration including local writers including Rockford's Poet Laureate, Jenna Goldsmith.

Moon Dog Theatre's Founder and Artistic Director is Nicholas Barelli. A graduate of Guilford High School, Barelli continued his study of theater and acting at the University of Illinois at Chicago where he earned his Bachelors of Fine Arts before

returning to Rockford to live.

"There is a lot of incredible talent here and it's my hope that many of our local artists can collaborate and hone their craft right here in Rockford, through Moon Dog Theatre," explains Barelli.

As RPL's Artist in Residence, Moon Dog Theatre will be provided ample space in which to work, rehearse, and perform, as well as marketing and promotion of all productions in exchange for the development of a season of theater productions consisting of at least four shows to be performed at RPL's Nordlof Center.

In addition to these performances, members of Moon Dog Theatre will host various workshops, classes and events available to the Library members and the public, at large.

"We are always working to achieve the Library's mission of entertaining and providing cultural enrichment to the people of Rockford," explains RPL Executive Director, Lynn Stainbrook.

"Observing how well-attended and well-loved the Moon Dog Theatre's performances have been so far, we are thrilled to offer more opportunities for the Rockford community to enjoy them."

AIR FRYING 101: Holiday edition set for Dec. 7

Put your air fryer to use this holiday season by making your favorite seasonal foods without the added mess and fat of traditional fried foods. Air fryers are an easy, safe, and fast way to heat and reheat food while keeping it crisp.

Learn how and if air frying can be a healthy alternative to other cooking methods and the health benefits of limiting certain types of dietary fat. We will explore the pros and cons of air fryers, offer helpful tips to make holiday cooking safe and effortless, and leave you with a few healthy and tasty recipes to try at home!

Join us for this fun holiday

program on Thursday, Dec. 7, from 6 to 7:30 p.m. at the Winnebago County University of Illinois Extension office at 1040 N. Second St. in Rockford.

Register for this holiday program by calling the Extension office at 815-986-4357 or visit us online at go.illinois.edu/jsw.

There is a \$5 fee, which will cover the educational session. Space is limited, so register today! If you need an accommodation to participate, please let our office know when you register.

Early requests are strongly encouraged to allow sufficient time to meet your needs.



Potential tax breaks for aging taxpayers

Growing older comes with many perks for those who are open to exploring the benefits. In addition to senior discounts on movies, meals and more, moving into one's golden years could offer some breaks when it comes to taxes and finances.

It is always best to go over tax- and finance-related plans with an accountant or certified financial planner to figure out what is in your best interest. However, generally speaking, here are some potential age-related tax perks.

Increase retirement savings

Older individuals can contribute more to employer-sponsored retirement accounts and Roth or traditional individual retirement accounts (IRAs), according to AARP.

For 2023, the contribution limit for employees who participate in 401(k) and 403(b) programs, most 457 retirement savings plans and Thrift Savings Plan through the U.S. Federal Government can increase their contributions to \$22,500 — a jump of \$2,000 from last year.

Those over age 50 can maximize contributions even more, up to a total of \$30,000.

Larger standard deduction

The Balance Money says for tax year 2023, people age 65 or older can add an

extra \$1,850 to the standard deduction they're eligible for if they are unmarried and not a surviving spouse. Those who are married and file joint returns can add \$1,500.

In addition, the standard eligible deductions increased. Most older taxpayers feel the bigger standard deduction plus the extra standard deduction is more than any itemized deductions they can claim and choose this option when filing their returns.

Reduce taxable income

The ability to contribute more to tax-deferred retirement accounts enables older adults to reduce their taxable incomes. This, in turn, reduces the amount that needs to be spent on income taxes.

Changes in filing threshold

According to The Arbor Company, which oversees senior living communities, the filing threshold is the income that must be made before being required to file a tax return.

Typical taxpayers who are either employees or retired and drawing pensions or Social Security find the threshold increases over age 65.

Single filers over age 65 do not need to file returns if their incomes are \$14,050 or under. Married filers over age 65 have a threshold of \$27,400.

If primary or sole income comes from Social Security or a pension, those over age 65 may not have to file returns at all.

Elderly or disabled tax credit

Differing from deductions, a credit for taxpayers is available to people age 65 or older or retired persons on permanent and total disability who receive taxable disability income for the tax year, according to the Internal Revenue Service.

In addition, this credit is for those who have an adjusted gross income or the total of nontaxable Social Security, pensions, annuities, or disability income under specific limits.

The eligibility levels change from year to year. Credits range from \$3,750 to \$7,500.

These are some of the tax breaks American seniors can expect when filing their income tax returns. Speak with an accountant and financial planner about other perks that come with aging.

Individuals also can visit www.irs.gov for further information.

(METRO CREATIVE)

Moving into one's golden years could offer some breaks when it comes to taxes and finances. Seniors are advised to speak with an accountant to determine what tax perks they may be eligible for.

STOCK PHOTO Living Senior

WAYS TO STAY BUSY AND ACTIVE IN

Retirement

Many people look forward to their retirement for years. However, once it begins, they may find all the newfound free time overwhelming.

If you're planning on retiring soon, having a plan for how you'll spend your time is important for your health and happiness. Here are five ideas for staying mentally and physically active, as well as engaged in your community:

START A WALKING MEET-UP

Host a morning walking group in your neighborhood or on an area trail. A brisk morning walk is a low-impact way to get in shape and keep your heart healthy. Plus, the fresh air and camaraderie is good for your mental wellbeing.

To ensure the group's success, keep meet-up times consistent and let participants know in advance the pace and distance you plan to walk. You may even want to start a fun tradition, such as ending every stroll session at a local coffee shop.

BECOME A TAX EXPERT

Consider taking an online course on how to do taxes and become a resource for friends during tax season. Get prepared by visiting the IRS site, which provides

information on tax return preparer credentials and qualifications, as well as details about how this year's tax laws have changed and how they'll impact deductions.

Equip yourself with a good printing calculator, such as the HR-170 from Casio, which features two-color printing and cost/sell/margin functionality.

The calculator allows you to check and correct up to 150 steps and print your calculations after correction so you can maintain accuracy. Plus, its clock and calendar features will help you stay organized.

VOLUNTEER YOUR SKILLS

Many recent immigrants need logistical help getting situated in the United States. If you speak a foreign language, consider volunteering through your local library or community center. Become a literacy buddy to your new neighbors or help them complete essential paperwork, such as job applications and school enrollment forms.

LEARN MUSIC

It's never too late to begin your music education. Whether you're learning to play the piano for the first time or revisiting an old passion, new tools will allow you

to hone your skills independently and effectively.

Check out Casiotone keyboards, which are portable and well-suited for any level of play, as most of the models have features that will guide you through its built-in songs by either a key-lighting system or an on-screen step-by-step process.

With the ability to slow the tempo to aid in practice or learn melodies individually by selecting left-hand or right-hand parts only, you can quickly master favorite tunes and build your musical confidence.

READ THE CLASSICS

Are there classic books you've always wanted to read but have never gotten around to? Use your abundance of free time to finally make your way through your literary bucket list. Whether it's "Moby Dick" or "Ulysses," consider inviting friends to participate. Challenging titles will be more easily and enjoyably tackled with friends and a discussion schedule. (STATEPOINT)

To promote your health and happiness in retirement, keep your body and mind active and engaged.

STOCK PHOTO Living Senior



Safety upgrades for **seniors' homes**

Many seniors want to spend as long as possible residing in the comforts of their own homes. According to AARP's "Home and Community Preferences Survey," more than three-quarters of U.S. adults age 50 and older prefer living at home.

But getting older often comes with certain deficits that may not make current living situations the safest for seniors.

Retirement Living reports that an older person is treated in an emergency room for a fall-related injury nearly once every 10 seconds. Falls cause millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention.

Seniors may be affected by low vision, mobility limitations, cognitive decline, balance issues, and loss of muscle strength. Certain adaptations may be necessary if seniors want to stay in their homes, particularly in older homes that have not recently been renovated.

Change knobs to levers

This is an easy modification. Levers are much easier for individuals with arthritis or persons who lack dexterity in their hands. Everything from doorknobs to faucet knobs can be replaced with levers.

Create zero-threshold entryways

Zero-threshold entryways, also known as flush entries, do not require crossing a lip or any raised barrier. They can appear on doorways and showers and make it easy for people who have mobility issues, as well as those using scooters, walkers and wheelchairs, to move about unencumbered.

Clear clutter, move obstructions

One inexpensive modification is to remove extraneous furniture and accessories. Such a change widens walking spaces in a room and accommodates walkers and wheelchairs. In addition, furniture can be pushed to the room's perimeter to make moving around easier. It's also important to remove area rugs, as they're often tripping hazards.

Install grab rails and supports

Minimizing falls could come down to providing support in key rooms of a home. Adding grab rails in the bathroom near the toilet and in the shower can help a person use those facilities without assistance. Install a grab rail close to seating in the kitchen to add support.

Consider smart lighting

Motion-activated or darkness-activated lighting switches and fixtures can automatically turn on lights, thereby improving visibility. Also, rocker light switches are easier to maneuver than standard toggles.

Invest in a stairlift

Single-story homes are preferable for growing older gracefully, but many seniors live in multi-story homes. A stairlift makes a multi-floor home more accessible, according to Elder, an eldercare service provider.

Stairlifts make it easier to traverse staircases and reduce the risk for falls.

These suggestions are just a few of the many home modifications that can help seniors safely age in place.

(METRO CREATIVE)

Certain adaptations should be discussed, and implemented as needed, with seniors who want to stay in their homes.

STOCK PHOTO Living Senior



How seniors can approach

EXERCISE

Exercise is a vital component of a healthy lifestyle. By making exercise part of their day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis.

Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely. In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging.

FREQUENCY OF EXERCISE

Seniors, particularly those who have not

exercised much in the past, may not know how much exercise they need to reap the full rewards of physical activity.

Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week.

Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

IS STRENGTH TRAINING SAFE?

The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week.

Lifting weights, working with resistance bands, heavy gardening, and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as sit-ups and push-ups, also can help build strength.

Always speak with a physician before

beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

WHEN TO STOP A WORKOUT

It's imperative that seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

- Dizziness or shortness of breath;
- Chest pain or pressure;
- Swollen joints;
- Nausea;
- Tightness in muscles or joints;
- Pain anywhere in the body; and/or
- Throbbing or burning sensations.

(METRO CREATIVE)

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before beginning a new regimen, they should discuss physical activity with their physicians.

STOCK PHOTO Living Senior



There are options for dating in later life

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care.

According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone.

Seniors ready to re-enter the dating pool may find that things are quite different from what they experienced as teenagers or young adults. Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a night out with friends.

Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their

every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them.

Many boomers have years ahead of them to devote to new relationships. Here's what they may want to know before navigating twenty-first century dating waters.

You have more time for fun

As a senior, you may have more time to devote to recreation and leisure.

This can be a great opportunity to get out and meet someone who shares your passions and interests.

You're not in this alone

While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online.

In fact, many different dating apps are

geared toward the senior set, including SeniorMatch, eHarmony, Singles50, OKCupid, and Silver Singles, among others.

Online dating has its advantages

While online dating apps and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful.

Online dating can expand social circles beyond local neighborhoods or even states, provinces or countries. You're casting your net over a much larger body of water.

Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating moments from years past.

Seniors may have to navigate new waters in modern dating. But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

(METRO CREATIVE)

Many boomers have years ahead of them to devote to new relationships. But there are things they may want to know before navigating twenty-first century dating waters.

STOCK PHOTO Living Senior



It pays for seniors to maintain **GOOD CREDIT**

STOCK PHOTO Living Senior

The benefits of maintaining good credit include looking more reliable in the eyes of prospective employers and securing lower mortgage interest rates when buying a home.

Those rewards can benefit anyone, but they're especially enticing to young people. But what about seniors? Do individuals stand to benefit significantly from maintaining good credit into their golden years?

According to the credit reporting agency Experian, senior citizens tend to have the best credit scores of any consumer demographic.

That could be a byproduct of years of financial discipline, and there are many benefits to maintaining that discipline into retirement.

HOME BUYING AND BORROWING

Buying a home is often considered a big financial step forward for young people, but that doesn't mean aging men and women are completely out of the real estate market.

In its 2020 "State of the Nation's Housing" report, the Joint Center for

Housing Studies of Harvard University reported that the share of homeowners age 65 and over with housing debt doubled to 42 percent between 1989 and 2019.

In addition, 27 percent of homeowners age 80 and over were carrying mortgage debt in 2019. Maintaining strong credit after retirement can help homeowners who still have mortgage debt get better terms if they choose to refinance their mortgages.

Even seniors who have paid off their mortgages can benefit from maintaining good credit if they decide to downsize to a smaller home but cannot afford to simply buy the new home outright.

REWARDS

Retirement is often associated with travel, recreation and leisure. Such pursuits can be more affordable when seniors utilize rewards-based credit cards that help them finance vacations, weekend getaways and other expenses associated with traveling.

Seniors who maintain strong credit ratings into their golden years may have more access to the best travel-based rewards cards than those whose credit scores dip in retirement.

UNFORESEEN EXPENSES

No one knows what's around the corner, but savvy seniors recognize the importance of planning for the unknown. The COVID-19 pandemic seemingly came out of nowhere, and among its many ripple effects was the sudden job loss experienced by seniors.


The JCHS report found that 21 percent of homeowners age 65 and over had reported loss of employment income related to the pandemic.

Unforeseen medical expenses also can compromise seniors' financial freedom. Maintaining a strong credit rating into older adulthood can help seniors navigate such financial uncertainty more smoothly.

Such a strategy can help seniors secure low-interest loans or credit cards that can help them pay down sudden, unforeseen expenses without getting into significant debt.

The importance of a strong credit rating is often emphasized to young people. However, a strong credit rating can be equally beneficial for seniors.

(METRO CREATIVE)



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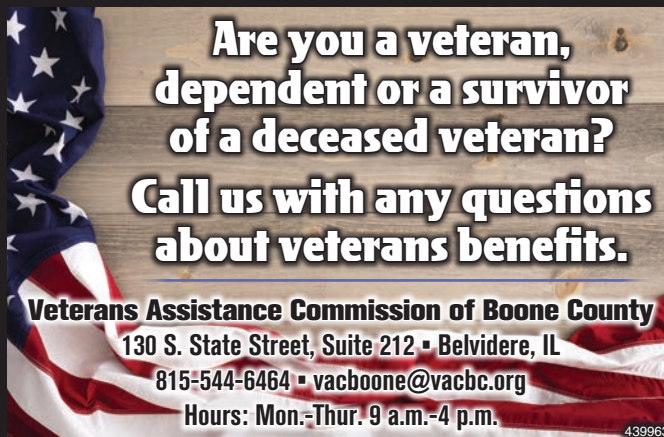
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Jack and Imogene Ehle have found a new "family". Between the two of them they have eight children, but their Riverside Terrace "family" is made up of fellow residents who help care for each other. "I don't say nice things about living here just to butter people up, I really believe this is a wonderful place," quips Imogene.

The couple has lived here since 2013 and has met lots of nice people. The staff says Jack and Imogene keep the residents laughing with their quick senses of humor. They also love the helpful staff, dining together, and their opportunity to have a voice in what happens there. "Moving here was our kid's idea, but they made a good decision for us."