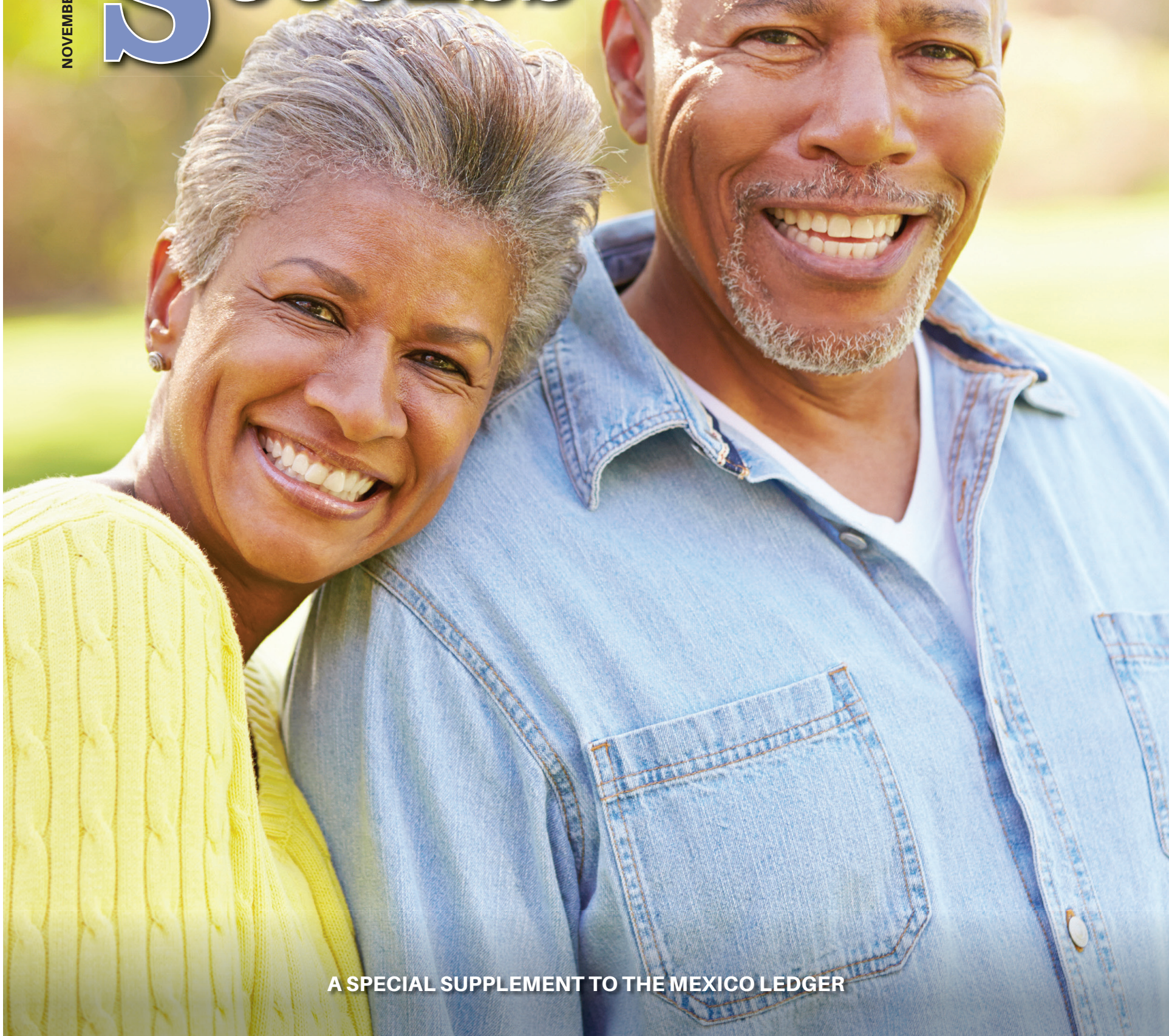


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Avoiding Senior Scams

Scams are an unfortunate risk of everyday life nowadays, so be ready.

These scams come in all shapes and sizes, from shady phone calls and phishing expeditions to fraud committed as we grieve a loved one.

The key advice, according to the National Council on Aging, is to remain aware. If something feels off or out of the ordinary, or if you just feel unsure, don't be afraid to make the right decision for your own financial wellbeing. Contact the proper authorities, and take whatever precautions are recommended to protect yourself and your nest egg.

HEALTH CARE

The National Council on Aging warns seniors to remain vigilant when it comes to criminals posing as a representative from Medicare. This is one of the widest-spread scams, since everyone over the age of 65 qualifies. These con artists are usually looking to steal your personal information under the guise of correcting some issue with your coverage. They'll then use these details to take part in more online fraud. Don't share your personal information without first confirming that you are connected with a legitimate representative.

BANK FRAUD

One of the easiest ways to find yourself on the wrong end of a scam is giving someone bank or other sensitive information over the internet. Be extremely cautious when opening an email, clicking on links or downloading anything – even if it appears to be from a trusted source. The easiest fail-safe option to protect yourself is to closely examine the return email address. If it looks suspicious, it probably is.

FUNERALS AND CEMETERIES

Taking advantage of someone in their time of loss, these scammers follow obituary notices and then contact senior relatives in order to extort money for fake debts. Never trust someone who calls or appears without warning when there isn't a previously existing paper trail.

PRESCRIPTION DRUGS

Counterfeit drug operations have become a growing problem as more and more seniors buy on the internet in order to take advantage of specialized pricing. Online scammers are stealing large sums of money from unsuspecting seniors, who are then left with either no prescriptions or fraudulent drugs that are useless — or even quite dangerous. Copycat pills may be in the wrong dosage or include dangerous additional ingredients. Ask your doctor to help with navigating to safe sites.



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Your Next Financial Steps

Growing and protecting your nest egg provides peace of mind.

Americans who are 65 and older are moving into a period where they'll be on a fixed income. Make sure you're ready.

Retirement can be one of the most rewarding and enjoyable parts of life, as long as you have your health and the means to live comfortably. Should a medical issue arise, it will be all the more important that you're prepared to withstand whatever financial implications are involved.

CREATING A STRATEGY

Outliving your carefully constructed nest egg, or encountering some unexpected complication that drains your savings could have a catastrophic impact on your retirement years. Preparing for those situations, while also ensuring that you can live your retirement to the fullest, will involve creating a strategy. Consider moving some of your investments into lower-risk bonds and mutual funds, since high-risk options could present a near-term danger to your financial situation.

At the same time, however, don't go overboard when investing in any one segment. The American Association of Retired Persons still recommends maintaining a diverse portfolio. Becoming too conservative can have a negative impact on those who live past average life expectancy. The idea is to only shift a bit toward safer investments. If you're unsure how to make this delicate balance work, contact a reputable financial advisor to help devise an approach that works for you.

STAY ON THE JOB

In some cases, it may not be financially possible to retire at the traditional age of 65. For others, continuing to work may help ease worries about outliving your nest egg. In some cases, including Social Security and pension plans, there are specific financial incentives for continuing to work. Changes in your field, interest rates or inflation-related pricing may also be a factor in your decision. Just remember to continue to contribute to your retirement plan as you go.

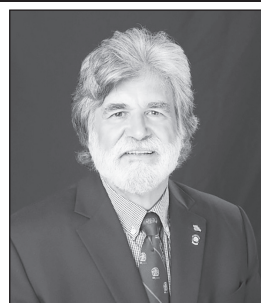
REAP THE BENEFITS

Federal and state government agencies offer a range of benefits for older Americans, all of which can help build savings for the future. Look into property-tax relief and energy-assistance programs to save money in immediate billing cycles. They'll have local representatives who can tell you more about your eligibility and options. Take advantage of everyday discounts that are made available to seniors, from your local grocer to national parks.

Consider downsizing to save on rent and utilities.



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How to Live Longer

Get the most out of a period that was lost to past generations.

Medical advancements and better lifestyle choices can help you stay happy and healthier late in life. The percentage of Americans who are 65 and older has never been higher. About one in every eight U.S. citizens fits into this age demographic, according to the Administration on Aging. That number is expected to rise from some 13% of the population to 19% by the year 2030 as the Baby Boomer generation continues to move into retirement.

Life expectancy rates have been hovering around all-time highs for years, meaning the so-called “golden years” have never been more exciting. Choices made as we age can ensure that you join this growing segment.

IMPORTANT FACTORS

Important health breakthroughs are key elements in the rise of life expectancy prior to COVID, according to the Centers for Disease Control and Prevention. The health

care field’s ability to control infection, combat chronic disease, treat previously fatal maladies and vaccinate against many serious viruses has led to a notable decline in deaths everywhere.

We understand more about the ways heart disease, poor diet and lack of physical activity combine to shorten our lives, and healthier living and prescription aids have bolstered life expectancy. Safety improvements in the workplace, on our highways, and with our water and food have also helped.

BEATING THE AVERAGE

So how do you meet and then beat the life expectancy average? Seniors with diets that are high in vegetables and fruits, and low in fatty meats and processed foods are living engaged, satisfying lives into the 80s, 90s and beyond. Being highly social plays a role too, whether that means spending time with friends and family, or getting involved with community groups, municipal events or hobby groups. All of it can work in concert to



bolster your health and your emotional well being.

INSIDE THE NUMBERS

Even though Americans have generally been living longer, the Journal of the American Medical Association has noted that some still struggle with quality of life.

Whether that’s because of loneliness, depression, or nagging maladies like arthritis, growing older doesn’t always mean remaining happy. Healthier diets, regular exercise and a renewed focus on social interactivity is recommended.

But if you’re still struggling with a sense of well being, don’t be afraid to reach out to friends, family, medical professionals or counselors about your situation.

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Becoming More Active

One of the best preventative measures is exercise. Sometimes wellness comes down to leaving a sedentary lifestyle behind. Here's how to get moving, and get healthy.

The first step is to discuss your plans with a doctor, in particular if you have health issues like heart disease, diabetes or obesity. A medical professional can help you better understand which activities and exercises are best suited for your personal goals, while also taking into account the unique challenges you'll face — in particular when you're just getting started.

BEGIN SLOWLY

Once you've determined a course of action, it's important not to do too much in your initial exercise sessions. This is especially important to remember if you have never been particularly active. Begin with an achievable goal of two or three hours of only moderate activity over the course of a week.

Take time to see how your body is reacting to this new regimen, and how best to fit regular exercise into your average weekly

schedule. Slowly add more reps, more miles or more time as your body continues to adjust.

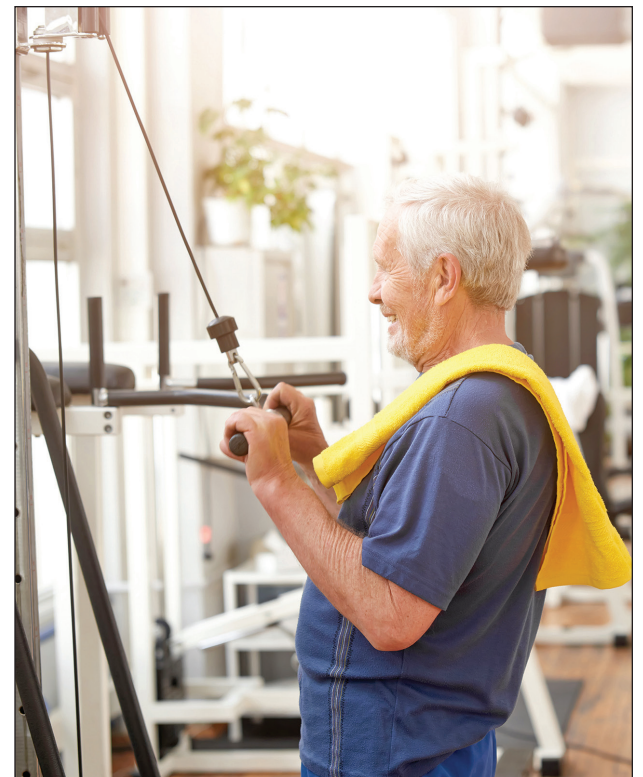
WHAT TO DO

Remember, any activity that gets your heart rate going is considered exercise. So you don't have to jog or lift weights in order to get needed health benefits. In fact, you don't need a gym or health-club membership at all. When you're walking fast, doing household chores, dancing, or even doing everyday lawn work, you are participating in a form of exercise.

Activities like yoga and balance exercises can be done in the comfort of your own living room. Play games outside with your grandchildren, or join them at the local swimming pool.

HOW LONG

The Centers for Disease Control and Prevention recommends 30 minutes per day of moderate exercise, including activity like walking briskly. Vigorous exercise



like jogging, hiking and running should be done for 75 minutes a week. Remember to take time at least twice a week to take part in muscle-strengthening exercises, as recommended by health.gov. If you don't have weights or resistance bands, try using bottles of water or other heavier household items. Take an immediate break and consult your doctor should you start to feel chest pains, shortness of breath or other nagging physical issues.



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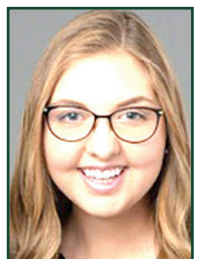
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You Really Do Need Your Rest

A good night's sleep is essential to both physical and emotional health.

You need this down time to rest and recharge, but sleeping also has a positive impact on your brain and emotions. Rest helps build a reserve of needed strength and calmness when we suffer tiredness, overexertion or a bout of illness. Our immune systems are particularly vulnerable to lack of sleep, meaning you have fewer defenses against disease.

Lack of sleep, or not enough sleep, has been connected to inflammation issues, depression, heart disease, anxiety, and difficulty in regulating appetite. Here's how to get back on track:

WHY IT HAPPENS

Between 40% and 70% of seniors suffer from chronic sleep problems, researchers confirm, and as many as half may be undiagnosed. This is a pressing issue, because older adults actually need about the same amount of sleep as those in their 20s. They often get far less because of a variety of issues: Some suffer from insomnia because of health issues or anxiety, while others cite sleep apnea, restless leg syndrome, frequent urination or pain from maladies like arthritis. Medications may sometimes interfere with regular sleep patterns, too. If your meds are to blame, talk to your doctor about adjusting the dose or timing. They may even recommend switching to a different prescription.

GETTING TO SLEEP

It starts with getting to sleep more quickly, since the initial frustration with tossing and turning can lead to an extended period of trouble dozing off. Avoid using computers, phones or other electronic devices just before bed. Try to develop a relaxing ritual before bed so that you're in the proper frame of mind. That may include a relaxing bath, reading a chapter or two of a good book, or listening to calming music or nature sounds. Avoid tobacco or caffeine just before bed, since both tend to energize people rather than help them wind down.

THE NEXT MORNING

Our night-time sleep cycles aren't the only time we should rest — regular intervals of rest during the day can have big health impacts, too. Take a moment or two throughout a busy day to relax. Take a walk or listen to a song or two. Try napping less and exercising more, since both can have a direct impact on getting to sleep and staying asleep.



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Plan For Furry Friends

Pets play an important role in helping people stay healthy.

This becomes even more true as we age. Seniors with pets have healthier hearts, more structured lives and suffer less loneliness and depression. A National Poll on Healthy Aging co-sponsored by the AARP and the University of Michigan found that 88% of pet-owning adults aged 50 to 80 said their pets helped them enjoy life and 86% said their pets made them feel loved. Of the surveyed seniors who lived alone and were not in great health, 72% said their pets helped them cope with the symptoms of their ill health.

However, there is a danger that pets will outlive their owners or that their owners will have to move to a rehabilitation center or a long-term community or assisted living facility. Dogs live 10 to 12 years on average and cats live 10 to 14 years on average. So, it is important to make plans for one's pets, especially the older one gets.

ESTATE PLANNING FOR PETS

When you are doing your estate planning, make sure that your pets are cared for. Cheryl Sanford Aston, a volunteer and board member with Westie Rescue of Missouri, told APlaceForMom.com that needs can change unexpectedly, which is why it is a good idea to include a guardian for your pet in your estate planning or enough money to fund veterinary care, boarding and expenses related to finding an animal a new home.

Talk to your lawyer or estate planner about the possibility of setting up a trust for your pet. This lets you legally designate money, assets or property to pay for the cost of caring for a pet.

SUPPORT FOR PET CARE

With all the benefits of having a pet — and with the bond formed with a pet — you want to be able to keep the pet for as long as possible. It can be heart-breaking to have to separate from them. It's why pet services can prolong the time you have with your pet, especially if you start to lose some of your



mobility and flexibility. Look into local dog walking services and services that will come to your home to perform grooming or scoop up the poop in your yard. Use online delivery services to order pet food or cat litter.

FINDING A NEW HOME

If you have to find a new home for your pet, first turn to family members. These are the people who are most likely to bond with your pet and can arrange for you to visit them.

Research a good match for your pet and make sure the home is one that your pet will be compatible with. You might also be able to get help from a breed-specific rescue organization or a no-kill shelter.

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Health Benefits of Yoga

Yoga is a form of fitness and meditation that is a low-impact activity, one that helps improve balance, flexibility, muscle strength, aerobic fitness and mobility.

It's an easy-on-the-joints activity. It is why yoga is great for seniors, even if you're a complete beginner and have never done it before.

According to the most recent Yoga in America Study, conducted in 2016 by Yoga Journal and Yoga Alliance, more than 14 million people over the age of 55 practice yoga.

BENEFITS OF YOGA FOR OLDER ADULTS

In an article for Medicare Advantage, Christian Worstell, a Medicare and health expert, lists several important benefits for older adults who practice yoga. These include:

- Reduced risk of a fall because yoga improves balance and stability.
- Greater flexibility and joint health, which can help manage osteoarthritis in older women.
- Improved respiratory health and ability to tolerate physical exertion.
- Lowered blood pressure.
- Reduced anxiety, stress and improved mind-

fulness and relaxation.

- Pain management, especially pain in the back or arthritis-related pain.
- Improved posture.
- Better digestion as yoga acts as an internal massage and stimulates the muscles needed for an effective digestive system.
- Strengthened bones as 10 minutes of yoga per day can increase bone density in the spine and hips.
- Improved circulation.

THINGS TO AVOID

In 2022, Duke Health released an article about the many benefits of yoga for senior adults, but it also issued a few warnings for adults who are new to the practice. When done incorrectly, yoga can cause injuries, which is also why people are encouraged to have an instructor rather than just learn from a video. Duke Health's warnings include:

- Avoid straight-legged forward bends.
- Avoid seated postures on the floor.
- Avoid head-below-the-heart inversions.
- Keep the breath flowing and comfortable.



- Keep twists in the mid-range with a fluid quality of motion.
- Avoid extremes of movement and breathing. The organization Yoga for Seniors certifies yoga practitioners in the specific needs of older adults.

CHAIR YOGA

While many seniors are physically fit and have few restrictions to the type of yoga they practice, there are others who have mobility impairments, balance issues or simply lack the confidence to do regular yoga.

Chair yoga is practiced while sitting in a sturdy chair (one without wheels). Poses focus on warm-ups, strength- and flexibility-building and cool downs. Like any other form of yoga, you'll want to listen to your body and if you find it hard to breathe, back out of the pose.



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Finding an In-Home Care Match

One of the realities of living with impairments and the health conditions associated with old age is that it can become increasingly difficult to care for oneself.

It's why assisted living facilities exist, but many people want to stay in their own homes for as long as possible. One solution is hiring an in-home caregiver.

You're not alone in this need. According to the University of California's Institute for Health & Aging, nearly 12 million Americans are unable to live independently and around 41 million of them have a chronic health disease. According to PHI, a non-profit advocacy group, there are more than 2.4 million U.S. workers who provide in-home personal and health care for seniors and those with disabilities. This number has doubled since 2010 in part because more people want to stay in their own homes.

TYPES OF CAREGIVERS

This outside help can assist with household care, personal care, or even health-care. They can help with tasks that used to be easy — eating, dressing and bathing. A qualified person can help administer medicine, encourage mobility and run errands.

AARP lists several kinds of in-home caregivers:

- **Personal care aides:** These workers are not licensed and serve as helpers and companions.

- **Home health aides:** These workers can monitor a person's health conditions, check vital signs and help with basic life activities.

- **Licensed nursing assistants and certified nursing assistants:** These workers perform medical-related tasks as directed by a registered nurse or nurse practitioner. They help with personal care and domestic chores.

- **Skilled nursing providers:** Also known as licensed practical nurses, these professionals are licensed by states and can evaluate, manage and observe a person's care and provide direct medical care such as



administering IV drugs, tube feedings and shots; change wound dressings; or provide diabetes care.

- **Registered nurses:** These degreed and licensed professionals can provide direct medical care from all the things that skilled nursing providers do to operating medical monitoring equipment and assisting doctors in medical procedures.

CHOOSING A CAREGIVER

You want to make sure you have the right caregiver for your needs. Elderlaw recommends the following tips:

- Assess your needs.
- Write a job description.
- Develop a contract.
- Identify prospects.
- Prepare for and interview applicants.

- Check references and do a background check.

FORM CONNECTIONS

Once you have hired a caregiver, you're going to need to form good connections with that person to get the best care and to make sure your expectations are met. Ideally this person will become a good companion, one with whom you form an authentic relationship.

AgeingCare recommends ways you can form relationships including exchanging stories, connecting through music, and sharing hobbies and activities.

If a caregiver is not providing the care that you need or your personalities clash, then find a new one. It's important that you form good bonds so that you can enjoy remaining in your home and all the comforts that it provides.

Going Back To Work

While millions of older Americans retired during the pandemic, 2022 has seen them returning to work at much faster rates than other age groups.

The U.S. Bureau of Labor Statistics said that in 2022, the participation rate for people aged 55 to 64 has returned to pre-pandemic levels with an estimated 1.5 million of retirees going back to work.

AARP lists several reasons why older people are coming out of retirement to return to work — most often to part-time jobs:

- Inflation during 2022 was at rates higher than what has been seen since 1981.
- The stock market has been very volatile, which causes 401(k)s to shrink.
- More workers can now work remotely which appeals to older people tired of commutes or concerned about catching COVID-19.
- Many older people need health insurance coverage as medical costs rise.
- Loneliness has become a bigger problem since the pandemic.

POPULAR JOB OPTIONS

While many seniors face age discrimination or are unable to find jobs that pay as much as they used to make, there are a few industries and occupations that welcome older workers.

The Urban Institute performed a health and retirement study and found the following occupations are most common for college graduates who are hired at age 62 or older:

- Teachers and college instructors.
- Administrative assistants.
- Nursing jobs.
- Real estate agents.
- Sales jobs.
- Driving jobs such as delivery drivers, truck drivers, taxi drivers, bus drivers and chauffeurs.
- Clergy.
- Child care providers.
- Management consultants.
- Financial managers.
- Writers.
- Electrical and electronic engineers.
- Musicians.

PLANNING FOR RETURN TO WORK SUCCESS

Often retirees find that the workplace has changed since they were last in it. To make a successful return to work, you'll want to upgrade your skills and manage your resume to avoid age discrimination.

Computer skills are no longer optional. In fact, more than 70% of employers, according to PureMichigan Talent Connect, only accept online applications. So to even get your foot in the door, you need basic computer literacy. For those who can go beyond that, IT jobs are



always in high demand so pursuing training or a certification in that field can open up many opportunities.

Pay close attention to your resume, which is the first impression you make with a potential employer. You want to showcase your skills, but you don't want to emphasize your age. Remove any dates from your education. Don't feel you have to show every job you've ever done. Just show the work relevant to the position you are applying for.

The Balance Careers website offers several ways to "ageproof" your resume. Use a functional or combination resume rather than a chronological one. Only include work from the past 10-15 years. Don't say that you have 20-30 years of experience. Instead, say you have 10+ years.

Highlight your skills and show that you are connected by giving a link to your LinkedIn profile and — if they will hold up to professional scrutiny — provide your social media handles.

An advertisement for Erdel & Wood Home Improvement Center, Inc. The background is a close-up of a white towel on a bed. The text is centered and reads:

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Before You Take Supplements

They may seem like a catch-all, but there are risks. These dietary extras come with the promise of better health, and sometimes even the treatment or prevention of disease.

Unlike prescription drugs, however, they don't go through the same rigorous testing — so they haven't always been proven effective. That's why it's important to talk to your doctor before adding dietary supplements.

Here's what to consider before adding another pill regimen:

WHAT THEY ARE

Dietary supplements come in an array of forms, including capsules, pills, liquids and powders. They may make health promises based on providing additional vitamins, fiber, herbs, minerals, amino acids and other supposedly curative ingredients. However, the Centers for Disease Control and Prevention consistently warns users that they have been approved to treat or prevent illnesses.

Instead, supplements like calcium and vitamin D can help keep your bones strong. Vitamin B6 is required to create red blood cells,



while Vitamin B12 aids in keeping your nerves healthy. Some seniors have more trouble absorbing vitamin B12, and vegetarians are more at risk of deficiency because natural sources for this vitamin are found in animal foods.

UNDERSTAND THE RISKS

The biggest worry with unprescribed supplements, in particular for older consumers, is the unexpected ways that they may interact with the medicines you're already taking. Consult

with your doctor before adding any over-the-counter supplements to make sure that you're not ingesting something that doesn't mix well with the prescriptions which are already in place. There are also dangers associated with taking too much of a certain vitamin or mineral that you may be unaware of, in particular if you are dealing with pre-existing health problems. Supplements might interfere with one another, too.

TALKING IT OUT

Your healthcare provider can best discuss the pros and cons of dietary supplements with an eye on your unique health situation. These talks are particularly important if you have a planned surgery.

You may be instructed to discontinue taking some supplements for two or three weeks prior to having the procedure. Develop a personalized plan with your doctor or nurse, taking in to account your age, other drugs and health status. Then return regularly so that your responses can be monitored over a course of weeks or months.



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Finding the Right Vehicle

The trick is meeting both value and mobility needs. Seniors must evaluate these purchases on more than its color or stylish design.

Whether it's a worthwhile purchase is based not just on sticker prices and miles per gallon, but also on safety and ease of use. But with the right approach to appraising a vehicle, and a little hands-on evaluation, you can make a choice that's right for you. Here's how to find the right new vehicle.

PRICING CONSIDERATIONS

Older drivers must pay particular attention to pricing and length of the loan. The total cost of ownership — which includes not just the price, but also operating costs, maintenance and fuel economy — must be balanced against what is often a fixed income. Make sure your exciting new vehicle doesn't quickly deplete your nest egg. If money is less of a concern, consider shortening the note so you can own the vehicle outright sooner.

HOW IT FEELS

Seat belts and air bags are standard in

motor vehicles these days, but are they positioned for your personal comfort?

Test drive the vehicle to make sure that its design and general ergonomics won't increase driver fatigue, including adjustable seats and pedals.

Make sure you can easily enter and exit, and that there's plenty of leg room. Look for models with larger control buttons and display features, with bright, easily read content.

CHECK THE WARRANTY

Consider signing an extended warranty and maintenance agreement. This will ensure that older drivers don't have to worry about becoming stranded, or trying to find specialized mechanics to address the issues that arise with the modern era's computer-reliant vehicles. Just remember to keep up with the vehicle's maintenance schedule, since even a single missed oil change might void your warranty.

In the meantime, these regular check ups can help save money with a boost in fuel economy from a better-running machine.



NEED MORE TIPS?

A comprehensive check list for seniors called CarFit has been crafted by the American Society on Aging with help from AARP, the American Occupational Therapy Association and AAA. Included are additional reminders to evaluate steering-wheel tilt, the position of the brake and gas pedals, and any blind spots — in particular for those with neck-mobility issues. Other technical advice can also be found at car-fit.org.

A large advertisement for the Bright Futures Lunch Buddy program. The background features a close-up of a young girl with glasses smiling. In the bottom right corner, there is a circular inset photo of a woman in a blue t-shirt and a man in a grey jacket smiling together. The text 'Become a Bright Futures LUNCH BUDDY' is prominently displayed in the upper right, with the tagline 'Impact the life of a child in our community!' below it. The 'Apply today!' text is also present in the circular inset.

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Meaningful Gifts for Seniors

Many seniors are at a point in their life where they are downsizing, making it difficult to know what to get them as gifts.

Here are some ideas of what you can get the older people in your life that they are likely to treasure and appreciate.

EXPERIENCES

Give the seniors in your life tickets to movies, musicals, music, dance performances or symphonies. Better yet, buy a block of tickets and make it a group outing that will build memories. If there is a nearby community theater that does work the senior in your life enjoys, get them season tickets.

Consider buying them classes at a local pottery or painting shop.

Gift tickets to a local sporting event. Have they always wanted to learn to golf? Buy them golfing lessons. Pickleball is popular among seniors; buy a set of lessons.

You can also provide your favorite senior with a day of indulgence. Consider getting a gift certificate for a mani/pedi or a day at the spa. Buy them a gift certificate to their favorite salon.

CONSUMABLES

Food and beverage can make great gifts for seniors, though you'll want to be aware of what they can and cannot eat and if they are on a restricted diet.

These gifts can range from a basket of specialty sauces and jams to a coupon for a home-cooked gourmet meal that you will come and prepare in their home. There are also many companies that will deliver monthly boxes filled with a variety of surprises from pasta to wine to chocolates to smoked meats.

HEALTH-RELATED ITEMS

Gift a session with an aging in-place specialist who can do a safety inspection of the senior's home and make suggestions that can help them stay in their home longer.

Fitness trackers and step counters aren't just for the young. Pick out a model that is compatible with the recipient's phone and comes with an app that provides workout programs.

SAFETY AND LOCATION ITEMS

A practical gift idea is to invest in tracking or

location technology for seniors. Personal location devices can help people find their keys or other essential items.

If you are willing to make a monthly investment, medical alert systems are a great gift that can help a senior stay in their home safely for longer. Home modifications can also help to achieve that goal. You can gift a senior such things as the installation of grab bars and rails.

NOSTALGIA

Other oft-beloved gifts are those that tap into nostalgia, that bring back memories of beloved moments. There are several services that will arrange interviews, sometimes in the form of several questions a month for a year. They will then gather up the answers and photos and create an autobiographical book.

Consider giving a photo related gift. Digitize the senior's collection of photos. Gift them with a digital photo frame that you've loaded with shared moments. Order a blanket that has been printed with photos or create a calendar.

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