

One of seven parks totaling more than 70 acres - Harlan's Pioneer Park hits the 51-year mark

by Alan Mores, co-publisher

HARLAN – It was July 15, 1969 and the City was having a public hearing to discuss the option to purchase \$60,000 in general obligation bonds and purchase 23-acres of farm and tree ground in the center of Harlan that was destined to become one of the gems of Harlan's 70 acres park system - Pioneer Park.

The new park was to be located on land between Willow and Pine Streets and 12th and 16th Streets and the development of the new recreation area would comply with guidance in the City Comprehensive Plan which said Harlan had a "park gap."

SEE PAGE 2 - Pioneer Park



Pioneer Park Amenities

- Dream Playground
- Disc Golf Course
- Seven Norwell fitness stations
- StoryWalk® book reading stations
- Fishing in the summer, sledding in the winter
- 1 1/2 half mile handicap accessible walking trails
- Three shelters for rent and restrooms
- 16 LED acorn street lamps for night walks

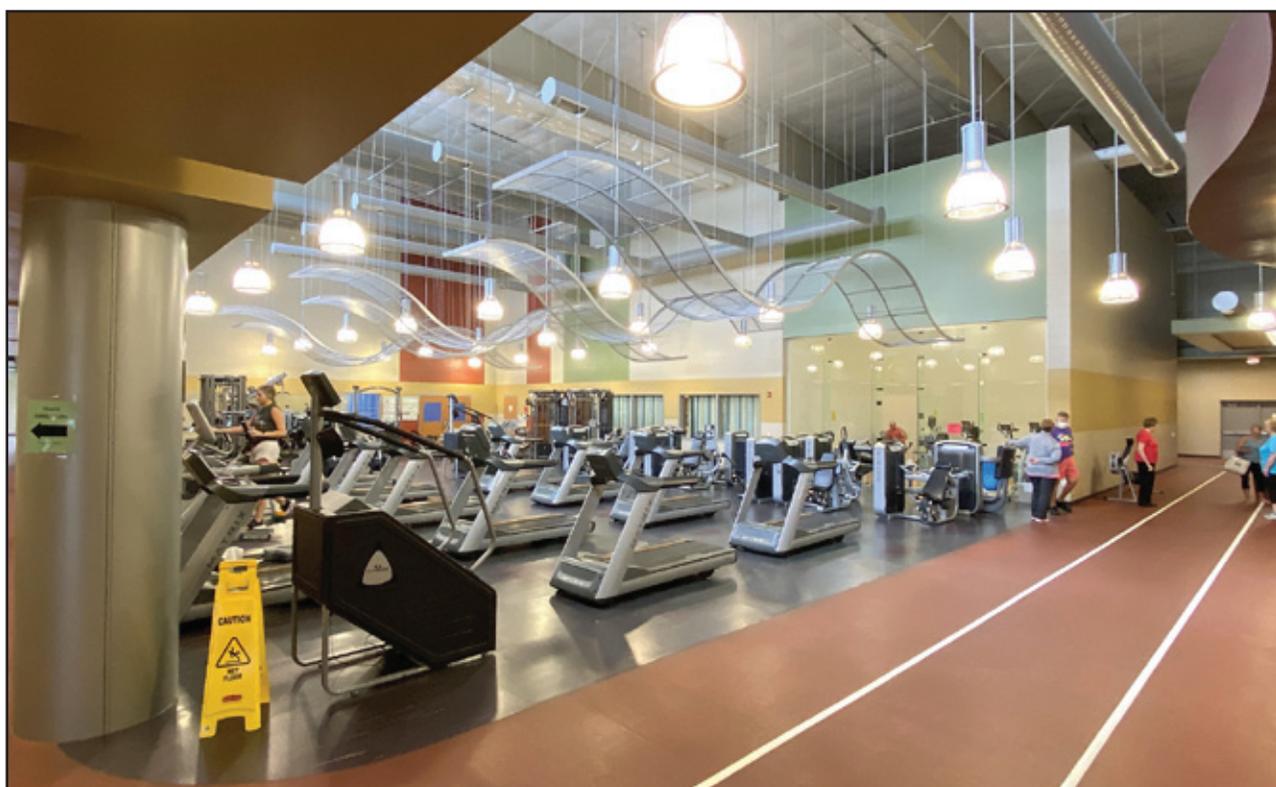
PETERSEN FAMILY WELLNESS CENTER 10 LEWIS FAMILY AQUATIC COMPLEX

Another Harlan gem- Wellness Center marks 10th year

HARLAN - Celebrating its 10th year of service to Shelby County, the Wellness Center had been closed due to COVID-19 restrictions and reopened after an easing of restrictions on Friday, May 1.

Todd Alberti, a 10-year veteran as its director, said the staff's top priority is to continue cleaning and disinfecting all facility areas and equipment to assure a safe environment.

The Lewis Family Aquatic Center opened Mon., June 1 and with each passing week there have been a gradual relaxing of swimming rules.



THE McDOWELL FITNESS AREA has been opened up with equipment and weights spread out to meet COVID-19 social distancing requirements. Numerous pieces of stationary fitness equipment were also placed inside the racquetball court area to offer further spacing. See more photos inside and their ad on page 9. *Alan Mores photos*

Pioneer Park is one of seven gems we have for parks

Continued from page 1

At that time services envisioned on the land included:

1. Recreational facilities for the senior citizens of the community
2. Recreational facilities for youth of the community, (hiking, camping, sledding in winter, etc.)
3. Family recreation, camping and picnicking;
4. Flood control to catch the water running off from Pauley addition and other newly-developed areas in Harlan;
5. And beautification – turning this area into a beautiful spot in Harlan.

Maximum cost of the project was estimated at \$60,000, but City officials were optimistic that a \$15,000 Federal grant would could reduce the cost to \$45,000.

Owners of the land were Harlan residents Ruth I. Booth, Duane and Karen Fahn, Wayne and Ruby Lytle and Lee White. The City had already acquired options on three of the four properties with a total potential investment of \$20,700.

The Park Gap in Harlan

In 1965 a comprehensive plan drafted by Omaha's Leo A Daily, Co. said in 1949 Harlan had 13.3 acres of public park land and that amount of park land had remained the same through the time of their study.

That same year a planning report by Harlan Chamber, pointed to the deficiency of Harlan park land and urged that an additional 47.8 acres be acquired to meet growing needs for park and recreation facilities

The plan also recognized the need to create a park in this very location in 1965. The following statement is included in the report: "CENTRAL COMMUNITY PARK – A tremendous opportunity exists here in Harlan to create a full community park in a central location that will be of increasing value to generations of Harlan residents.

This 23-acre site, between Willow and Pine running west of 12th Street, when fully developed will provide a community focal point easily accessible from all parts of the city. This piece of land, partly wooded, gently rolling, and traversed by a small stream is a beautiful site for park development and ideally located to serve the growing community."

"To complete Harlan's park system, tying various community facilities together, and to protect the major drainage channel through the city, it is recommended that a number of small irregular parcels be acquired. These parcels would provide a continuous green walkway from the new Harlan School, through the new community park, past the proposed community center and the swimming pool to the valley of the West Nishnabotna to the east."

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Look back at **Shelby County**

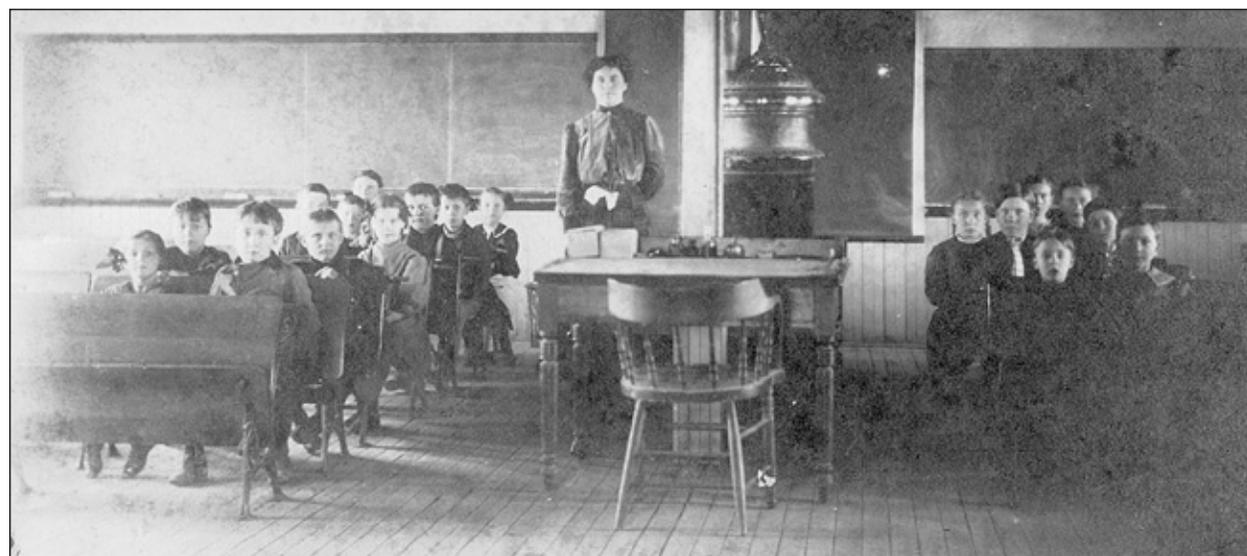


(Left) c. 1914. JACKSONVILLE - Peter Brodersen farm home during construction, Jackson Twp., north of Bethlehem Lutheran Church. Built by Jacksonville carpenters. courtesy Margaret Brodersen Hatcher

(Above) Jackson #5 school built 1907 in Jacksonville, IA. Presently serves as the Jacksonville Community Center.



c. 1918. J.J. Herkenrath home in Portsmouth. Courtesy Bonnie (Herkenrath) Peterson.



c. 1918. J.J. Herkenrath home in Portsmouth. Courtesy Bonnie (Herkenrath) Peterson.



c. 1896. Lawrence family home in Portsmouth. Courtesy Leslie & Francis Lawrence.



At right
c. 1912. Main street Panama with local band performing. Buildings: Methodist Church, doctor's office, ice cream parlor and drug store. Courtesy Mrs. Genevieve Oppold.

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REAL ID is the result of a nationwide federal act meant to protect you from terrorism and identity fraud. You can get a REAL ID card when it's time to renew your license/ID at no additional cost.

If you need a REAL ID card before your license/ID expires, go to your Courthouse and apply for a replacement card marked as REAL ID compliant for a \$10 fee. *If you want to learn more read the expanded article on page 11.*

HOW DO I GET A REAL ID CARD?

Go to any Iowa driver's license service center or Courthouse and bring the following original documents (no photocopies).

Proof of identity *one of the following*

- Official birth certificate
(not the one with baby footprints)
- Valid U.S. passport
- Most recent U.S. Citizenship and Immigration Services immigration or refugee document

Proof of social security number *one of the following*

- Social security card
- W-2 or 1099
(must show your entire social security number)

Proofs of residency *Two items showing your name and address where you live*

- Utility bill
- Bank or credit card statement
- Pay stub
- Piece of postmarked mail
- Find other examples online

Proof of any legal name changes *Any of the following if applicable*

- Marriage certificate if your last name changed
- Divorce decree indicating a name change
- Court order under petition for name change

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How to help loved ones handle sundowning

A diagnosis of Alzheimer's disease can catch families off guard. When such a diagnosis is made, patients and their families typically have a host of questions, including how far the disease has progressed and what to expect as it advances.

One potential side effect of Alzheimer's disease that can catch families off guard is sundowning. The National Institute on Aging notes that sundowning refers to the restlessness, agitation, irritability, or confusion that can begin or worsen as daylight begins to fade. Sundowning is difficult for Alzheimer's sufferers, but also can be especially hard on their caregivers.

As day turns to night, people serving as caregivers to Alzheimer's patients tend to wear down, only to suddenly realize that the people they're caring for are becoming increasingly difficult to handle. The NIA notes that sundowning can continue well into the night, compromising patients' ability to fall asleep and stay in bed.

Sundowning will not affect every Alzheimer's patient, but caregivers should prepare themselves to handle such a situation should it arise. Learning more about sundowning can be part of that preparation.

Why does sundowning occur?

The exact cause of sundowning, which is sometimes referred to as "late-day confusion," is unknown. However, the Mayo Clinic notes that certain factors may aggravate the feelings of confusion felt by Alzheimer's patients who experience sundowning. Those factors include:

- fatigue
- low lighting
- increased shadows
- disruption of the body's internal clock
- the presence of an infection, such as a urinary tract infection

The NIA notes that one theory suggests Alzheimer's-related changes in the brain can disrupt a person's internal clock, confusing their sleep-wake cycles as a result. That can confuse Alzheimer's patients and contribute to the feelings of agitation and irritability that are common among people who experience sundowning.

What can be done to combat sundowning?

The NIA recommends looking for signs of sundowning in late afternoon and early evening and trying to determine what might be causing these behaviors. Try to avoid anything that appears to trigger these behaviors, if possible. Reducing noise, clutter or the number of people in the room when sundowning symptoms typically appear may help reduce the confusion Alzheimer's patients feel during this time of the day. In addition, scheduling a favorite

activity or providing a favorite snack at this time of day can give Alzheimer's patients something to focus on, potentially cutting off the confusion before it surfaces.

The NIA also recommends making early evening a quiet time of day reserved for playing soothing music, reading or going for a walk. Caregivers who also have children to look after can explain the importance of this quiet time to youngsters and ask for their cooperation.

Closing curtains or blinds and turning on the lights at dusk can minimize shadows in the house, potentially making this time of day less confusing for Alzheimer's sufferers.

Sundowning is a symptom of Alzheimer's disease that can be difficult for caregivers to manage. More information about sundowning is available at www.nia.nih.gov.

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Home-Delivered Meal Program is here to help, volunteers welcome

HARLAN - The Harlan Senior Center, which is also affiliated with Connections Area Agency on Aging, is located inside the C.G. Therkildsen Activity Center, and is in charge of maintaining and offering the home-delivered meal service to Harlan residents.

If you are interested in this service please contact the Harlan Senior Center at 755-2757 to begin the process of setting up meal delivery providing you are eligible for home delivered meals.

The option to visit the Senior Center, if you are able, is encouraged and it allows you to enjoy a meal with friends and take part in various activities and take advantage of community resources.

The Connections Area Agency on Aging is committed to continuing this vital service in Harlan and they offer their full support to the Senior Center. They also wish to thank the many valuable volunteers who help deliver the home delivered meals locally.

How to apply

Application and registration forms for the Home Delivered Meal Program are available through the Harlan Senior Center, Myrtue Medical Center, your doctor, or Home and Public Health.

Guidelines for the Home Delivered Meal Program

1. Call them at the senior center 755-2757 to request meal delivery.
2. Reservations / cancellations are required by 11:30 a.m. the day prior.
3. Microwave/oven packaged and sealed meals are delivered.
4. All meals are low sodium and diabetic friendly and include skim milk.
5. You will receive a monthly menu to review your choices.
7. Frozen meals are available for those that qualify for additional or week-end meals.

DELIVERY TIMES

Meals are delivered Monday thru Friday

No meal deliveries on Fourth of July, Labor Day, Memorial Day, Thanksgiving, Christmas or New Year's Day.

Meals are delivered by volunteers from Harlan churches, schools and businesses. Suggested contribution is \$3.75 per meal, a contribution statement is mailed to each participant.



The program is based out of the Therkildsen's Center's Senior Center.



The Connection to Resources for Older Iowans

www.connectionsaag.org

info@connectionsaag.org

www.lifelonglinks.org



COVID CHANGED MEAL PLANS

Senior Center Manager Jeanette Meurer took over the weekly meal delivery duties this Spring and early Summer and delivered a five-day supply of frozen dinners boxes (included milk, bread and dessert) to on average 30 residents every Tuesday during the Pandemic. Trio Community Meals staff member, Todd Brazeal, Omaha, made a once a week visit to Harlan, and a variety of other communities, to deliver the pre-boxed and disposable frozen meals to Meurer.

Harlan Senior Center staff will be calling all their volunteers back as soon as they get approval from the Governor's office to begin the return of the daily hot meal program.

If you are interested in delivering daily meals for the Home-Delivered Meal program call 755-2757.



ELIGIBILITY REQUIREMENTS

- 60 years old or over
- must be homebound
(have a major difficulty to leave the home)
- meet one of the following criteria:
 - be physically handicapped
 - have a permanent disability
 - temporary illnesses or disability lasting from 6 weeks to 6 months.
- A signed application from your doctor

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Carroll, IA 51401
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Co. Bluff Office
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Co. Bluffs, IA 51501
(866) 331-9094

Social Security Offices



People want to grow old gracefully and maintain their independence as long as possible. There are many decisions to make as well as information to wade through to ensure needs are met and proper care is received through one's golden years.

Individuals, caregivers and families may find that a few helping hands along the way can be invaluable.

Numerous elder care resources are available for those who don't know where to look.



Start by researching the National Council on Aging (www.ncoa.org). This is a national leader and trusted association that helps people age 60 and older. The council works with nonprofit organizations, governments and businesses to organize programs and services at the community level. This is a good place to find senior programs that can help with healthy aging — emotionally, physically and financially.

AARP (www.aarp.org) is yet another organization dedicated to helping seniors. The comprehensive AARP website offers a host of information on everything from senior discounts to products to health and other information specific to seniors. The AARP also has an affiliated charity that works to help low-income seniors procure life's necessities.

At the local level, the federal government has mandated **Area Agency on Aging** (www.n4a.org) facilities in every county/city. These agencies can provide information on service programs available to

the seniors in the area, as well as financial resources. These facilities give seniors access to volunteers who can take seniors around by car, and some provide meals-on-wheels services.

The Administration for Community Living (www.acl.org) was established to help older adults and people of all ages with disabilities live where they choose. A network of community-based organizations helps millions of people age in place.

Military veterans or those who are/were married to a veteran may be eligible for various benefits through the U.S. Department of Veterans Affairs (www.va.gov). The VA offers health care services, disability compensation, burial benefits, and much more.

Seniors have many different resources at their disposal that can help answer questions or provide services when the need arises.

FREE ONLINE CALCULATORS

Some top tools are offered by

- Analyze Now
- AARP
- CNN Money
- T. Rowe Price
- Voya
- Vanguard



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JO, Harlan, IA

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Sit & Be Fit - 10:45 am on Wednesday
Thirty-minute class instructed from a chair designed for beginners, seniors, or individuals with limited physical conditions.

Facility Hours:

- Monday - Friday...5 am - 9 pm
- Saturday.....7 am - 7 pm
- Sunday.....11 am - 7 pm

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- Monday - Friday
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LEWIS FAMILY AQUATIC COMPLEX - offers a tremendous amount of variety but due to ever changing COVID-19 restrictions some areas are not available as freely as before so its best to call to verify access. Currently unavailable are the water slides, sauna, children's water gym and slide.



THE RACQUETBALL COURT is currently be used for overflow equipment to offer better social distancing during the COVID-19 restrictions.



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Harlan Senior Center Activity Calendar

**Therkildsen Activity Center
& Harlan Senior Center**

706 Victoria, Harlan, 755-2757
www.cityofharlan.com/ActivityCenter.htm

Senior Center Hours 8:30 am - 2 pm
Mondays & Friday - crafts/quilts -- held at 9:30 am
Wednesday -- bingo at 1 pm

Monday - Friday meals served at noon (except holidays and other special dates, call to confirm) • Call the day before to register

Check us out on FACEBOOK/Harlan Senior Center for Programs



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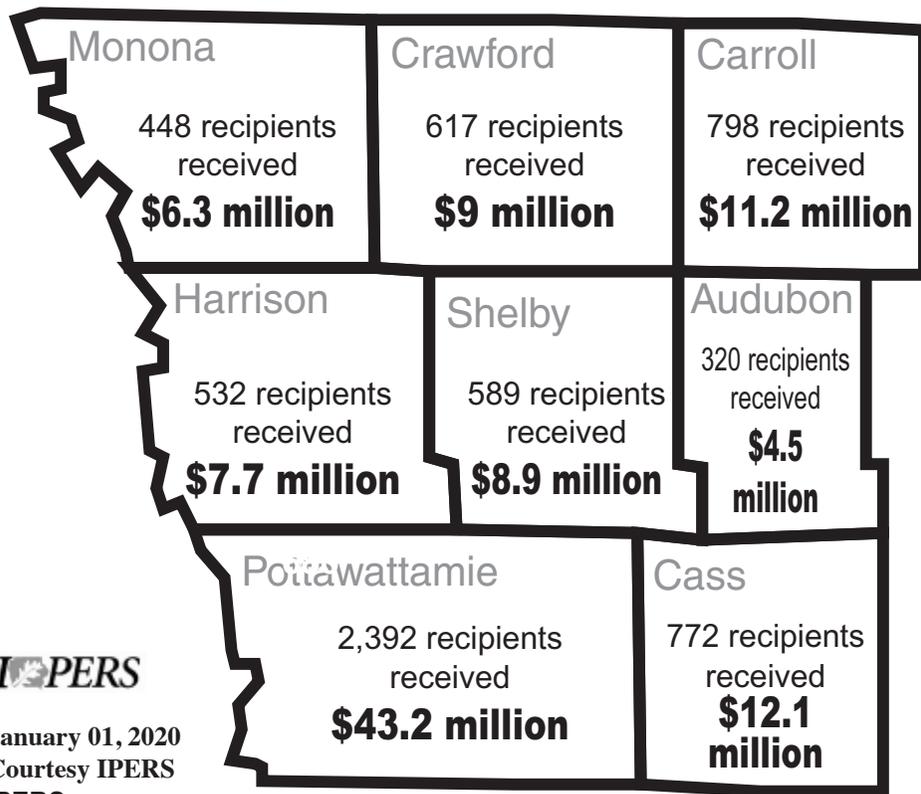
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Social Security Help For Those Nearing Retirement

SOCIAL SECURITY TOOLS

A good place to start is socialsecurity.gov and click on the “Retirement” tab at the top of the page and access their retirement planner tools.

Or, if you would rather have face-to-face assistance, you should call below and schedule an appointment to visit with a nearby claims representative.

CARROLL Office

818 Bella Vista Dr F
Carroll, IA 51401

(800) 772-1213 for appointment

Co. Bluff Office

20 Arena Way #1,
Council Bluffs, IA 51501

(866) 331-9094

The Social Security Administration also offers a bevy of free publications (see ssa.gov/pubs) that you can have mailed directly to you. “Retirement Benefits,” “When To Start Receiving Retirement Benefits” and “How Work Affects Your Benefits” are three popular publications for those nearing retirement.

OTHER RESOURCES

“Social Security Claiming Guide” which is published by the Center for Retirement Research at Boston College. This easy-to-read 24-page guide sorts through all the options and frequently asked questions (socialsecurityclaimingguide.info).

“When to Take Social Security Benefits: Questions to Consider” (whentotakesocialsecurity.info). Offered by the National Academy of Social Insurance, this 16-page booklet uses a question-and-answer format to guide you through the key issues. To get a free hardcopy mailed to you, call 202-452-8097.

How To Get Your Affairs In ORDER

PERSONAL INFORMATION

- ❑ **Contacts:** A master list of names and phone numbers of close friends, family, clergy, doctors, and professional advisers such as your lawyer, accountant, broker and insurance agent.
- ❑ **Personal documents:** Such items as your birth certificate, Social Security card, marriage license, military discharge papers, etc.
- ❑ **Secured places:** List all the places you keep under lock and key or protected by password, such as safe deposit boxes, safe combination, security alarms, etc.
- ❑ **Service providers:** Provide contact information of the companies or people who provide you regular services such as utility companies, lawn service, etc.
- ❑ **Pets:** If you have a pet, give instructions for the care of the animal.
- ❑ **End of life:** Indicate your wishes for organ, tissue or body donation including documentation (see donatelife.net), and write out your funeral instructions. If you've made pre-arrangements with a funeral home include a copy of agreement, their contact information and whether you've prepaid or not.



LEGAL DOCUMENTS

- ❑ **Will:** Include the original copy of your will and other estate planning documents.
- ❑ **Power of attorney:** This names someone you trust to handle money matters if you're incapacitated. If you don't have a will or power of attorney, do-it-yourself resources like legalzoom.com and Nolo's Quicken WillMaker (nolo.com) can help you create them for a few dollars.
- ❑ **Advance directives:** Such as a living will and medical power of attorney – spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself. For free advanced directive forms visit caringinfo.org or call 800-658-8898.

FINANCIAL RECORDS

- ❑ **Income and debt:** List of all income sources such as pensions, Social Security, IRAs, 401Ks, interest, investments, etc. And the same for any debt you may have – mortgage, credit cards, medical bills, car payment.
- ❑ **Financial accounts:** List all bank and brokerage accounts (checking, savings, stocks, bonds, mutual funds, IRAs, etc.) and their contact information. And keep current statements from each institution in your files.
- ❑ **Company benefits:** List any retirement plans, pensions or benefits from your current or former employer including the contact information of the benefits administrator.
- ❑ **Insurance:** List the insurance policies you have (life, long-term care, home, auto, Medicare, Medigap, prescription drug, etc.) including the policy numbers and insurance agents.
- ❑ **Credit cards:** including the card numbers.
- ❑ **Property:** List real estate, vehicles and other properties you own, rent or lease and include deeds, titles, and loan or lease agreements.
- ❑ **Taxes:** Keep copies of tax returns for seven years and preparer contact information.



Items to know before drafting a living will

An advanced healthcare directive — also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity.

Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not — particularly if they're not sure what you desire.

Do I have firm feelings about life-saving methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.

Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Assoc., is a person appointed by you with the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

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Nearing age 65 ? Medicare rules and guidelines explained

By Judy Franklin

Social Security District Manager in Council Bluffs, IA

Social Security and Medicare have a few things in common. Both programs help safeguard millions of Americans as well as improve the quality of life for our family and friends. Although both programs are household names, many people may not be familiar with the details of Medicare.

Medicare is our country's health insurance program for people age 65 or older. The program helps with the cost of health care, but it doesn't cover all medical expenses or the cost of most long-term care. You have choices for how you get Medicare coverage. If you choose to have original Medicare coverage, you can buy a Medicare supplement policy (called Medigap) from a private insurance company to cover some of the costs that Medicare does not.

Medicare has four parts:

- **Medicare Part A (hospital insurance)** helps pay for inpatient care in a hospital or skilled nursing facility (following a hospital stay). Part A also pays for some home health care and hospice care.
- **Medicare Part B (medical insurance)** helps pay for services from doctors and other health care providers, outpatient care, home health care,

- **Medicare Part C (Medicare Advantage)** includes all benefits and services covered under Part A and Part B. Some plans include Medicare prescription drug coverage (Medicare Part D) and other extra benefits and services.
- **Medicare Part D (Medicare prescription drug coverage)** helps cover the cost of prescription drugs. Some people with limited resources and income may also be able to get Extra Help with the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,900 per year. You must meet the resources and income requirement.

Want to learn more

Learn more about Medicare's different parts are further explained in our publication at socialsecurity.gov/pubs/EN-05-10043.pdf.

If you can't afford to pay your Medicare premiums and other medical costs, you may be able to get help from your state. States offer programs for people eligible for or entitled to Medicare who have low income. Some programs may pay for Medicare premiums and some pay Medicare deductibles and coinsurance. To qualify, you must have Medicare Part A and have limited income and resources.

You can learn more about Medicare, including how to apply for Medicare and get a replacement Medicare card, at socialsecurity.gov/benefits/medicare.



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With Commanders Club Coordinator,
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Commander Club Updates

Iceland 2020 Cancelled. Going to try for some time next year. If you are interested, please contact me for more information. Please stop by any location or give me a call to get a brochure about this fabulous trip.

August 13-23, 2020 – Postponed until next year. Oberammergau, Germany and The Passion play, includes a river barge cruise with Mayflower Travel. Brochures are available.

Sept. 11-12, 2020 - Sioux Falls, South Dakota - There is so much to see & do: McCrossen Boys Ranch tour and lunch, Stockyards Ag Experience Barn, Good Earth State park, Strawbale Winery, Pettigrew Home and more. Stop by any of our locations or give me a call to get a flier about the trip. \$345 pp for double occupancy.

Oct. 5-9, 2020 – Door County - Get your girlfriends together!

As details/prices come available, we will print brochures and get information out to you. Please give us a call if you have interest in any of these trips.

No Movies for July or August. Movie Day: 2nd Tuesday each month – coffee & rolls 8:30 am, movie 9:00 am, Harlan Theater.

Tickets can be purchased in advance at any SCSB office (by the Friday before the movie) for \$2, or purchased at the door for \$3.

Contact LaVonne at the Shelby Branch
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Protect yourself from fraudulent scams

The FBI has a list of 23 common fraud schemes on its "Scams and Safety" web page, including credit card theft. The thief makes small purchases with your stolen credit card number and sees if they go through, if they do, then they hit your account for bigger purchases.

You should have an email, text message, or phone alert set up with your credit card company, so that the bank will contact you if there are any unusual spending items, if there are illegitimate charges, you must report to the bank as soon as possible so you won't be charged for those items. The bank will lock your account and send you a new card in the mail. This can be frustrating when you have set up monthly withdrawals to be charged against your card. You'll have to go to those companies' websites and change the card numbers you use for those charges.

How to protect yourself from Internet scams and fraudulent schemes. The FBI says protect your computer by keeping the firewall turned on and by installing and updating your antivirus and anti-spyware software. Be careful what you download and only download from trusted and secure websites. Also, keep your operating system up to date, and turn your computer off when it's not in use. You will pay a yearly fee for antivirus, antispyware, and firewall software services, but the safety they provide makes it well worth the cost. If you've been the victim of a scam, file a complaint with your local/state police department's cybercrime unit and file a complaint with the FBI's Internet Crime Complaint Center.

The more you know about e-scams and fraudulent schemes, the safer you will feel. Another way to protect yourself is by going to the FTC's website. Its function is to protect America's consumers by educating and taking consumer complaints on everything from identity theft to unwanted telemarketing solicitations by phone or by email. It runs the National Do Not Call Registry, which you should sign up for. Once you are on the do-not-call list for at least 31 days, the calls/emails should stop, and if they don't then you can file a complaint with the FTC.

You can register each phone number that you have, and your registration won't expire. You can check the FTC's website if your phone number is still registered.

Remember, it's not OK for companies to leave recorded voicemails on your phone, so you can file a complaint if you receive unwanted telemarketing robocalls. Once you are registered on the do-not-call list, it's illegal for those telemarketers to continue to call you. Use your common sense. If you don't recognize the area code or the phone number on your caller ID, chances are it's a telemarketing call. Don't answer it, or if you do, insist that they take you off their call list.

Provided as a courtesy by Randy Pash, Agent, New York Life Insurance Company and a Registered Representative of NYLIFE Securities LLC (member FINRA, SIPC), a Licensed Insurance Agency and New York Life Company.



Randy Pash, CLU
Chartered Financial
Consultant

Senior perks and discounts

Growing older may come with some added aches and pains, but many will attest to the benefits and wisdom earned from a life well-lived. And if that's not enough, the discounts and other perks afforded seniors can make reaching one's golden years a bit easier to embrace.

Every day the list of companies offering special deals for people of a certain age continues to grow. Individuals willing to do the research or simply ask retailers and other businesses about their senior discount policies can be well on their way to saving serious money.

Keep in mind that the starting points for age-based discounts vary, with some offering deals to those age 50 and up, and others kicking in at 55 or 60-plus.

The following is a list of some of the discounts that may be available.

Amtrak: Travelers age 65 and older can enjoy a 10% discount on rail fares on most Amtrak trains. For those who prefer ground travel but want to leave the car at home, this can be a great way to get around.

Fast-food/sit-down restaurants: Establishments like Wendy's, Arby's, Burker King, Denny's, Applebees, Carrabba's Italian Grill, and Friendly's offer various senior discounts. Most are 10 to 15% off the meal. Others offer free beverages or an extra perk

with purchase.

Kohl's: This popular department store provides a 15% discount every Wednesday to shoppers ages 60-plus. Other stores like Modell's, Belk, Bon-Ton, and SteinMart offer similar discounts.

Marriott: Travelers age 62 and older are privy to a 15-percent discount on room rates at Marriott brand hotels, subject to availability.

Roto-Rooter: Plumbing problems can get expensive, but online sources cite a 10 to 15% discount depending on location for this drain cleaning service provider in North America.

National Parks: The U.S. National Parks Service offers steep discounts on the annual pass, which provides entry to more than 2,000 federal recreation sites.

Grocery store: Food shopping gets a little easier with discounts. Be sure to check with local supermarkets about senior discounts, as they vary, particularly as to what day of the week and for what age they kick in.

AARP membership: It is important to note that many companies require enrollment in AARP for people to get senior discounts.

AARP also has its own AARP Prescription Discount Card so that members and families can save around 61 percent on FDA-approved drugs that prescription insurance or Medicare Part D plans fail to cover.

With a little digging, seniors can find scores of discounts to help them save money while enjoying their golden years.

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Effective January 8, Social Security offices nationwide will be open to the public on Wednesday afternoons, Andrew Saul, Commissioner of Social Security, announced. This change restores Wednesday public service hours that were last in place in 2012.

In another move to improve service, Saul announced in his agency is hiring 1,100 front line employees to provide service on the agency's National 800 Number and in its processing centers.

The agency is currently bringing onboard 100 new processing center employees and approximately 500 new teleservice representatives for the 800 Number. An additional 500 hires for the 800 Number will occur later in 2020.

"Improving service is my top priority. Increasing full public service hours at our nationwide network of more than 1,200 field offices is the right thing to do and will provide additional access."

"The hiring of a 1,000 new employees to provide service through our National 800 Number and an additional 100 hires to process people's Social Security benefits at our processing centers around the country are steps in the right direction in our mission to greatly improve the service we provide."

People may create a my Social Security account, a personalized online service, at www.socialsecurity.gov/myaccount or by dialing toll-free, 1-800-772-1213. People who are deaf or hard of hearing may call their TTY number, 1-800-325-0778.

Thank you Harlan businesses for providing volunteers for our Home Delivered Meals Program

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Center at a cost of \$6.50 paid to the manager. There are no regular evening meals on the dining schedule.

Meals Delivered:

Home delivered meals (suggested payment \$3.75) for those who are confined to their home, or who would have difficulty getting to the Senior Center for the noon meal. Arrangements can be coordinated for home delivered meals by calling the Center.

Craft & Quilting:

Every Monday and Friday morning experience quilting and crafting adventures.

They have sewn over 200 quilts for Omaha's Open Door Mission and have crafted dozens of activity bags for children who are visiting the Veterans Hospital, Omaha. The group also does a variety of other crafts such as small bags as well as Christmas stockings.



The Harlan Senior Center, 706 Victoria, is open Monday - Friday, to all residents age 60 and over for services and information resources.

Harlan Senior Center is one of 50 Iowa senior centers in 20 counties operated by Connections Area Agency on Aging.

Noon Meals at the Center:

Each day, the Harlan Senior Center serves a hot, delicious, and nutritious meal. The meal is available to any senior (age 60 and over) at the suggested contribution rate of \$3.50. Spouses of seniors who are not yet 60 may also receive a meal at the suggested contribution rate.

All meals are served at noon, Mon., thru Fri., and reservations are required (755-2757).

ALSO - Reservations must be made by 11 a.m. on the day prior to the day that you wish to attend.

Persons under 60 years of age may eat at the Harlan Senior

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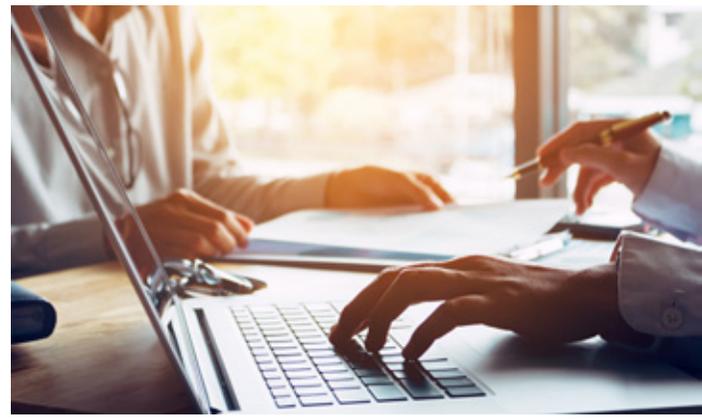
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When it comes to Social Security payouts, the “when” can be as important as the “how much.”

Americans in retirement, or nearing it, have multiple options on when to start collecting Social Security benefits. The attractiveness of each option depends on a myriad of factors, including income need, health, and career/retirement status.

Make no mistake; there's an abundant amount of cash on the table with Social Security. According to the U.S. Social Security Administration, approximately 62 million Americans will take \$955 billion in Social Security benefits in 2017.

But not all Americans will take Social Security at the same age, and for good reasons. Here are three common scenarios for when Americans start withdrawing money:

Scenario 1 (age 62):

Starting Social Security payouts at age 62 makes sense for someone who is no longer working and has limited retirement resources. That person, like many Americans, may not have a traditional pension, and his or her 401(k) may not be sufficient to provide for retirement needs. Consequently, for Americans who have few options for gaining paid employment, starting Social Security at age 62 is often necessary to make ends meet.

Scenario 2 (full retirement age):

There is a strong financial argument for waiting until full retirement age (currently age 66) to take Social Security benefits. (Full retirement age rises gradually for those born from 1955 to 1959, and it is age 67 for those born in 1960 or later.)

If you are eligible to receive \$750 a month at age 62 (the year recipients are initially eligible to collect Social Security) but wait until your full retirement age of age 66, you would receive \$1,000 a month.

Under the same scenario, someone who begins collecting at age 62 would receive \$3,000 less each year than the person who waits until age 66. (But the person who began collecting early would have received \$36,000 in benefits by the time he or she reached full retirement age.)

Scenario 3 (age 70):

Delaying Social Security until age 70 makes sense for individuals who plan to keep working until age 70 or have resources they can utilize in their early retirement years. Recipients should know that for each year they delay retirement (up until age 70), their Social Security payments will increase.

The benefit grows over the years before you start collecting Social Security, and if you wait you get a small additional bonus, since a portion of the larger Social Security payment is not taxed when you start receiving the benefit. Additionally, for married couples, the larger benefit can serve as an inflation-ad-

justed income stream for the rest of their lives.^{2,3}

Make sure you consult with a financial professional before you make your final decision. Your financial situation is unique, and a trained money management professional can help you determine the best time to begin taking Social Security payments.

This educational third-party article is provided as a courtesy by Randy Pash, Agent, New York Life Insurance Company. To learn more about the information or topics discussed please contact Randy. You'll find his ad in the lower left hand corner of this page. New York Life Insurance Company nor its Agents offers tax or legal advice, Please contact your legal or tax adviser to find out whether the general concepts in this article apply to your individual circumstances.

Sources: • Social Security Administration Fact Sheet.

www.ssa.gov/news/press/factsheets/basicfact-alt.pdf

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• Reed Karaim, “When to Start Collecting Social Security,” Interest.com, Nov. 7, 2017 interest.com/retirement-planning/news/6-step-guide-when-to-start-collecting-social-security/

I'm 65 and going on Medicare...what do I need to know about Medicare supplement insurance?



Buying Medicare supplement insurance is a way to protect yourself from some of the costs not covered by Medicare. It is also called “Medigap” or “Med Supp” insurance.

There are 10 standardized Medicare supplement plans identified by the letters “A” through “N.” Plan F is also available as a high deductible plan. The benefits in each plan are identical from company to company.

SHIIP has a free guide that explains Medicare supplement insurance—“Iowa Medicare Supplement & Premium Comparison Guide”. Search this title on your browser to locate the guide.

If you have an employer-sponsored retiree health plan or receive Medicaid benefits you may not need a Medicare supplement.

The SHIIP fact sheet, “Ready to Retire: Health Insurance Issues” provides more information.

You can see this fact sheet in the Medicare section of our web site. If you have a Medicare Advantage Plan, a Medicare Supplement will not pay benefits. Questions? Call SHIIP (800) 351-4664 (TTY 800-735-2942).

My wife is 62 and needs insurance. I am retired and on Medicare. What are my wife’s health insurance options until she turns 65 and is eligible for Medicare?

The first option is to investigate the individual health insurance market. If your spouse has no serious medical problems he/she can contact health insurance companies about an individual policy. Call local health insurance agents and discuss policies available to her.

You may use the Marketplace to buy a plan that meets your needs before you are eligible for Medicare. For more information call 1-800-318-2596.

Another option might be HIPI-OWA. This is a state program that is designed to provide health insurance to any Iowa resident who is unable to find adequate and affordable health insurance coverage in the private market due to their mental or physical condition. Individuals over 65 and eligible for Medicare are not eligible for this coverage. Those under 65 and entitled to Medicare due to disability are eligible to apply.

For information about eligibility requirements and benefits 1-877-793-6880.

COBRA, will provide insurance for up to 36 months for the spouse and or children of an employee who has become eligible for Medicare. Any questions or problems should be directed to the regional office of the U.S. Department of Labor toll free at (866) 444-3272. SHIIP also has a brochure on COBRA which is available on the resources section of this

page.

Can those who have Medicare because of disability buy a Medicare supplement plan?

A limited number of companies offer Medicare supplement insurance to those with disabilities. SHIIP’s “Iowa Medicare Supplement & Premium Comparison Guide” lists those companies (see the guide under “Resources” on the left side of this page).

It is important to note that only a few plans are guarantee issued. Policies that are guarantee issue will accept those with Medicare due to disability no matter what health conditions may exist. The waiting periods for pre-existing conditions should also be checked. This information is found in the premium section of the guide.

Yearly eye exams can reveal more than just vision trouble

More evidence points to the importance of routine eye exams, not only to pinpoint potential conditions of the eye, but also to serve as windows to diseases that affect the entire body.

Now more than ever it is essential to make and keep annual eye exams, as they can help to reveal the first signs of serious ailments.

Doctors from around the world say dozens of diseases — from certain cancers to arthritis to high blood pressure — can show symptoms in the eye. Under the watchful and knowing gaze of an eyecare professional, individuals can get early diagnosis and begin treatment promptly.

There are many systemic diseases



evated levels of cholesterol. Many people have had their eye doctors be the first healthcare professional to detect the presence of their diabetes.

If your eye doctor suspects an underlying medical condition, he or she will likely refer men and women to their pri-

Retirement

Retirement Calculators

Calculate your retirement savings and more

Do you know what it takes to work towards a secure retirement? Use these retirement calculators to create your retirement plan.

View your retirement savings balance and calculate your withdrawals for each year.

Social security may be on a sliding scale based on income. Including a no-

Are expired medications still safe?



It is 2 a.m. and that cough and stuffy nose you have been battling is still keeping you up. You reach for the nighttime cold relief medicine only to find it expired a few months ago. If you take a dose to ease your symptoms, will you be putting yourself at risk?

This situation is a relatively common occurrence. Many medicine cabinets are stocked with over-the-counter drugs as well as prescription medications that may be past their expiration dates. It is a good idea to routinely discard expired medicines, but if you happen to take a drug that has passed its expiration date, you will most likely suffer no ill effects.

According to the Harvard Medical School Family Health Guide, the expiration date on a medicine is not the dates when a drug becomes hazardous. Rather, it marks the period of time after which a drug company can no longer guarantee the efficacy of the medication.

Since 1979, drug manufacturers have been required by the Food and Drug Administration to stamp an expiration date on their products. This is the date until which the manufacturer can still guarantee full potency of the drug.

Therefore, most drug manufacturers will not do long-term testing on products to confirm if they will be effective 10 to 15 years after manufacture.

The U.S. military has conducted their own studies with the help of the FDA. FDA researchers tested more than 100 over-the-counter and prescription drugs. Around 90 percent were proven to still be effective long past the expiration date — some for more than 10 years.

Drugs that are stored in cool, dark places have a better chance of lasting because the fillers used in the product will not separate or start to break down as they might in a warm, humid environment. Storing medicines in the refrigerator can prolong their shelf life.

Although a pharmacist cannot legally advise consumers to use medication past an expiration date, most over-the-counter pain relievers and drugs in pill form should still be fine. Certain liquid antibiotics and drugs made up of organic materials can expire faster than others. For those who still want to err on the safe side, routinely clean out medications from cabinets once they expire. However, if an expired medication is taken by mistake, there's little need to worry about potentially adverse effects.