

# Prime of LIFE

FRIDAY, OCTOBER 19, 2018

HARLAN NEWSPAPERS SPECIAL SECTION

## Al Heller strong advocate of the Legion and City of Portsmouth

by Caitlin Yamada and Alan Mores

**HARLAN** -- In an old bank check storage box in his room at Elm Crest, Alvin "Al" Heller, 93, has 73 cards stored away and each stands for each year he has been with the American Legion. Heller also has a hospitality card that he garnered while serving in the South Pacific in WWII during a chance membership meeting with American Legion representatives.

Heller is a World War II veteran who served for two years and two days. He enlisted in the U.S. Navy when he was 17, and was stationed on the USS Ozark.

### What were his duties on the Ozark ?

Heller's duties initially were as a Seaman then later was named to the Ship's Office where he took care of the records, the plans of the day for those aboard and kept track of all the records for the 160 enlisted men and the 60 officers on board.

"We were the first wave after mines were cleaned out in the harbors we visited, we had 16 landing craft aboard handled about 20 people per craft. Fortunately in my two years of duty we only lost one land craft and that was in Iwo Jima. The landing craft was sunk due to enemy fire from the beach and fortunately all the men were rescued."

According to Wikipedia, the USS Ozark was a vehicle landing ship built for the U.S. Navy during World War II. One of its many support operations was assisting in the invasion of Iwo Jima. Where she landed three waves of troops there on February 19, 1945 and continued logistic support to the beach until 27 February.

After transporting wounded injured Marines to Guam for hospital care,

**SEE PAGE 8**



Al Heller (left) proudly displays his 70-year American Legion certificate alongside his brother Rich. Al served with the U.S. Navy in WWII and his brother served during the Korean War with the U.S. Navy (Jan. 5, 1951 - Nov. 3, 1954) and was a Machinist's Mate Second Class. Rich commented that he had spent 43 1/2 months in a very hot engine room on the USS Essex during his service. Al has been an American Legion member for 73 years while Rich has been for 65 years. Rich also recently attended the 49th annual reunion of the USS Essex in Las Vegas with his family.

## Remember Lil's Diner and The White Star Cafe ?

### Lil's Diner is now the home of Rusty's Shoe Repair



**SEE PAGE 5**



### Volunteers welcome for Home-Delivered Meal Program

**SEE PAGE 6**

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# How To Get Your Affairs In ORDER

## PERSONAL INFORMATION

- ❑ **Contacts:** Make 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:** Include 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 you've made.
- ❑ **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:** These documents – 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:** Make a list of all income sources such as pensions, Social Security, IRAs, 401Ks, interest, investments, etc. And do 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, insurance agents and phone numbers.
- ❑ **Credit cards:** List all credit and charge cards, including the card numbers.
- ❑ **Property:** List real estate, vehicles and other properties you own, rent or lease and include documents such as deeds, titles, and loan or lease agreements.
- ❑ **Taxes:** Keep copies of tax returns for seven years and preparer contact information. Keep all your organized information and files together in one convenient location.

## Don't be misled by false Medicare or Social Security ads

By Chris Woods

Social Security Operations Supervisor in Council Bluffs, IA

Online and otherwise, there's a lot of information out there, and sometimes it's difficult to tell what sources are credible. With millions of people relying on Social Security, scammers target audiences who are looking for program and benefit information.

The law that addresses misleading Social Security and Medicare advertising prohibits people or non-government businesses from using words or emblems that mislead others. Their advertising can't lead people to believe that they represent, are somehow affiliated with, or endorsed or approved by Social Security or the Centers for Medicare & Medicaid Services (Medicare).

People are often misled by advertisers who use the terms "Social Security" or "Medicare". Often, these companies offer Social Security services for a fee, even though the same services are available directly from Social Security free of charge.

These services include getting:

- A corrected Social Security card showing a person's married name;
- A Social Security card to replace a lost card;
- A Social Security Statement; and
- A Social Security number for a child.

If you receive misleading information about Social Security, send the complete ad, including the envelope, to: Office of the Inspector General Fraud Hotline Social Security Administration, P.O. Box 17768, Baltimore, MD 21235

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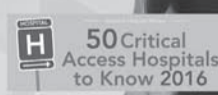
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# Look back at **HARLAN**



c. 1940s. This colorized artist's rendition of the corner of 7th & Court shows the Hotel Saylor and related businesses of that era. The back of the postcard said, "60 modern rooms, fireproof addition, elevator, noted for good beds and cleanliness. Rate \$2 to \$3.75 - large TV in the lobby. *Courtesy Todd Argotsinger*



c. 1880-1910s. This postcard is of the Park Hotel at the corner of 5th & Court now the home of Touch of Class Laundry. At one it was also the Harlan Trading Post. *Photo courtesy Phyllis Allen*



c. 1930-40s. This postcard of the South side of Harlan's downtown square has some great history. From left, The Golden Rule department store (now vacant formerly Harlan Sewing and Jeronimos; Wiggs 5 & 10 (now vacant formerly Gambles, Ben Franklin, True Value Hardware, Fair 'n Square consignment). It was recently purchased by Shawn and Tanya Jorgensen. Earl May Nursery (formerly The Mustard Seed, now Alpha Omega Floors & Remodeling and the Cozy Theatre (formerly offices for Dr. Jos. Spearing and now Shuji Noda Dental office). *Photo courtesy Phyllis Allen*



c. 1880s. This was a promotional card for Booth & Son Farm Implements created by Shelby County State Bank to promote its customers. This is now the home of Secret Serenity at 7th and Market.



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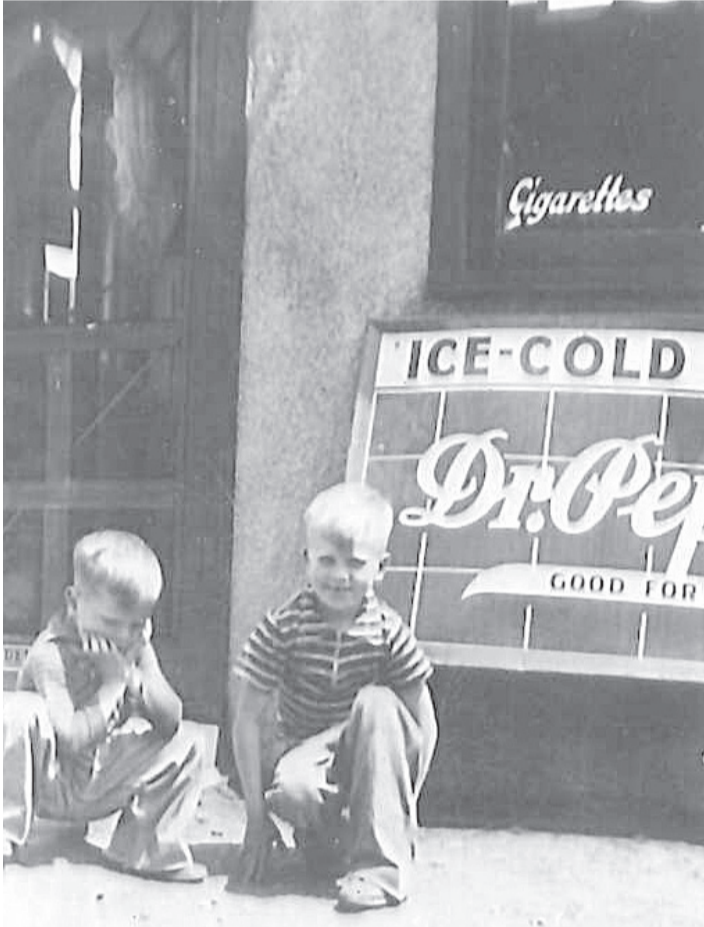
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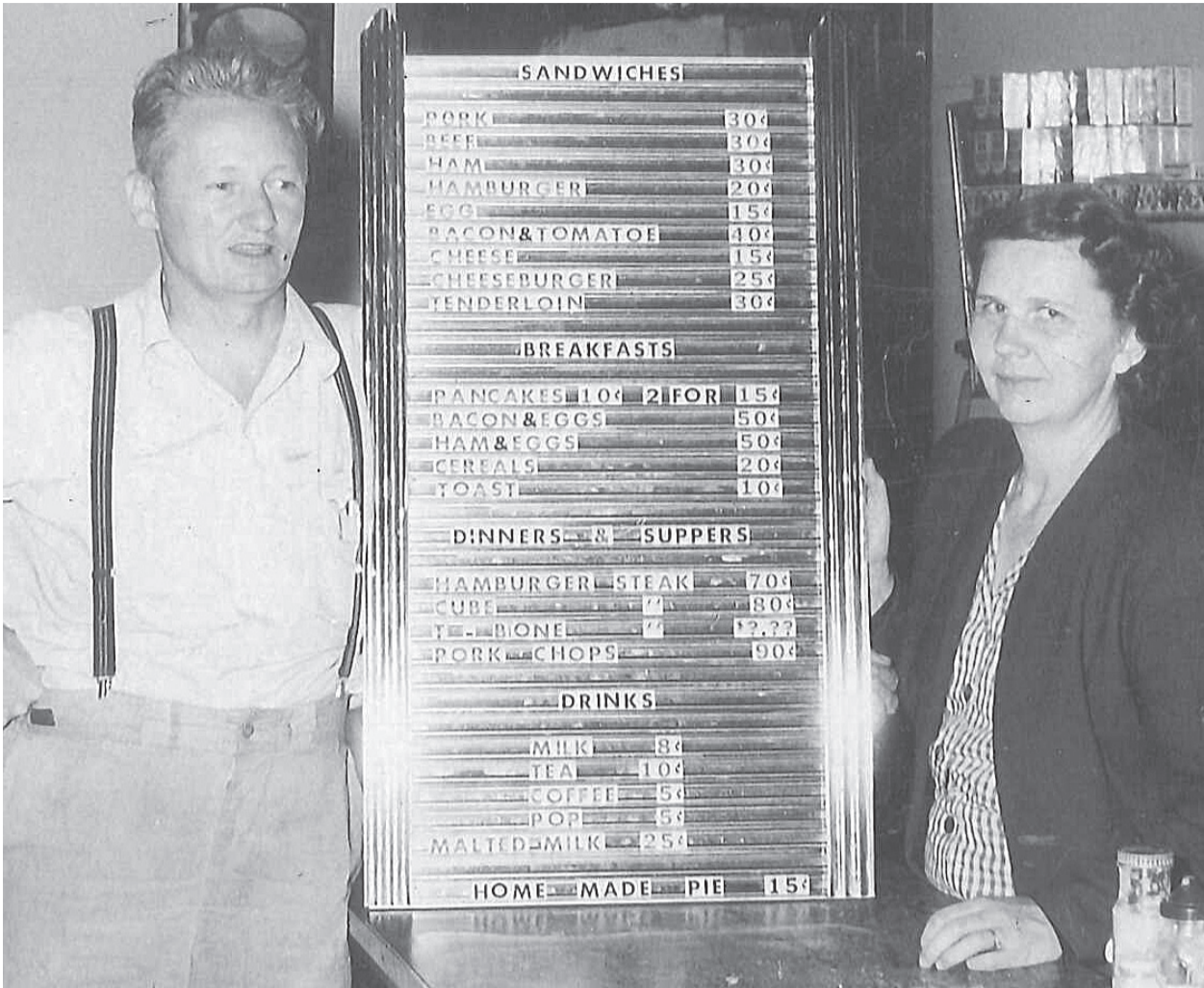
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# Look back at Downtown Harlan

Roger Rust, Rusty's Shoe Repair, 1106 6th St., had these 1940 era photos of his shop, the former White Star Cafe and the gas station that stood at the corner of 6th & Court where Bauer's now stands. He shared them with us to take a step back in time and some amazing food prices.



Dean and Ellsworth Hervey in front of Lil's Diner at 1106 6th St.



Sam and Jessie Hervey, owners of Lil's Diner, where Rusty's Shoe Repair now stands are shown above. They originally ran the diner then Sam left to operate the White Star Cafe. They are shown above with their circa 1940's menu. The White Star was located at 517 Court which also was the one time location of Rust's Western Shed, owned by Roger and earlier by his father, Paul Rust.

Lil's Diner was rumored to have served Mae West during a stop in Harlan. West was an American actress, singer, playwright, screenwriter, comedian, and sex symbol whose entertainment career spanned seven decades, known for her lighthearted bawdy double entendres.



This photo was taken at existing Rusty's Shoe Repair looking north-east. In the background is the DX Gas Station where Bauer's Shoe Store now stands at 6th & Court. Pictured are Dean Hervey, Les Sorensen (Jessie Hervey's brother), their dog Pete and Ellsworth Hervey.

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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.



**Volunteer Marian Fitzwater** is a regular helping deliver daily meals and an inspiration for Senior Center Manager Jeanette Meurer. Fitzwater, 93, is entering her 27th year of volunteering for the program and delivers 12 months a year.

Currently there are three routes with a total of 22 - 30 hot meals each week. why don't you ? If you are interested in delivering for the Home-Delivered Meal program please call 755-2757.

## Fill in volunteers always needed Call 755-2757

Dick O'Bryan  
Verdell Hansen  
Pat Nollen  
Rich Hansen  
Becky Finken  
Tom Schulte  
Kay Schechinger  
Lions Club members -  
    Kathy Carl, Ilene Nelson,  
    Chuck Hoffnagle, Verne Nelson  
CDS Global  
Grace Baptist Church  
Concerned  
Elm Crest Retirement Center  
Harlan United Methodist Church  
St. Michaels Catholic Church  
Knights of Columbus  
Congregational Church  
Donna & Amy Burdick  
Immanuel Lutheran Church  
Shelby County State Bank  
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John Gilliland is just one of many Harlanites (see listing next to this article) who step in to help deliver meals on wheels when a volunteer can't show up that day, thank you John!



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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.

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Nathan Stone  
Army



Gary Parkhurst  
Air Force



Michael Beezley  
Marines

# Heller strong advocate of the Legion

Continued from Page 1

the Ozark rehearsed for the invasion of Okinawa. She landed her troops and equipment on Okinawa April 1, 1945 and again remained to lend logistic support to beach operations until departing April 10, 1945 for Guam.

**American Legion**  
Heller first learned about the American Legion when he was deployed in the South Pacific.

“I was somewhere in the Pacific and they were selling the American Legion then, they figured when you come home, you can join the Legion and make new friends,” Heller said.

This is when Heller received his Hospitality Card and that became the start of an unintended collection.

Heller was in Tokyo Bay when they signed the peace treaty on Nov. 2, 2014 and returned home that same year and that same year he also joined the American Legion.

Every year, Heller was given a new card for membership and every year Heller has kept it. He isn’t sure why he kept them all and at first, he wasn’t even doing it on purpose. It just happened that way.

“I had no idea how and why I didn’t throw the first or second or third one away, a lot of people did. You get a new card you throw the old one away, that’s generally how it runs,” Heller said.



Continued on page 12

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## Tips for “Aging in Place”

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# How to make your home more user-friendly as you age



Sara Poepsel Miller  
owner, Living Well Home Care

by Sara Poepsel Miller  
owner, Living Well Home Care

I recently took on a huge project – buying and updating my mother’s 135-year old home in Harlan. I grew up in this house, so it has a lot sentimental value to me. However, it hasn’t been thoroughly updated in about 40 years- perfect for Mom, but not so perfect for my family. I want to grow old and remain in this house as long as I can – just like my Mom did.

So as I started remodeling rooms, I’ve incorporated changes that will make it a lot easier for me to do so. In my business of caring for seniors in their homes, I’ve learned a lot about what makes it possible them to remain at home. If you want to stay in your home as long as you can, you should start thinking about making changes as you update your home- whether you need them now or in 20 years.

Here are some things you can start doing now if you want to “Age in Place”, the industry term for staying in your home as long as possible:

**Need new light switches?** Get the large toggle-kind, and spend a few bucks more for ones with a little night light in them. These make navigating in the dark much easier.

**Time for a new toilet?** Get the high-rise type – getting on and off is so much simpler than the low-rise kind. A pedestal sink will allow you to access a sink in a wheelchair.

**I’m a huge fan of the new touch water faucets** – handy for everyone, not just those with limited mobility. Need a new tub or shower? Invest in a low-threshold walk-in shower, and avoid those with built-in seats.

**The transitions of different floor types** (carpeting to hard surface) can be difficult in a wheel chair or scooter. And if you use a scooter, eventually your carpet will stretch. Can you install hardwood instead?

**If you have the opportunity to widen your doorways** – DO IT! Especially the bathroom doorway. The ability to get where you need to be is a major factor on whether you can stay in your home.

**As you make changes to your home, keep the future in mind.** You may not need it now, but these little things will make a huge difference to you in the future.



## Rehab *at* Elm Crest Senior Living Community

Elm Crest Senior Living Community has provided comprehensive rehabilitation programs to new and existing residents for over 35 years.

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Personal care plans with custom-designed programs & activities.
- **Assisted Living Apartments**  
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Call for your tour of our community.

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## Living Well Home Care

Helping seniors live safely and happily at home.

**Seniors - Stay safe and happy in your own home with Living Well Home Care!**

**When you need a little help to remain in your home, turn to Living Well Home Care.**

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Harlan • [LivingWellHarlan@gmail.com](mailto:LivingWellHarlan@gmail.com)

 Living Well Harlan



# Harlan Senior Center Activity Calendar

**Therkildsen Activity Center  
& Harlan Senior Center**  
706 Victoria, Harlan, 755-2757  
[www.cityofharlan.com/ActivityCenter.htm](http://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



**Keep in Touch . . .  
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plan your days &  
evenings.**

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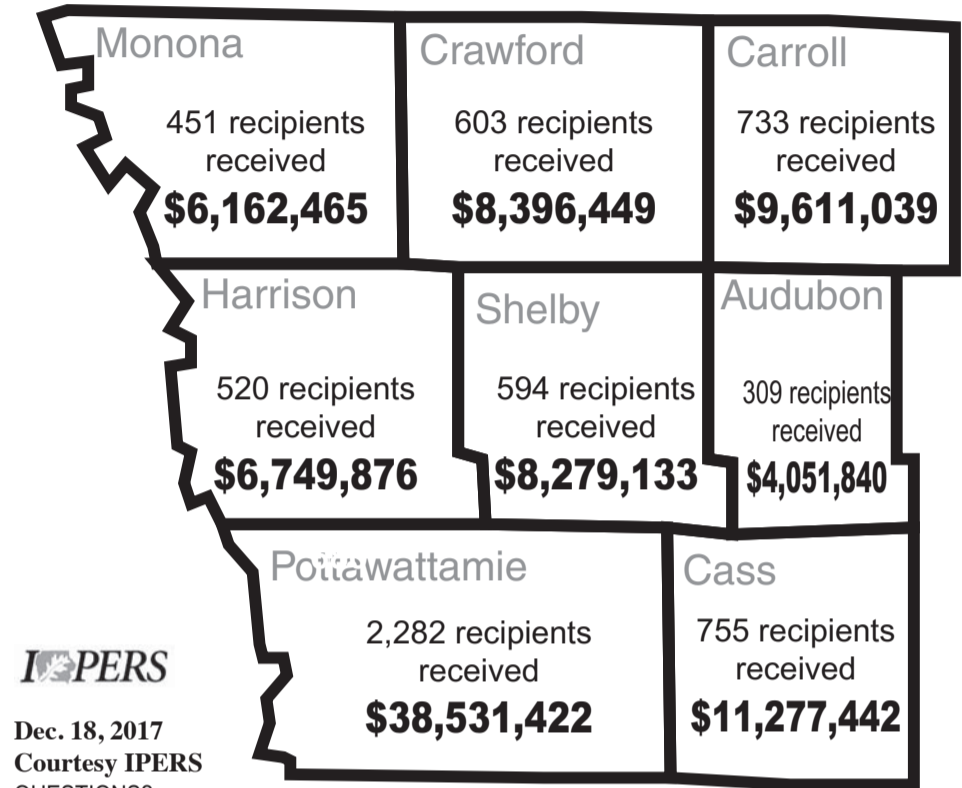
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or visit [www.ship.state.ia.us/](http://www.ship.state.ia.us/)**

# IPERS retirement benefits paid and number of payees per county IPERS



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Dec. 18, 2017  
Courtesy IPERS  
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515-281-0020 or 1-800-622-3849 (toll-free) • Monday–Friday 7:30 a.m. – 5 p.m. Central Time  
email: [info@ipers.org](mailto:info@ipers.org)

# Social Security Help For Those Nearing Retirement

**SOCIAL SECURITY TOOLS**

A good place to start is [socialsecurity.gov](http://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](http://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](http://socialsecurityclaimingguide.info)).

“When to Take Social Security Benefits: Questions to Consider” ([whentotakesocialsecurity.info](http://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.

## Angels Care Home Health provides seniors with cold and flu prevention and treatment tips

Angels Care Home Health, a leading provider of home health care services for seniors, recommends a few easy prevention strategies to stay healthy during the season.

- Scrub hands clean with warm soap and water. This is one of the simplest - yet most effective - actions to ward off germs.
- Avoid touching the eyes, nose and mouth, which is where germs enter the body.
- Stay away from anyone who is sick especially in the first few days of their illness when they are most contagious.
- Disinfect common areas such as tabletops and counters.

One of the surest ways to help guard against the flu is to get the flu vaccine every year.

In the event a cold or flu strikes, know what the symptoms are and how best to take action. Cold symptoms start typically with a sore throat, runny nose and congestion. By the third or fourth day, a typical cold sufferer will have a cough.

Symptoms of a cold are usually felt above the neck. Flu symptoms come on quickly, and are usually more severe than a cold. Symptoms of the flu include a fever, headache, sore throat, muscle aches, cough and congestion.

To treat a cold or flu, get plenty of rest, drink lots of fluids, and avoid alcohol and tobacco.

Angels Care Home Health recommends seniors seek medical attention if they experience sinus pressure or pain, a persistent or worsening sore throat, a deep cough that produces yellow or green phlegm, and ear pain.

Practicing the preventative measures listed above, in addition to making positive lifestyle choices all year long, can go a long way in preventing sickness, or at least minimizing the impact on the body if infection occurs. Eat healthy foods including those that nourish the immune system, such as salmon, yogurt, and dark green, red, and yellow vegetables and fruits. Get plenty of sleep, exercise regularly, and reduce stress.

Angels Care Home Health specializes in serving the health care needs of the senior population in Denison and the surrounding areas. The health care provider offers skilled nursing care and restorative therapy services in the home that emphasizes disease management and education for a healthier and more independent patient.

If you or a loved one are 65 and older, and have a disease or condition that makes it difficult to leave home, you may be eligible to receive health care services in your home. Please call Angels Care in Denison for more information at 712-263-2266 or visit [angelscarehealth.com](http://angelscarehealth.com) for more information.

## YOUR RIGHTS to the Medicare Home Health Benefit



**YOUR MEDICARE BENEFIT ALLOWS YOU TO RECEIVE** treatment for an illness or injury in the comfort of your home, so you can regain your health and maintain your independence.

### Your Rights as a Patient:

- You are entitled to home health care services under Medicare if you qualify.
- You have a right to choose the home care provider you want in your home.

### Benefits of Receiving Home Health Care:

- Continuity of care from hospital to home.
- Convenient: Your health care team comes to you.

### You are Eligible if:

- You have Medicare.
- You are under a doctor's plan of care.
- You need skilled nursing care or therapy services on an intermittent visit basis.
- You are homebound (you leave home infrequently and it requires considerable effort).

### 2019 Medicare Open Enrollment Period

- From October 15 to December 7, 2018.
- During this annual enrollment period (AEP) you can make changes to various aspects of your coverage.

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**ELM CREST**  
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Elm Crest is owned and operated by American Baptist Homes of the Midwest, a not-for-profit provider of senior health care since 1930.

# Al Heller, 93, U.S. Navy veteran

Continued from Page 8

### Collection stayed with him

The collection has survived five moves. Now every year when he gets his new membership card, he stores the previous year's card in the his Legion bank checkbook box.

"How did I collect that many without even trying? It just happened, after it got to a certain point I said well now I have 10 or 20 or 30, I will add on to it now," Heller said.

The American Legion was officially started in 1919 by a group of World War I veterans. Heller has been a member for 73 of the 93 years. He has also been with the same post that entire time, Post 547 in Portsmouth. In addition he is a member of the Harlan VFW and the Forty & Eight unit based in Neola. He also kept a daily diary during his time in WWII.

"I bet there is not one other person in the country that has all 73 cards," Rich Heller, Al's brother said.

While a part of the Legion, he has served as the post commander, county commander, district commander, department vice commander, the state membership chair and delegate to the national convention 23 times.

This has allowed him to attend national conferences in Florida, Hawaii, Chicago, Boston "and everything in between."

One of the reasons Heller joined the Legion was the association with people on the same level with the same thing in common. "When everybody comes and asks us, 'what can I get out of it?' no you don't get anything out of it, it all depends on what you put in it," Heller said.

### Heller Gas & Oil

Al came back to Portsmouth and worked for his dad, Henry B. Heller, and was responsible for the bulk Amoco oil and gas side of the business while his

brothers Rich and Phil ran the successful gas and tire business. Heller said he sold his bulk oil/gas business in 1996 to Joe Miller who continues to operate it in Portsmouth.

He served on Portsmouth City Council and along with the late Gary Kohles, organized a business association for Portsmouth in the 1960s to help better organize businesses and expand their opportunities.

### Heller's Family

Heller's wife, Ethel, who died in 2015, was the businesses' bookkeeper and also worked more than 20 years for the Shelby County State Bank, Portsmouth. She was a proud member of the American Legion Auxiliary as well as the Veterans of Foreign Wars Auxiliary. They both moved into Elm Crest Senior Living Community in September of 2014.

He and Ethel had four children: Patricia (Ralph) Knipstein of Apple Valley, CA; Karen (Thomas) Ortner of Yuba City, CA; Ronald (Dana) Heller of Alpharetta, GA; and John (Lana) Heller of Harlan.

Heller added that his American Legion card number 73 should be arriving any day now and it did just before the story went to press !



Al Heller, a US Navy WWII veteran, proudly holds his collection of 73 American Legion cards.

His brother, Rich said, "I bet there is not one other person in the country that has all 73 cards,"



# TAX Alert

## Don't Let The 2018 Tax Year Frighten You

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# Commanders Club

With Commanders Club Coordinator, Teresa Coenen



## Upcoming Commander Club Events

**November 7-15, 2018:** Israel: A Journey of Faith. Nine days, includes 15 meals, \$4099 pp/dbl.

**November 10-14, 2018:** Another Branson trip with Lana, \$691.

**December 6, 2018:** Christmas Trip to Des Moines, includes a Christmas Vendor Mall, lunch & matinee show "Three Men & A Tenor." More details (including price) to come.

**March 2, 2019:** Live performance in Council Bluffs. Details to come.

**January, 2019:** Las Vegas Getaway, dates and details to come

**March 2, 2019:** Church Basement Ladies, Council Bluffs, "Rise Up Oh Men." Price and more details to come.

**March 15-24, 2019:** We have secured 20 seats on a motor coach trip to Savannah. Details, pricing to come.

**March 2019:** *Come From Away* (Broadway musical), at the Orpheum, Omaha. Dates and details to come.

**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.**

**Don't forget 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.



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**Contact Teresa at the Main Branch 755-5112 for more specific trip information**



# 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, durable medical equipment, and some preventive services.

#82 Keep your eye on what matters most.



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- **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](https://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](https://socialsecurity.gov/benefits/medicare).

## JOIN THE UBI EMERALD CLUB TODAY!


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## Prime of **LIFE**

Friday, **Oct. 19, 2018** | Page 14

**Former Harlanite Dr. Steve Paulk and his wife -**

# Helping future Hawkeye athletes fight for Iowa

**IOWA CITY** - As an undergraduate student at the University of Iowa, Stephen Paulk, MD (69BS, 73MD, 78R), tutored student-athletes in multiple science courses. While his work helped Hawkeyes thrive in the classroom, Dr. Paulk's part-time tutoring position also played a vital role in his success at Iowa and beyond.

"Working as a tutor gave me some financial assistance when I needed it most," says Dr. Paulk, a Harlan native, (his late parents were Gordon and Norene). Paulk started off as a dental student before pursuing a medical degree.

After completing his general surgery residency in 1978, Dr. Paulk went on to an auspicious medical career that has now spanned 40 years in Waterloo and now in Portage, WI. Dr. Paulk and his wife, Amy, have six children and nine grandchildren. Throughout his time as a general surgeon, Dr. Paulk has always looked back fondly on his Iowa experience and continues to be



Stephen Paulk, MD and his wife, Amy.

grateful for the quality education he received.

"Fourteen years of my life was spent in Iowa City—going to undergraduate, medical school, and surgical training—so I have a lot of great memories," says Dr. Paulk. "My experiences at Iowa produced a very satisfying career, and the people at Iowa helped me and mentored me long after I graduated. I've always been very appreciative of my Iowa education."

For more than 40 years, the Paulks have showed their love for the UI by attending Hawkeye football games and giving back to support Iowa's student-athletes. More recently, the Paulks finalized plans to support scholarships in UI football, golf, and track and field through their estate plans.

For the Paulks, it's their way of helping Hawkeye student-athletes "Fight for Iowa."

"Amy and I are big Hawkeye fans, and my professional career was based upon what I learned at the University of Iowa," says Dr. Paulk. "This is a great way to give back so that others can succeed."

*Get Well,  
Stay Well.*  
**Get Back  
to the Things  
You Love!**

**Now Open  
In Harlan!**



"I had just about given up hope finding treatment for my chronic knee pain, but I'm now pain free. Jeremy taught me how to move, and what I can, and can't do as I age. I can't thank him enough! And the clinic is very clean, with so much equipment to work with."

- Kathy Hansen, Walnut

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Therkildsen Activity Center & Harlan Senior Center,  
706 Victoria, 755-2757

# Harlan Senior Center...at the Therkildsen Activity Center

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

**Take a break from your day** and enjoy a a great luncheon, pool or bingo. To learn more about the senior center call 755-2757.

**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.

**Pool:**  
Come join a friendly game of pool every week at 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.



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**Learn more by calling 1-800-351-4664 or visit [www.shiip.state.ia.us/](http://www.shiip.state.ia.us/)**

# OPENING SOON



**Hansen House** is Harlan and Shelby County's newest Memory Care Assisted Living facility. We are forming a list for those interested in long-term memory care. For more information, or to reserve a room, contact Brandon Kea at (712) 242-5734.

**Reserve a room with us through the end of November and get one month of rent free!**



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