

Boettger enjoying her new role - Second Harlanite serves on Iowa Board of Regents

Jacey Goetzman, summer intern

HARLAN - Nancy Boettger almost didn't answer the call from former Gov. Terry Branstad that would have her appointed to the Iowa Board of Regents.

When she did pick up the phone, however, she didn't hesitate to say yes to his request.

With that call, Boettger became the second Harlanite to join the Iowa Board of Regents. Before her came Mary Louise Petersen, who served for 12 years on the board. Eight of those years were spent as president, making her the first woman to serve the position for the Iowa Board of Regents.

"I can't begin to fill her shoes but I will work very hard to be the best regent I can be," Boettger said.



Nancy Boettger
Iowa Senate to
Board of Regents

Iowa Senate

Boettger has previously served as a Republican in the Iowa Senate from 1995 to 2015. She is a retired farmer, bed-and-breakfast owner and grandmother of 16.

"I really care what the world looks like for them," Boettger said. "One of the best ways to influence that is to work with the university system because those graduates will be the leaders of the country [and of] the world in the future."

Boettger earned a bachelor's degree in sociology from Iowa State University and another bachelor's degree in education from Buena Vista College.

"I'm very honored to be asked to serve," Boettger said.

Now Regent Boettger is on several different task forces searching for the answers to hard questions revolving



SEE PAGE 2 - Boettger



Eugene Clayton shows off his toy tractors, which line the shelves and the tables. The Case hand-tie hay baler sits to the left, while the tractor Clayton's grandfather gave him sits in the middle.

(Photo by Jacey Goetzman)

Toys become a new hobby - Clayton finds toys a new enjoyment of his life

Jacey Goetzman, summer intern

WALNUT - Eugene Clayton's first toy created was a dragline excavator made out of a Peeps box and a tobacco can.

"It was quite a piece," Clayton said.

These first toys were made at the age of four or five when Clayton and his brother en-

SEE PAGE 5 - Clayton



Volunteers welcome for Home- Delivered Meal Program

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The benefits to establishing advanced healthcare directives in your will

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Life not slowing down for Harlanite

FROM Page 1 - Boettger

around issues of tuition costs and funding resources.

"We're having conversations with legislators, with business, with the university presidents ... to really have that discussion [of,] 'what is the role of [the] public in public education?'" Boettger said.

Tough Revenue Year

Huge cuts came to higher education when the 2017 Iowa Legislative Session faced the reality of a tough year's revenue. With this reality, Boettger believes it's important to develop a sort of predictability of cost for students.

She can remember her own time spent as a broke college student.

"I can remember not ordering pizza [and] eating the crust of my friends' pizzas because I didn't have enough money," Boettger said.

Past funding worries, Boettger is also serving in the search for a new president for Iowa State University following former President Steven Leath's resignation. Her hopes are to have someone in place by November.

Heavy reading load

With her new role comes a lot of responsibility – and reading, with packets upwards of 300 pages – but Boettger is accepting it in stride.

"[Being among the regents is] very humbling because you know that [we] really affect a lot of lives," Boettger said.

Going forward, she hopes to learn more about student life as well as attend a few classes and campus activities.

"I hope to be able to enable [students] to make good choices [and] decisions," Boettger said. "If they come out of the university with a great knowledge base and the ability to be a great citizen... they'll be successful in life."



Boettger at her rural Harlan home checking emails regarding her new role as a member of the Iowa Board of Regents.

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- ❑ **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 donatelifenet), 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.
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- ❑ **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.
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Look back at Villages of the Past...Poplar

The vitality of many Shelby County early settlements was sapped by other towns taking rank as trading points along rail lines. Eventually

better roads and major highways also did not pass near these vanishing villages, leaving them a distant memory. The following pages are a glimpse into the past of a few formerly bustling communities of Shelby County.



Poplar - Thriving little town on Shelby-Audubon County line from 1891 until 1943. Old village of Poplar and 10 farmsteads entered into National Register of Historic Places in 1991. Located northeast of Jacksonville. Only one home and cemetery remain at heart of the ghost town.

Above, the circa 1905 of the Jacobsen farm, Jackson Twp. Original house consisted of two rooms upstairs and two down and

sat farther out in the field. The home was closer to road using planks and wooden rollers drawn by teams of horses.

Originally four rooms the home featured stained and etched glass was used to enhance the windows.

The crib and barn were built in 1903 by "Jacksonville Carpenters" Courtesy of Marlene Hansen



At left, the Martin Henricksen family. House built 1905 by "Jacksonville Carpenters". Located within Poplar Historic District, home still stands near the former village.

Above, c. 1907. June 5th Celebration, Danish Independence Day, at Rasmussen Hall. Eventual U.S. Vice President Henry Wallace was the guest speaker. The Hall eventually housed A. Kousgaard Grocery. Courtesy of Marlene Hansen,

Passion for farming just goes in a different direction

FROM Page 1 - Clayton

joyed nothing more than playing in the dirt.

Clayton's approach to his toy-making has since changed. After retiring from a life of farming, it seemed only natural to sink into his newfound freedom by creating farm toys.

"All of my life, I've been a farmer," Clayton said.

Long line of farmers

Clayton came from a long line of farmers. Although he is retired, he still makes it out to his son's farm whenever he finds himself wanting to be inside a tractor and be a part of it again.

Over the years, Clayton has learned shortcuts and ways to make the tractors take on more realistic looks. It all began about 12 years ago. Clayton had already been collecting farming toys, but his hobby of making them was honed when his son asked him to make a plow.

Plow building

One of Clayton's frequent visits is to show Roger Sorensen, Sorensen Equipment in Harlan, his work or look for manuals to help him with his projects.

Clayton had been considering building a 12-bottom plow for his son, John. He found the owner's manual from Roger Sorensen and Clayton then found a design for the plow and eventually built one for his son and himself.

"Well then, when Roger saw my 12-bottom plow... he said, 'Will you build me a Kinze 21-bottom plow?'" Clayton said.

And Clayton built one not only for Sorensen, but for himself, and Sorensen's plow can be seen on display at Sorensen Equipment in Harlan. (See it pictured above at right). He has also recently built White and Allis Chalmers plows.

Clayton has never been one to say no.

The details on each toy can differ. Some can take up to 20 to 30 days at least to build the parts alone. Often, Clayton has found himself making the parts because others – including toy companies – don't build them.

"It's always fun to see what he comes up with," said Clayton's wife, Jeanette. The Clayton family included have three daughters, Danine, Janelle, Julie and their son, John.

Clayton has created a family tradition that now goes beyond collecting. In the late 1930s, his grandpa handed him a toy after it came with the purchase of his new tractor.

Clayton still has the original wooden wagon it came with, as well as the silver figurine of a farmer sitting on the tractor. The man still wonders how it is here after all this time, considering the piece was loose when he received it.

Brother-in-law picks up the hobby

Now, his brother-in-law Roger Pickenpaugh tinkers with trucks the same way Eugene fixes up tractors. After his son requested his plow, Clayton is now planning to make one for his grandson as well. In a way, it has began to track its own tradition.

"It's fun [to make one-of-a-kind toys,]" Clayton said.

The skill requires an unnerving amount of patience. Clayton has to be able to split a piece of paper with an X-Acto knife. He considers himself fortunate to be able to do this and to have the patience for it.

One of his toys, a Case hand-tie hay baler, pays close attention to detail. While the tractor itself came from a toy company, the baler Clayton added to the back is



Clayton created from scratch a second Kinze 21-bottom plow from a manual and related photos for Roger Sorensen, Sorensen Equipment, Harlan.



Clayton talks about his Case hand-tie hay baler with reporter Jacey Goetzman.

precise down to the two wooden palettes where workers would sit. Done by hand, the toy tests true-to-scale with details down to the literal wire used within the baler.

Clayton plans to continue working on the toy tractors with no foreseeable stop in sight. In his retirement, the task keeps him busy.

"I don't know what these [other retired] guys do," Clayton joked.


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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, Thanks-



The new Senior Center Director, Sherry Bierl (center) greets Shelby County State Bank volunteers Connie Lehan and Stef Kramer as they prepare to deliver meals on wheels.

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.



Concerned's Linda Bentzen, support staff member and a regular volunteer aides in the delivery with Concerned clients above and at left.

giving, 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.



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ELIGIBILITY REQUIREMENTS

- 60 years old or over
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 - be physically handicapped
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- A signed application from your doctor



Caring for grandchildren

In the not-so-distant past, it was quite common for various generations of a single family to live under one roof and for many different members of the family to play a role in raising the children.

But that dynamic slowly changed as families spread out geographically. However, when the economy faltered and parents of young children realized they needed help, many returned to the old way of doing things. Grandparents stepped up to look after their grandkids, and adults moved back home with their aging parents. Some seniors needed to move in with their children to make ends meet.

A study of data from the Rand Corporation found that, of the four million children living with their grandparents in the United States, 2.5 million live in three-generation households. Nearly 1.5 million live in split-generation households or ones in which grandparents are raising their grandchildren. The proportion of all

grandchildren living in three-generation households, 3.6 percent, has been steady in recent years.

Caring for their grandchildren can elicit many feelings in grandparents, from nervousness to excitement about a fresh face around the house. Raising grandkids can be overwhelming for elderly men and women, but the following are a few tips that can make the process easier.

Explore your feelings. When you acknowledge your feelings, you are on the right path to making things work and recognizing possible obstacles.

Expect mixed feelings from others. Grandchildren and your own children also may be apprehensive about this new living situation. Encourage everyone to share their thoughts and come to a consensus on how things will be done. Expect it to take some time to establish a schedule, and don't be discouraged by any initial behavioral problems.

Take care of yourself.

Grandchildren, particularly young ones, can have a lot of energy and may require constant attention. Caring for such lively youngsters can be taxing on grandparents, who must make their own health and nutrition a priority. Give yourself some time for recreation and rest. Have grandchildren help out where they can. Don't feel you have to spend every moment entertaining them.

Ask for help when needed. Reach out to friends or community members if you are feeling overwhelmed. There are a number of resources available to you, and many organizations, including AARP, have their own tips for assisting three-generation households.

Multi-generational households are common once again. Families who work together can make the most of such living arrangements.

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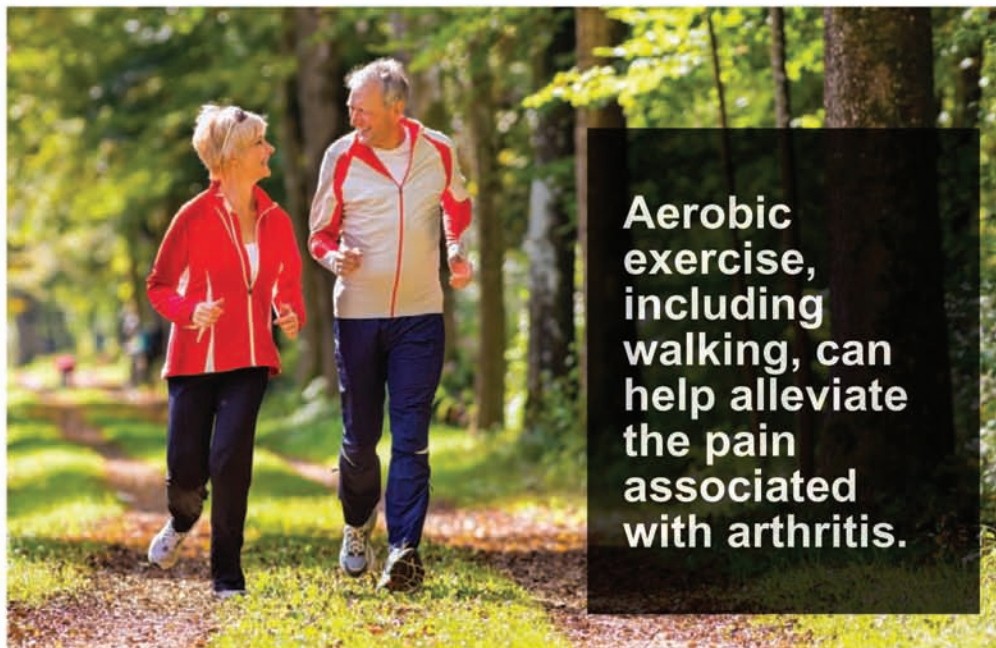
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Exercise and arthritis



Aerobic exercise, including walking, can help alleviate the pain associated with arthritis.

Across the country, more than 50 million people are living with doctor-diagnosed arthritis. So says the Arthritis Foundation, which projects that figure will rise to 67 million by the year 2030.

Simply put, arthritis is a significant problem, one that can not only affect a person's quality of life, but also his or her pocketbook, as the Arthritis Foundation notes that working-age men and women (those between the ages of 18 and 64) who contend with arthritis are less likely to be employed than people of the same age who do not have arthritis. Arthritis is not only bad for employees, but also for employers, as it accounts for \$156 billion annually in lost wages and medical expenses.

Exercise may be the last thing on many arthritis sufferers' minds, but exercise can play a vital role in reducing the often painful symptoms associated with arthritis. Among its other benefits, exercise can strengthen the muscles around arthritic joints and help men and women maintain bone strength. In addition, the Mayo Clinic notes that lack of exercise can make joints feel more painful and stiff, as a sedentary lifestyle will ultimately contribute to putting more stress on joints.

Upon being diagnosed with arthritis, patients should speak with their physicians about the best way to use exercise to combat and relieve their symptoms. Some patients may require physical therapy, while others might be able to work with their physicians to develop an exercise regimen that can help reduce the severity of their symptoms and any pain that accompanies those symptoms. The following are some types of exercises that figure to play a strong role in managing arthritis and improving quality of life.

Aerobic exercises: Low-impact aerobic exercises, such as walking and swimming, can help arthritis sufferers alleviate their symptoms and improve their overall health. Arthritis sufferers who have not exercised in awhile because of their pain may have gained weight as a result, and aerobic exercise is a great way to shed extra pounds. Losing excess weight is a great way to make physical activity less taxing on your joints as well.

Range-of-motion: Range-of-motion exercises are typically simple and don't take much time, but when done correctly, such exercises can be very effective at relieving the stiffness associated with arthritis. A physician or physical therapist might advise you to do range-of-motion exercises each day, and you may even need to do them a few times each day. Adhere to this advice, continuing to perform the exercises as long as your doctor or physical therapists deems them necessary.

Strength training: As previously noted, arthritis sufferers may feel as though lifting weights will only exacerbate their existing symptoms. But strength training will strengthen the muscles around the joints, providing more support for those joints and ultimately reducing symptoms of pain. Speak with your physician or physical therapist about appropriate strength-training activities and the importance of rest. If you experience any pain during strength-training sessions, stop immediately and report the pain to your physician.

More information about managing arthritis can be found at www.arthritis.org.



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The benefits to establishing advanced healthcare directives in your will

Advanced healthcare directives can be invaluable resources for family members and friends who will be responsible for managing a person's plans should they become unable to make their own decisions.

The National Healthcare Decisions Day movement, a group dedicated to providing clear, concise and consistent information on healthcare decision-making, defines advanced directives as establishing:

- a **"healthcare power of attorney"** (or "proxy" or "agent" or "surrogate"), or the person you select to be your voice for your healthcare decisions if you cannot speak for yourself.
- a **"living will"** to document which medical treatments you would or would not want at the end of life.

While these are decisions that people often put off, it's important to make them as early as possible. Not only will they dictate your wishes, they'll take the pressure off of loved ones who would otherwise be tasked with making difficult decisions on their own.

Healthcare proxy - Appointing a healthcare proxy ensures that there will be someone there who has the legal authority to make healthcare decisions for you if you are no longer able to speak for yourself. This may be a spouse, child, relative, or close friend.

The Mayo Clinic suggests choosing a person who can be trusted to make decisions that adhere to your wishes and values and to be your advocate if there are disagreements about your care.

Be sure to have a candid discussion with your healthcare proxy in which you go over the types of medical care you wish to receive and any ways you would or would not like your life prolonged. It helps to keep the proxy up-to-date on any medical conditions you may have so that he or she can make the most informed decisions on your behalf.

Having a healthcare proxy does not mean you are giving up your right to make medical decisions. It's a fail-safe in the event you are unconscious or cannot direct medical care.

Living will - An advanced healthcare directive enables you to create specific written instructions for future health care, known as a living will. The living will should include wishes regarding life-sustaining medical treatments and resuscitation if you are no longer able to speak on your own behalf. It also can spell out whether you want to remain in a hospital or receive palliative care at home for a terminal illness. A living will can be changed if/when your wishes or circumstances change.

Legal and medical advice - Although legal advice is not required for an advanced directive, it can be helpful to iron out the legalities of your directives.

Speak with your doctor about your desires and needs. A physician can help you form a coherent directive that is in line with your wishes.

Remember, an advanced directive is not reserved for the elderly. Any consenting adult age 18 or older can benefit from a living will and other documentation.



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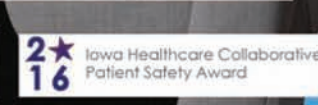
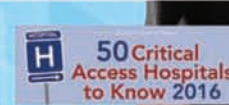
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www.cityofharlan.com/ActivityCenter.htm

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Wednesday -- bingo at 1 pm

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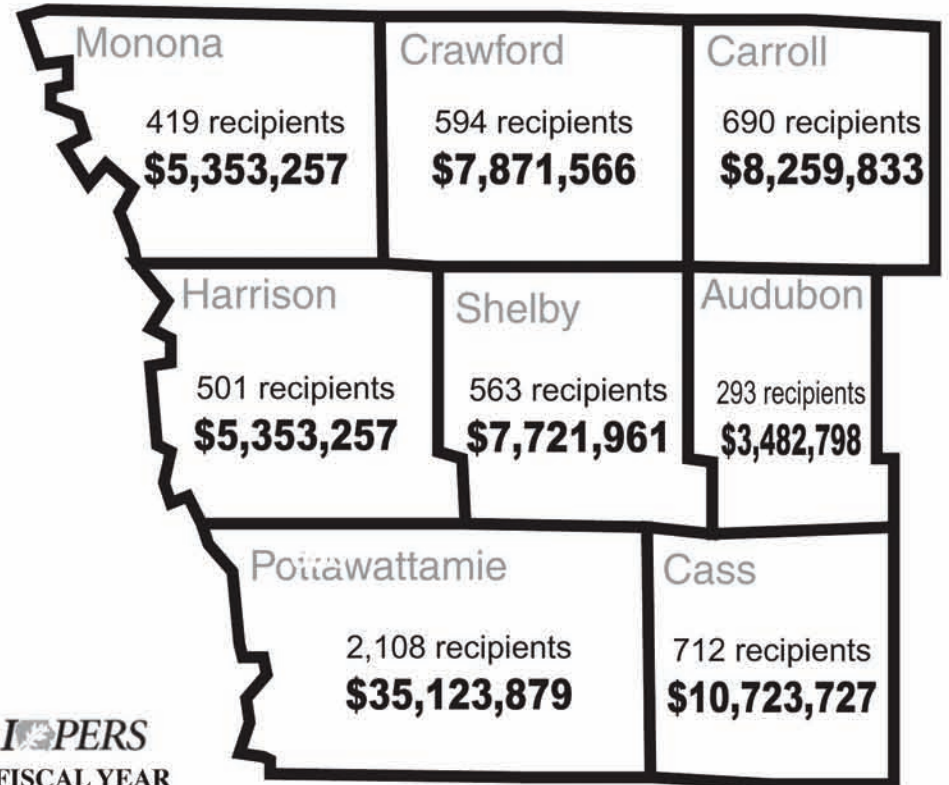
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IPERS retirement benefits and how they effect our area financially



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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.

Renovations for senior safety

As adults approach their golden years, the homes they once thought of as sanctuaries can become unsafe. Families wrestle with the decision to keep parents and grandparents in their homes or move them into assisted living facilities or other senior residences.



Modifying seniors' homes to make them safer is another option. The National Institute on Aging says that families may be able to have a senior stay at home by helping older relatives remain independent but safe. The following are a few ways to do just that.

Remove fall hazards. The NIA reports that six out of 10 falls happen at home, where people spend the most time and fail to think about their safety. Seniors who want to be independent may overestimate their physical abilities. Because falls can be so dangerous, leading to cuts, abrasions, broken bones, and more, seniors and their families must take steps to prevent falls in homes. Improve lighting, especially at night when sight may become diminished. Install hand rails and grab bars where possible. Pick up clutter and remove tripping hazards, such as slippery rugs or electric cords. Install an electric stair climbing seat to make traversing stairs less risky.

Improve visibility and ability to communicate. Vision loss may accompany aging, but technology can help mitigate such losses. Use big-button phones, remote controls and even keyboards so seniors can keep in touch. Voice-activated thermostats or smart home technology also can make it easier for seniors to voice their needs.

Modify fixtures and other features. Dexterity may wane with age, and arthritis can make grasping or turning doorknobs and faucets more challenging. Take inventory of areas of the home that present the biggest obstacles to seniors. Replace knobs in the shower or on faucets with lever handles, which are easier to maneuver. Install new cabinets and doors that freely glide open and self-close. Replace toggle light switches with easier paddle-type switches that can be pushed with a hand or even arm. Motion-sensor lights also can be handy. Push-button oven controls may make cooking easier.

Prepare for medical emergencies. Invest in medical alert systems, such as necklaces or bracelets, that can be used to contact police or emergency medical personnel directly. Make phones available in commonly used rooms in the home, such as bedrooms, the living room, bathrooms, and the kitchen.

Install ramps and nonslip flooring. Ramps can make it easier to reach the front door or cross over elevated doorway thresholds. Nonslip flooring also can prevent falls around the house, offering more traction for feet, walkers or canes.

Repair cracks in walkways and driveways. Safety should also extend to the outdoors. Be sure to repair cracks or uneven pavement. Replace loose patio blocks or bricks with a more stable design or with concrete or asphalt. While outdoors, trim back bushes and make sure there are no tripping hazards outside as well.

***82** Keep your eye on what matters most.

Together let's plan for the future so you can continue all the good you do in your life.

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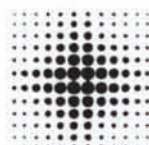
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I'm 65 and going on Medicare...what do I need to know about Medicare supplement insurance?

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". This resource can be found at: www.therightcalliowa.gov/SupplementalInsurance.aspx

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 more information about eligibility requirements and benefits call 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.

Updated: 10/02/2017 (JLR)



Commanders Club

With Commanders Club Coordinator, Teresa Coenen



Upcoming Commander Club Events

NOVEMBER 12-15: Christmas in Branson, take in the sights and sounds (6 shows) of a Branson Christmas

December 14 2017: Christmas Celebration Omaha Symphony & Durham Museum, 7:30 pm show

January 21, 2018: Texas Tenors at the Holland Center, Omaha, 2:00 pm matinee

February 1-11, 2018: Texas Coastal Winter Escape (by motorcoach)

March 13, 2018: Travel Meeting for the Holy Land Trip 9:00 am Harlan Theater

April 9, 2018: Branson Show in Sioux City

November 7-15, 2018: Mark your calendars - we'll be heading to the Holy Land.

Brochure available (or will be shortly) for the above trips.

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.

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



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Colorectal cancer screening tips

What Is Colorectal Cancer?

Colorectal cancer is cancer that occurs in the colon or rectum. Sometimes it is called colon cancer, for short. The colon is the large intestine or large bowel. The rectum is the passageway that connects the colon to the anus.

It's the Second leading Cancer Killer

If everyone aged 50 or older had regular screening tests, at least 60% of deaths from this cancer could be avoided. So if you are 50 or older, start screening now, with your next test to be done in another 10 years.

Who Gets Colorectal Cancer?

- Both men and women can get it.
- It is most often found in people 50 and older, and the risk increases with age.

Are You at High Risk?

- You or a close relative have had colorectal polyps or cancer.
- You have inflammatory bowel disease.
- You have a genetic syndrome such as familial adenomatous polyposis (FAP) or hereditary nonpolyposis colorectal cancer. People at high risk for colorectal cancer may need earlier or more frequent tests than other people. Talk to your doctor about when to begin screening and how often you should be tested.

Over 50 it could save your life

- Colorectal cancer usually starts from polyps in the colon or rectum. A polyp is a growth that shouldn't be there.
- Over time, some polyps can turn into cancer.
- Screening can find polyps, so they can be removed before they turn into cancer.
- Screening tests also can find colorectal cancer early. When it is found early, the chance of being cured is good.

Colorectal Cancer Can Start With No Symptoms.

Precancerous polyps and early-stage colorectal cancer don't always cause symptoms, especially at first. This means that someone could have polyps or colorectal cancer and not know it. That is why having a screening test is so important.

What Are the Symptoms?

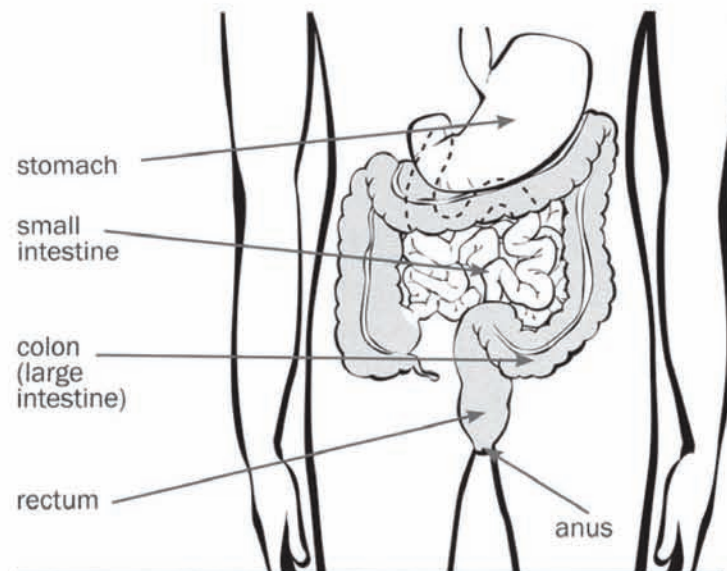
- Blood in or on your stool (bowel movement).
- Pain, aches, or cramps in your stomach that don't go away.
- Losing weight and you don't know why.

If you have any of these symptoms, talk to your doctor. These symptoms may be caused by something other than cancer. However, the only way to know what is causing them is to see your doctor.

Screening Tests

Several different screening tests can be used to find polyps or colorectal cancer. Each can be used alone. Sometimes they are used in combination with each other.

The U.S. Preventive Services Task Force recommends colorectal cancer screening for men and women aged 50-75 using high-sensitivity fecal occult blood testing, sigmoidoscopy, or colonoscopy. Talk to your doctor about which test or tests are right for you.



Colon and Rectum

SEE PAGE 14 - Colonoscopy

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Cancer screening tips

From Page 13 - Colonoscopy

• **High-Sensitivity FOBT (Stool Test)**

There are two types of FOBT: One uses the chemical guaiac to detect blood. The other-a fecal immunochemical test (FIT) uses antibodies to detect a protein in the stool. You receive a test kit from your health care provider. At home, you use a stick or brush to obtain a small amount of stool. You return the test kit to the doctor or a lab, where the stool samples are checked for anything unusual. How Often: Once a year.

• **Flexible Sigmoidoscopy**

The doctor puts a short, thin, flexible, lighted tube into your rectum. The doctor checks for polyps or cancer inside the rectum and lower third of the colon. How Often: Every 10 years. When Flexible Sigmoidoscopy is done in combination with High-Sensitivity FOBT, the FOBT should be done every three years.

• **Colonoscopy**

This is similar to flexible sigmoidoscopy, except the doctor uses a longer, thin, flexible, lighted tube to check for polyps or cancer inside the rectum and the entire colon. During the test, the doctor can find and remove most polyps and some cancers. How Often: Every 10 years.

The Bottom Line

- If you're 50 or older, talk with your doctor about getting screened.
- Visit www.cdc.gov/cancer/colorectal/sfl/index.htm

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

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

Noon Meals:

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). 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.

Meals Delivered:

Home delivered meals 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:

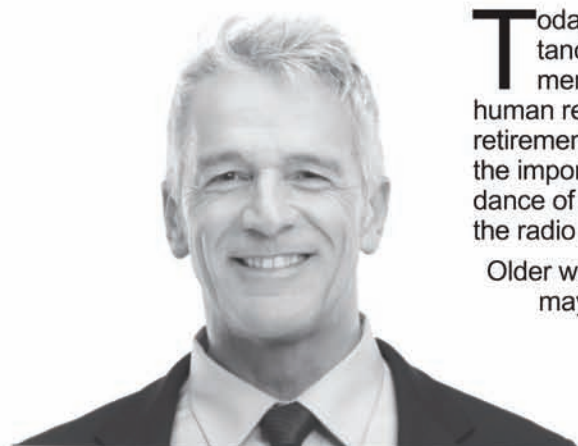
Come join a friendly game of pool every week at the Center.



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.





Retirement saving for late bloomers

Today's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-planning advertisements on television, the radio and the Internet.

Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it's important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

Pay down debts. Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been wiped clean, you can then increase your retirement contributions.

Eliminate unnecessary expenses. If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60

percent of their pre-retirement income each year they are retired), start cutting back on unnecessary expenses and reallocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

Downsize your home. Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly utility bills, property taxes and a host of additional expenses. Downsizing also means less maintenance, which gives you more time to pursue your hobbies upon retiring.

Take on some additional work. While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling.

Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable.

Simplify your financial life. Let's talk.



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