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PAGE 8



**A Diet  
for  
Your  
Eyes**

PAGE 13



# SENIOR NEWS & LIVING

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## Meet Paul Scheie, The Science Guy



**Former physics professor Paul Scheie enjoys introducing Oklahoma children to the wonders at the Science Museum of Oklahoma.**

Story and photo by Mike Lee, Staff Writer

**A**t 82 years young, Paul Scheie is having a ball teaching kids science.

But it's not in a classroom. He spent nearly 40 years doing that.

These days - actually two days a week, four hours at a time - you can find Scheie roaming the wide open spaces at the Science Museum of Oklahoma.

The pay is great, he says, noting his annual volunteer salary of zero dollars and zero cents doubles every year.

But Scheie's not in it for the money. No, he's in it for the wonder.

"I'm enjoying it. I'm having a ball," Scheie said. "People ask me if I work at the museum and I tell them 'No, I play at the museum.'"

Scheie moved back to Oklahoma in 2001 after retiring from a career teaching physics.

See SCHEIE Page 3

## Spotlight on Community

## A place to call home

Autumn Leaves of Edmond is celebrating its first year of service in Edmond for residents in need of Alzheimer's care and other types of memory loss. The service opened March 10 last year, said Marcie Davis, director of sales and marketing of Autumn Leaves of Edmond.



PAGE 6

## Palmer Continues to 'Paint the Town'



**Dr. Bob Palmer, is probably best known and remembered by his over 1800 murals around the state of Oklahoma, Canada, Mexico and Eastern Europe.**

Story and photo by Vickie Jenkins

After 40 years of teaching, Dr. Bob E. Palmer, Ed.D retired in December, 2014. His final position as an Educator was a Professor of Art, in the Department of Art at the College of Arts, Media and Design with the University of Central Oklahoma, Edmond, OK. His plans have always been to continue his successful mural painting business with Palmer Studios, Inc.

Dr. Palmer remembers when he became interested in painting. "I was 8 years old at my aunt's house. That is when I did my first painting," he says with a grin. "I used food coloring to make different colors and added it to white shoe polish. I wish I had that painting today. I am sure one of my relatives has it now. Maybe one day I can find it and bring it home," he laughed. "My painting materials have come a long way since then," he adds.

You may not know Dr. Palmer personally but I

See PAINT Page 5





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## SCHEIE

Continued from Page 1

"We thought 'Gee, what are we going to do with all our time,'" Scheie said. "That was a foolish question at the time."

Living in Bethany, Scheie and his wife saw an advertisement from Putnam City Schools to help students an hour a week in Math and English.

The program lasted one year before Putnam City phased it out and the Scheie's were left adrift again.

A science teacher for nearly 40 years, Scheie spied another ad, this time one to volunteer at Science Museum of Oklahoma.

It peaked his interest, but not as much as the tour the volunteer coordinator gave of the Science Museum of Oklahoma.

"I saw all these toys I had worked with for the last 40 years and I thought this was an institution for learning," he said.

Things like centripetal force, magnetism and electrical current were on display through hands-on displays.

Some of those displays quite literally could make a child's hair

stand on end.

"At home, all their hands are on are knobs on a computer or TV," he said. "You see that all the time here. I don't think they know which end of a screwdriver to use. I think they should experience those things."

"When I was a kid we had all sorts of things we could learn to use. Sometimes it was the hard way but the kids need to experience things before they can start thinking about why something works."

Scheie's teaching career began at Oklahoma City University. He finished his degree and moved on to Penn State University and eventually Texas Lutheran.

His teaching career at Penn State coincided with the hiring of the legendary Joe Paterno, who would eventually become a college coaching icon and a mainstay in Happy Valley for some 45 years.

Scheie and wife Mary Anna have now been married for 52 years. When he heads to the museum, Mary Anna goes to her knitting group.

So what does Scheie see as his job description?

"To have fun," he says with a laugh. "You learn so much from

kids. Sometimes I just stand so I can watch the kids do things. It's interesting the things they do and their reactions to things."

Scheie and the museum are busy preparing for their next big exhibit.

CurioCity funded by the Donald W. Reynolds Foundation, will open to the public Father's Day - June 21.

CurioCity, pronounced "curiosity", is 21,000 square feet and features eight unique spaces exploring basic science as well as promoting creativity.

"Neighborhoods" such as the Spark Park, Wunderground and Tinker Works will introduce science in unexpected and entertaining ways.

Museum officials worked with Roto, an Ohio-based exhibit design firm that has worked on projects around the world.

It's an exhibit Scheie is excited about but then again it's just

another day at the state's only hands-on science museum and, with over 350,000 square feet, one of the largest science museums in the nation.

With a mission of enriching lives by revealing the wonder and relevance of science, Science Museum Oklahoma demonstrates the relationship between the physical sciences and everyday experiences.

The museum influences how Oklahomans learn about science through the medium of interactive exhibits, discovery-based activities, astronomy shows, Science Live! demonstrations, educational outreach efforts and special events. The museum's clear mission and firm focus on science literacy encourages families to develop and build upon a strong foundation in the sciences.

And it's a great place for grandparents to take their grandkids or, in Scheie's case, a great place to teach science.

## June 15 declared Elder Abuse Awareness Day

Governor Mary Fallin has signed a proclamation declaring June 15, 2015 as Elder Abuse Awareness Day in Oklahoma. In conjunction with the proclamation, the Oklahoma Department of Human Services (DHS) is urging Oklahomans to report elder abuse, neglect and exploitation.

"When you see something, say something," said Gail Wettstein, DHS Director of Adult Protective Services (APS). "In Oklahoma, a startling number of our older citizens and neighbors are victims of abuse, neglect, and exploitation - regardless of culture, race or income level."

Elder abuse has become a significant public health and human rights issue in all fifty states. More than 10,000 Americans turn 65 every day and that trend will continue for the next two decades. Most vulnerable Oklahomans who are victims of abuse and neglect are women over the age of 60 and most of the maltreatment occurs in the victim's own home.

In 2014, Adult Protective Services conducted more than 15,000 investigations into elder abuse, neglect and exploitation and more than 7,000 of the cases were confirmed. 65 percent of the cases were self-neglect and 12.5 percent were caretaker neglect. Abused and neglected older Oklahomans are somebody's mom or dad, sister or brother, grandmother or grandfather.

If you suspect an older adult is in danger of abuse, neglect or exploitation, call your local DHS office during regular business hours or the statewide Abuse and Neglect Hotline at 1-800-522-3511.

Visit the DHS website to learn more about prevention and maltreatment of older adults, terminology about vulnerable adults and adult maltreatment, and warning signs of abuse, neglect, or exploitation.

Every vulnerable older adult in Oklahoma deserves a safe environment. DHS, its partner agencies, stakeholders, volunteers and advocates are working to help end elder abuse.

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# OPINION

## THE SAVVY SENIOR

Dear Searching,

There's a wide array of housing options available to seniors, but what's appropriate for your mom will depend on her needs and financial situation. Here's a rundown of the different levels of senior housing and some resources to help you search.

**Independent living:** If your mom is in relatively good health and is self-sufficient, "independent living communities" are a good place to start. Typically available to people over age 55, this type of senior housing is usually apartments or town homes that are fully functional. In addition, many of these communities also offer amenities such as meals served in a common dining area, housekeeping, transportation and a variety of social activities.

To locate this type of housing, contact your Area Agency on Aging (call 800-677-1116 to get your local number), or use online services like [newlifestyles.com](http://newlifestyles.com) and [caring.com](http://caring.com). Most of these communities are private-pay only, and run anywhere from \$1,000 to over \$4,000 per month.

Dear Savvy Senior,

Can you go over the different types of housing options available to seniors, and recommend some good resources for locating and choosing one? I need to find a place for my elderly mother, and could use some help.

Searching Daughter

If that's too expensive, another option is "senior apartments," which are often subsidized by HUD for lower income seniors. You can locate these through your local housing authority or online at [hud.gov](http://hud.gov) - click on "Find Rental Assistance."

**Assisted living:** If your mom needs some help with daily living activities, an "assisted living facility" is another option. These facilities provide personal care (like bathing, dressing, eating, going to the bathroom) as needed, as well as meals, housekeeping, transportation, social activities and medication management. Many facilities also offer special care units for residents with dementia. Costs typically run between \$2,000 to \$5,000 or more per month. Most residents pay for assisted living from personal funds, and some have long-term care insurance policies. But, some states now have voucher plans that let you use Medicaid money.

Another similar, but less expensive option to look into is "board and care homes." These offer many of the same services as assisted living facilities but in a much smaller home setting.

# How to Compare and Locate Senior Housing Options

Your Area Aging Agency is again a good resource for finding these facilities, as are the previously listed senior housing locator websites. And for help choosing a facility, the Assisted Living Federation of America offers an excellent guide at [alfa.org/checklist](http://alfa.org/checklist).

**Nursing homes:** If your mom needs ongoing medical and personal care, a "nursing home," which provides 24-hour skilled nursing care, is the next option. To find a good one, use Medicare's nursing home compare tool at [medicare.gov/nursinghomecompare](http://medicare.gov/nursinghomecompare). But be aware that nursing home care is very expensive, costing anywhere between \$4,500 and \$11,000 per month depending on location. Most residents pay from either personal funds, a long-term care insurance policy, or through Medicaid after their savings are depleted.

**Continuing-care retirement communities (CCRC's):** If your mom has the financial resources, a "CCRC" is another excellent option that provides all levels of housing (independent living, assisted living and skilled nursing home care) in one convenient location. But, these

communities typically require a hefty entrance fee that can range from \$20,000 to \$500,000 or more, plus ongoing monthly service fees that vary from around \$1,000 to over \$5,000. For more information see [carf.org/aging](http://carf.org/aging).

**Need Help?**

Consider hiring an aging life care expert ([aginglifecare.org](http://aginglifecare.org)) who can evaluate your mom's situation, and find appropriate housing for a fee - usually between \$300 and \$800. Or, you can use a senior-care advising service like A Place for Mom ([aplaceformom.com](http://aplaceformom.com), 866-344-8005) for free. (They get paid from the senior living facilities in their network.)

Some other helpful resources include the National Clearinghouse for Long-Term Care Information ([longtermcare.gov](http://longtermcare.gov)), and your State Health Insurance Assistance Program ([shiaptalk.org](http://shiaptalk.org)), which provides free counseling.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit [SavvySenior.org](http://SavvySenior.org). Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

## Nana's becoming a graffiti artist

Dad's been gone over a year now. It was time to sit down with Mom and have that uncomfortable but necessary conversation about moving on. I started with simple suggestions.

"How about returning to golf, Mom?" I said.

"My knees are acting up. And my back. And my joints. Then there's my vision ..."

OK, not a good launching point.

"You've always enjoyed cooking, right?"

"Cooking for one is not exactly a joyous activity."

I couldn't argue with that.

"Volunteer at the hospital?"

"Too depressing."

"Gardening?"

"My knees are acting up. And my back. And my joints ..."

"OK, I get it," I replied, while realizing this could be more difficult than I first thought. It was time to pull out the heavy artillery.

"Graffiti artist in Portugal?"

"Excuse me?"

I grabbed her iPad and pulled up the Facebook page of LATA 65, boasting thousands of "likes" and containing dozens of photos of senior citizens roaming the streets of Lisbon,

Portugal, armed with spray paint "latas," which is Portuguese for "can."

"What a wonderful idea, Greg," Mom said. "Send your nearly 80-year-old mother overseas and have her deface one of Europe's most beautiful cities. Will you and my grandchildren visit me in prison? I can hardly wait to meet my celly. How do you say 'shank' in Portuguese?"

"Calm down Mom, it's perfectly legal," I said, quickly launching into my limited knowledge of LATA 65, gleaned solely from online articles and social media. The organization seeks to break down the negative connotations often associated with graffiti - "street art" to its supporters - by painting colorful designs in some of Lisbon's most blighted areas. And what better way to show that graffiti can beautify a city, as opposed to attracting warring gang factions, than by employing the geriatric set to create art?

I showed Mom photos of grandmas and nanas sitting around a conference table, plotting designs and cutting stencils. Scrolling further, I shared pictures of these same women, some wearing rubber gloves and fume-preventing surgical masks,

transferring their concepts to murals, pavement and the sides of buildings. In one photo, women who looked as if they came straight from Tuesday afternoon book club triumphantly hoisted their latas aloft, signaling a successfully completed project.

"So, what do you think?" I asked Mom. "See the world, meet new friends, learn a foreign language, and create visual statements that will endure long after you're gone. You could cross off an entire Bucket List in one trip!"

"I'm not much for art," she replied. "And I don't know anything about painting."

"That's where the mentor program comes in," I said, reminding her that this mature gang doesn't prowl Portuguese 'hoods unsupervised. All workers paint in tandem with professional street artists, who school them in the finer points of urban graffiti.

"I'd miss everybody back home," Mom said.

"Think of it as a work-study program," I said. "Go over there for about 10 weeks, learn the craft and bring your skills back here. There must be a few areas in your subdivision that could benefit from

a dose of Portuguese-infused urban art."

"Come to think of it, the clubhouse exterior looks a little drab. And don't get me started on the tennis court," she said. "Of course any improvements, changes or modifications would require a two-thirds vote of the homeowners association."

"Worry about that later," I said. "Right now you need to run to Home Depot, grab a lata or three, and make sure your passport is up to date. I'll check flights on Expedia. Oh, and Mom, if you do get arrested over there, just remember this phrase: 'Por favor, Posso pintar minhas paredes celulares.'"

"What does that mean?"

"It's Portuguese for, 'May I please paint my cell walls?'"

(Greg Schwem is a corporate stand-up comedian and author of "Text Me If You're Breathing: Observations, Frustrations and Life Lessons From a Low-Tech Dad," available at <http://bit.ly/gregschwem>. Visit Greg on the Web at [www.gregschwem.com](http://www.gregschwem.com).)

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## PAINT

Continued from Page 1

am sure you have seen some of his art work. Dr. Palmer is best known and remembered by his over 1800 murals around the state of Oklahoma, Canada, Mexico and Eastern Europe. Being from Walters, OK, Dr. Palmer has done quite a few murals in small towns and one can hardly travel across our state without finding evidence of his works. Dr. Palmer takes pride in his public works; historically accurate and true to our western heritage. Palmer's murals have served as back drops in TV commercials, major movies and television series that have been filmed in Oklahoma.

"What is your favorite thing about being an artist," I ask. "I love being creative. I love working with my hands and making things. To me, painting is so relaxing and therapeutic. Most artists are risk takers and break the rules sometimes, so that makes me an artist," he laughs. "When I was little, I was determined to paint. I did some drawings but I never had any lessons. Everything was self-taught. I always had colored pencils and sketch books to keep me busy."

I asked Dr. Palmer to describe himself in 3 words. "I would have to say, creative, responsible and self-driven." Looking around his studio at his art work, it was easy to see that he did possess these qualities. "What is your favorite mural that you ever painted?" I ask. "I would say the Santa Fe Railroad Wall. It's a landmark here in Oklahoma City." Asking Dr. Palmer what the largest mural he ever painted was, he replied, "The one I just finished in Duncan, OK. It is 30 feet high and 150 feet long. It took about 3-4 days to finish it, with my crew. Of course, we have

to consider the weather too. We always try not to let it take too long."

It was no surprise that Dr. Palmer is inspired by nature, other's art work, photography, museums, sculptures and children. Palmer's wife, 2 daughters, and 3 grandchildren keep the ideas going for him. "I feel like I need to be creative all the time. I even have an inspiration folder. I just go to my folder and I always have some idea of what to paint," he says.

"What is something about yourself that most people don't know?" I ask. "I have my MFA (Master of Fine Arts) in Photography. I enjoy photography but there is nothing that I like better than being an artist and creating my art work," he states.

Asking Dr. Palmer if he had any words of wisdom to give to someone, he said, "I remember my dad telling me, 'Only boring people get bored.' I am never bored and I suppose I lived up to that one. Being retired, enjoying life, every new day is an adventure. I feel like I was given a gift and I have a duty to give it back. I'm just out there, living my life."

Dr. Palmer continues to paint, going to different art shows, conducting workshops while balancing home and family. He holds membership in several art and professional organizations, continuing to be in demand for public appearances across Oklahoma and around the globe.

Dr. Palmer is currently writing and publishing a book about his many murals, the stories behind the projects and the unique legacy of the artist and educator. You can view Dr. Palmer's art work on his website [Muralsbypalmer.com](http://Muralsbypalmer.com). Next time you see a mural, more than likely it has been done by one talented man, Dr. Bob E. Palmer, Ed.D.

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## COMMUNITY

# A place to call home

## *Families trust Autumn Leaves to care for loved ones living with dementia*

by Jason Chandler  
Staff Writer

It's nice to be accepted in all stages of life regardless of disease factors.

Autumn Leaves of Edmond is celebrating its first year of service in Edmond for residents in need of Alzheimer's care and other types of memory loss. The service opened March 10 last year, said Marcie Davis, director of sales and marketing of Autumn Leaves of Edmond.

"Autumn Leaves is different because we're not just treating the disease, we're treating the person," Davis said. "It's very much a family environment. It's hard to be in the building at any given time and not run into children, grandchildren and spouses."

Everyone is part of the process of not only being with their loved one who lives with memory loss, but also by being part of the Autumn Leaves community.

Edmond is a great location for Autumn Leaves, Davis said. Most of the residents' spouses or adult children live within a five minute driving distance from Autumn Leaves in central Edmond, she said. OU Medical Center Edmond is at the end of the street, which has a great geriatrics/psych program that Autumn Leaves utilizes, Davis said.

Families often face challenges in making a decision for long-term care before their loved one is placed to live in Autumn Leaves.

"It's a very hard decision to make," Davis said. "There is usually an instant wake-up call, something that happens that brings them to our door," Davis said.

The families know that their loved one has dementia by caring for them. Primary caregivers do the things for their loved one

with dementia that they cannot do anymore.

Keeping a loved one at home who lives with dementia is not always beneficial. Isolation and depression will coincide with the incurable, neurological disease of Alzheimer's.

"And so you put someone in a home with just one person and what are you going to get?" Davis said. "You're going to get to stare at each other and stare at TV. There's only so much you can do."

A spouse may take their loved one's car keys away as a safety precaution.

"Or it's bringing in help, somebody to stay with mom during the day while they're at work," Davis explained. "Then all of the sudden something happens, there's a decline, a change, and they finally get to the point where they realize, 'I can't do this on my own. It's going to take a village.' And that's when they come to us."

Family members are often surprised how their loved ones join in exercise and social gathering at Autumn Leaves. Nobody is forced to join any activity, Davis said. They don't ask. Instead they say, "This is what we're doing."

"It's very structured," Davis said. "It's time to get up. It's time to eat breakfast. It's time to do exercise and it's time to take your medicine," Davis explained. "It's time to go to lunch."

Residents are escorted to and from every meal and activity on a daily basis, Davis continued. Residents are guided through life when they are no longer able to properly identify choices for their own well-being.

"Choices are overwhelming for them. It's really hard," Davis said. "We don't ask, 'What do you want for dinner?'"



photo by Jason Chandler

**Autumn Leaves of Edmond is celebrating its first year of service. The memory care center cares for people living with memory loss.**

A meal card for each resident lists each of their food preferences. If the meal card states that the loved one does not favor fish, then fish will never be on their menu, Davis continued.

"It's like mom, when you were growing up, she didn't ask you what you wanted for dinner,"

Davis said. "This is what's for dinner. And that whole option of choices is hard for them. That's why they end up layering their clothes or wearing things that are inappropriate."

Fifty residents live in comfort at Autumn Leaves. The community

See HOME Page 9

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## HEALTH

# APRN helps families from around the world

by Mike Lee, Staff Writer

When Claire Carrick received the news that her son Noah had been diagnosed with rhabdomyosarcoma it hit her with a force she had never felt.

When she learned that her 18-month-old's best shot at a cure was on another continent the pediatric optometrist and her husband packed a few suitcases at their Manchester, England home and got on an airplane.

Luckily for Noah's family, Diana Schaeffer, MPH, MSN, APRN-CNP and the ProCure Proton Therapy Center were waiting to receive them.

"I was quite frightened. We didn't know what to expect," Carrick said. "We didn't know what the treatment would entail. We were uprooted to somewhere that was completely different. Diana was there to talk us through."

Schaeffer's speciality is pediatric cancer patients, both foreign and domestic.

ProCure maintains a contract with the National Health Service in the United Kingdom. Patients from England, Scotland and Wales will find their way to Oklahoma and Schaeffer.



Diana Schaeffer, MPH, MSN, APRN-CNP, has spent 40 years as a nurse and now treats patients from all over the world.

Word has traveled quickly about what ProCure has to offer bringing in patients even from China and Bahrain.

"It's very difficult," Schaeffer said. "If you can imagine your world being turned upside down

by a cancer diagnosis with your child and now you have to pick up and take your child where you don't know anybody. You don't know where you'll be staying and you have no idea who these

See APRN Page 9

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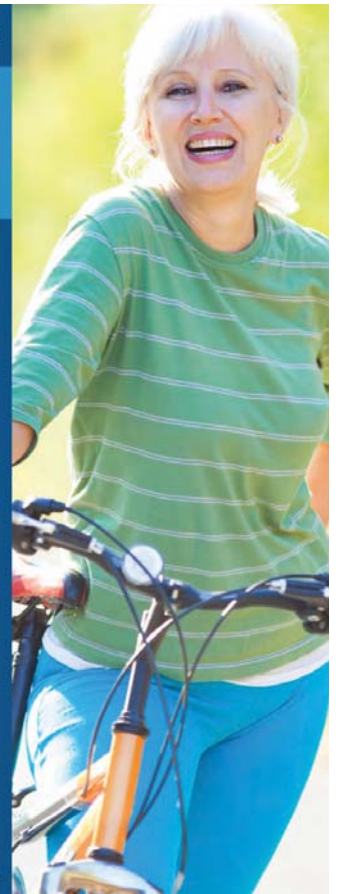
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## APRN

Continued from Page 8

people are that you're going to hand your child over to."

Schaeffer's nursing career began in an emergency room setting. From there she worked for an insurance company doing utilization review. A master's in public health followed as did a position as the chief of nursing services for the Oklahoma State Department of Health.

She earned her APRN in the process.

"I just felt a need to put that to work," Schaeffer said.

In 2012 she found ProCure.

"You know, when you're trained as a nurse you're kind of trained with some cultural sensitivity but you really aren't quite trained to deal with day-to-day how to live and how to entertain them daily while they're here. Most of your training is hospital-based but we're not a hospital."

Many out-of-town visitors will stay at the nearby Staybridge Hotel, which nurses have nicknamed "The Colony."

But they have almost daily appointments at ProCure.

"It's very easy to get very close to these families," Schaeffer said. "I keep in touch with all of them as they go home. I know my patients and my families very well. I see them almost every day."

Carrick said the 10-week stay in Oklahoma City was difficult but Schaeffer and her husband helped soften the blow.

"She's on speed dial with us," Carrick said.

ProCure is one of two proton centers in the nation that treat UK pediatric patients while the country builds their own proton centers.

ProCure Treatment Centers is a privately held health care company dedicated to improving the lives of patients with cancer by increasing access to proton therapy.

The company was founded in 2005 in Bloomington, Ind., and is

the first to develop a network of proton therapy centers in cities across the United States.

ProCure's solution reduces the time, cost and effort necessary to build and operate a facility. ProCure is advancing proton therapy by collaborating with radiation oncology practices and hospitals to develop centers through innovation and improvements in technology, and by providing training at the world's only educational facility specializing in proton therapy.

Schaeffer also coordinates care with OU Children's Hospital if patients need chemo in addition to proton therapy. She relays information back to the child's care team in the UK, acting as their "constant clinical lifeline" as she says. And since no one travels with their family doc, Schaeffer even provides urgent care for any of the family's needs while here.

"I just kind of fell into it," Schaeffer said. "I think I'm in the only nurse practitioner in the state that does any kind of radiation oncology and I know that I'm the only proton nurse practitioner."

Carrick said the nine-hour plane ride to Oklahoma City gave the family plenty of time to wonder what they would encounter across the pond.

Once they arrived there was a definite dose of culture shock. And being in Oklahoma City during the spring meant the Carricks got to hear their first tornado siren.

"Diana was on Facebook with me telling me we were fine," Carrick said.

The Carricks still have a road to travel. They left in mid-May and Noah's central line was removed before the travels. That will have to be reinserted on arrival back home.

A kidney function test is scheduled and then an MRI in three months.

But whatever the Carrick's face, Claire knows they won't have to face it alone.

"She's our nurse," Claire said of Schaeffer. "But she's our friend now as well."

## HOME

Continued from Page 6

was the first residence of the expanded Autumn Leaves parent company to stabilize as quickly as it did, Davis said. Autumn Leaves reached 100 percent capacity within the first year of welcoming residents, Davis said.

"We stay full," she said.

Residents currently range in age from 55 to 96 years of age. They are men and women who were once school teachers, doctors, nurses, famous coaches, homemakers and all types of professions that are common to humanity.

A hand-full of residents know Davis's name. Others are living in different stages of memory loss.

"We have residents that we have to do everything for," she said. "And we keep our residents a lot longer than other people do."

The majority of the residents at Autumn Leaves of Edmond will live there until their end of life.

"We will accommodate them as much as the state will allow us. Once they move in here, they are home," Davis said. "And the state allows us to accommodate their needs as long as we can meet them within the guidelines of state regulation."

The staff is trained to work with the residents to meet them where they are in life. Progressive education is provided throughout the year to everyone employed at Autumn Leaves.

"We have our RNs and LPNs. The majority of our CNAs are going to school to become LPNs," Davis said. "So we have a lot of people who are working for us while continuing their education, because this is their ultimate goal. They want to stay in memory care."

# Retirement Plans Can Be Imperiled When Long-Term Care Needs Arise

## *Savings Are Depleted Quickly If Not Properly Protected*

There's a tendency to give a silent cheer any time the average life expectancy grows a little longer.

But long life also has its downsides.

"Not everyone will spend all of their retirement years being active and doing all the fun things they planned," says Mark Cardoza, author of the book "Positioning 4 Retirement" ([www.positioning4retirement.com](http://www.positioning4retirement.com)) "Many people will end up needing long-term care, such as in nursing homes, and that can be expensive. How to pay for that care is a looming problem for a lot of people."

Cardoza began learning about long-term care needs when his father became terminally ill about a decade ago. Much of what he learned was not reassuring.

The federal government knew as far back as the 1970s and 1980s that long-term care of aging Americans would become a growing issue, Cardoza says.

"They realized that the American public saw growing old and being cared for as an entitlement," he

says. "Instead of educating people and creating political trauma, they developed what we now know as 'qualified retirement plans.'"

Such plans include the popular 401k plans that many employers offer in lieu of pensions these days. They are attractive because they allow people to defer taxes on the money placed in the account, and some employers offer matching funds.

But retirement savings can be vulnerable when a person needs long-term care, Cardoza says.

The cost of long-term care can deplete retirement savings pretty quickly. One option for offsetting some of the costs is to apply for Medicaid. But in some cases, unless retirement savings are properly protected, they can be considered an asset and must be spent first before Medicaid kicks in, Cardoza says.

He says there are several options for protecting your retirement savings and getting the most out of those dollars you so painstakingly set aside

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Arbor House of Norman	54	Norman	405-292-9200	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*		
Arbor House of Midwest City	58	Midwest City	405-455-3900	<a href="http://www.arborhouse4u.com">www.arborhouse4u.com</a>	*	*	*	*	*	*	*	*	*	*		
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## Oklahoma Arts Council Seeks Nominations for 40th Annual Governor's Arts Awards

Now through August 7, the Oklahoma Arts Council is inviting Oklahomans statewide to submit nominations for the 40th Annual Governor's Arts Awards. Each fall, the Governor presents the awards during a special ceremony at the State Capitol, recognizing individuals and organizations whose efforts in the arts have made an impact in communities, schools, or across the state.

The 2015 Governor's Arts Awards marks a banner year for the event.

"This year, we celebrate not only the 40th anniversary of the Governor's Arts Awards, but the 50th anniversary of the Oklahoma Arts Council," Oklahoma Arts Council Executive Director Amber Sharples said. "Ten years into our existence, in 1975, we recognized a need to honor individual Oklahomans and specific organizations that play invaluable roles in making the arts flourish across our state. Forty years later, we proudly carry on the tradition. The nomination process allows us to learn about those whose contributions, sacrifice, and dedication merit recognition by the Governor and the Council."

Awards are presented in several categories:

**Governor's Award** - recognizes individuals for longtime leadership and significant contributions to the arts across Oklahoma.

**Arts in Education Award** - recognizes an individual, organization, school, educator or group for their outstanding leadership and service in the arts benefitting youth and/or arts in education.

**Business in the Arts Award** - recognizes businesses/corporations who exhibit outstanding support of

the arts in Oklahoma. This award was created in memory of Earl Sneed, prominent arts advocate.

**Community Service Award** - recognizes individuals for significant contributions to the arts in specific Oklahoma communities in the areas of leadership and volunteerism.

**Media in the Arts Award** - recognizes an individual member in the media who demonstrates commitment to the arts in Oklahoma documented through public awareness support and fairness, initiative, creativity and professionalism in reporting. This award was created in memory of Bill Crawford, veteran professional journalist.

George Nigh Public Service in the Arts Award - recognizes an Oklahoma government official for outstanding support of the arts. The category was named in honor of former Oklahoma Governor George Nigh.

Nominees must be current residents of the State of Oklahoma and living in Oklahoma full time, or organizations/businesses that work in and for the benefit of Oklahoma. Previous recipients of the Governor's Award are not eligible. Honorees will be selected by the Governor's Arts Awards Selection Committee, which is comprised of members of the Governor-appointed Oklahoma Arts Council board and may include past Governor's Award recipients.

An online nomination form and a downloadable nomination form are available at [arts.ok.gov](http://arts.ok.gov). Deadline for submissions is Friday, August 7.

For more information, contact Joel Gavin, Oklahoma Arts Council director of marketing and communications, at (405) 521-2037 or [joel.gavin@arts.ok.gov](mailto:joel.gavin@arts.ok.gov).



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## April & May AARP Drivers Safety Classes Offered

**Date/ Day/ Location/ Time/ Registration # Instructor**

**June 16/ Tuesday/ Edmond/ 1:30 -3:00 pm/ 210-6798/ Palinsky**  
AARP State Office - 126 N. Bryant Ave. "WNTT (We Need To Talk) Seminar Free"

**Jun 27/ Saturday/ Moore/ 9 am - 3:30 pm/ 735-9638/ Palinsky**  
1st Methodist Church - 201 W. Main

**July 2/ Thursday/ Okla. City/ 9:30 am - 4 pm/ 951-2277/ Palinsky**  
Interis 3rd Age Center - 5100 N. Brookline

**July 10/ Friday/ Okla. City/ 9 am - 3:30 pm/ 951-2277/ Edwards**  
S.W. Medical Center - 4200 S. Douglas, Suite B-10

**July 10/ Friday/ Okla. City/ 9 am - 3:30 pm/ / Palinsky**  
Brand Senior Center - 501 E. Main

**Aug 6/ Thursday/ Okla. City/ 9:30 am - 4 pm/ 951-2277/ Palinsky**  
Interis 3rd Age Center - 5100 N. Brookline

**Aug 8/ Saturday/ Moore/ 9 am - 3:30 pm/ 799-3130/ Palinsky**  
Brand Center - 501 E. Main St.

**Aug 13/ Thursday/ Norman/ 9 am - 3:30 pm/ 440-8802/ Palinsky**  
Norman Regional Hospital - 901 N. Porter Ave.

**Aug 14/ Friday/ Okla. City/ 9 am - 3:30 pm/ 951-2277/ Edwards**  
S.W. Medical Center - 4200 S. Douglas, Suite B-10

**Aug 18/ Tuesday/ Yukon/ 9 am - 3:30 pm/ 350-7680/ Edwards**  
Dale Robertson Center - 1200 Lakeshore Dr.

The prices for the classes are: \$15 for AARP members and \$20 for Non-AARP. Call John Palinsky, zone coordinator for the Oklahoma City area at 405-691-4091 or send mail to: [johnpalinsky@sbcglobal.net](mailto:johnpalinsky@sbcglobal.net)



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## HEALTH

# A Diet for Your Eyes

by Vickie Jenkins

Summer is approaching and this is the time of the year that most of us start thinking about diet. But did you know that there is actually a diet for our eyes?

Diet and nutrition plays an important role in our everyday life. Adding powerful antioxidants to one's diet can improve your eye health. There is no substitute for the quality of good vision. Adding certain nutrients to your diet every day, either through food or supplements can help save your vision. Researchers have linked eye-friendly nutrients such as lutein/zeaxanthin, vitamin C, vitamin E and zinc to reducing the risk of certain eye diseases, including macular degeneration and cataract formation.



Lutein and zeaxanthin are important nutrients found in green leafy vegetables, as well as other foods, such as

eggs. Many studies have shown that lutein and zeaxanthin reduce the risk of chronic eye diseases, including age-related macular degeneration and cataracts.

Vitamin C is an antioxidant found in fruits and vegetables. There has been evidence that vitamin C lowers the risk of developing cataracts, and when taken with other essential nutrients, vitamin C can slow the progression of age-related macular degeneration and visual loss.

Vitamin E in its most biologically active form, is a powerful antioxidant found in nuts, fortified cereal and sweet potatoes. It protects cells of the eyes from damage caused by unstable molecules called free radicals which break down healthy tissue.

Even though we try to avoid fats in our diet, it is a necessary part of our diet. They maintain the nervous system, fuel cells and boost the immune system. Two omega-3 fatty acids have been shown to be important for proper

visual development and retinal function.

Last but not least, zinc is an essential for our diet. It plays a vital role in bringing vitamin A from the liver to the retina in order to produce melanin, a protective pigment in the eyes. Zinc is highly concentrated in the eye, mostly in the retina and choroid, the vascular tissue layer lying under the retina. So, as summer approaches and we tend to think of our diets, let's not forget that there is a diet for our eyes.

## Three Things You Can Do Now to Prevent Medicare Fraud

By John D. Doak, Oklahoma Insurance Commissioner

An estimated \$60 billion is lost each year around the country to Medicare fraud. And whether you're on Medicare or not, everyone pays the price for healthcare fraud, errors and abuse with higher insurance payments and costs for medical services and equipment.

Because healthcare fraud is such an important issue, the Oklahoma Insurance Department's Medicare Assistance Program is hosting a series of free events to help seniors fight scams. Experts will talk about the many different types of fraud targeted at seniors.

Here are three things you can do now to prevent Medicare fraud:

### 1. Protect Your Information

There are numerous schemes used to steal from you and Medicare. But no crook can succeed unless he has your Medicare or Social Security number.

- NEVER give out your Medicare or Social Security number to strangers even if they claim to be with a doctor's office, medical supply company or Medicare.

- REMOVE your Social Security number from your checks. You can replace it with a driver's ID number.

- DO NOT CARRY your Medicare card in your purse or wallet. Carry an "In Case of Emergency" card instead.

### 2. Check Your Medicare Statements

Always check your Medicare Summary Notices (MSN). These statements come in the mail and

are marked "This is not a bill." This notice tells you what services were paid for by Medicare. It is your responsibility to make sure the charges are correct. Check for:

- Duplicate payments for the same service
- Dates of service on the MSN compared to the dates you received the service
- Items or services you did not receive
- Billing for medical equipment or services your doctor did not order

### 3. Report Any Concerns

If you find discrepancies on your MSN, or you suspect fraud when someone offers or gives you free services or equipment, report it immediately.

- Call the company or doctor first to question the charge and ask them to correct it with Medicare.

- Contact your supplemental insurance company. If Medicare overpaid, your supplemental carrier likely overpaid too.

- If you don't feel comfortable contacting the provider, call the Oklahoma Insurance Department's Medicare Assistance Program at 1-800-763-2828.

The Senior Fraud Conferences will have more information on common scams targeting seniors. We encourage you and your loved ones to attend. These free events will be held in cities around the state from May to June.

For a list of locations and to register online, visit [map.oid.ok.gov](http://map.oid.ok.gov) or call 1-800-763-2828.

## Ombudsman Program is committed to working with residents

Areawide Aging Agency Long-Term Care Ombudsman Program is committed to working with residents, families and facility staff to improve the quality of life of residents in long-term care. Volunteers are an integral part of our mission. We are looking for volunteers who would like to make a difference in the life of a resident.

What are Ombudsmen?

Ombudsmen are advocates who identify, investigate and resolve individual and system level complaints that affect residents in long term care settings.

What does an Ombudsman Do?

- Visit residents weekly for two hours
- Help residents articulate needs
- Investigate and resolve complaints
- Advocate for system and legislative changes
- Educate residents of their rights

- Monitor conditions and care
- Provide a voice for those who are unable to speak for themselves

Who can be a Volunteer?

You Can! Volunteers need to be over 18 years old. We provide the training and any support you might need after you become certified. Areawide Aging Agency's next scheduled training for new volunteers will be July 29th and 30th 2015. The training will be held at Areawide Aging Agency located at 4101 Perimeter Center Drive Ste. 310, Oklahoma City, OK. The training will begin at 9:30 AM and last until 3:30 PM on both days. Training is free and the public is invited to attend. Attending the training is the first step towards becoming a certified volunteer; however, attending the training in no way obligates you to become a volunteer. If you would like more information or would like to attend the training, please contact Erin Davis, Ombudsman Supervisor at 405-942-8500.



## Bone and Joint Hospital at St. Anthony to offer FREE Shoulder Pain Lunch-and-Learn

Are you experiencing pain and stiffness in your shoulder? Have movements such as reaching and throwing become more difficult? Join us for a FREE Shoulder Pain Lunch-and-Learn Thursday, June 25, at noon, with Zak Knutson, M.D.

Dr. Knutson is an orthopedic surgeon on staff at Bone and Joint Hospital at St. Anthony. He received his medical degree from the University

of Oklahoma, College of Medicine. He completed his residency at the University of Oklahoma Health Sciences Center, and his fellowship at the Hospital for Special Surgery, Department of Sports Medicine and Shoulder Surgery in New York.

The lunch-and-learn will be held in the Education Center at Bone and Joint Hospital at St. Anthony, 1111 N. Dewey Ave., Oklahoma City. The luncheon is FREE, but space is limited. Please call (405) 979-7814 to register.



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## National Survey Reveals We Take Dear Ol' Dad for Granted

*Speak-Up, Dad!  
Dads have too much pressure yet  
keep quiet about their needs*

Father's Day traditionally takes a backseat to Mother's Day but a new national survey reveals we owe Dad special attention on his big day this year. The survey reveals that more than half of adult children (52%) sometimes feel they take their dads for granted! Why?

- 1) **Families expect so much from Dad** (be the breadwinner, romantic husband, caretaker for children, athletic supporter, handy man,)
- 2) **Dads aren't as vocal about their needs and accomplishments**
- 3) **Mom seems to get all the attention!**

The national survey of 300 men and women was commissioned by Visiting Angels, one of our nation's largest in-home senior care companies with more than 500 offices throughout the country.

### DADS GET SLIGHTED ON FATHER'S DAY

Nearly ½ of those surveyed (44%) say they have felt dads get slighted on Father's Day because...

- 1) **Moms get more attention on Mother's Day**
  - 2) **Dads don't expect as much on Father's Day so they can get overlooked**
  - 3) **It can be hard to find a good gift for Dad**
- ### ARE WE GIVING GIFTS DAD WANTS?

Americans spend half as much on gifts for Father's Day than they do on Mother's Day, according to the National Retail Federation. While Mother's Day is the third largest spending-holiday in America, Father's Day ranks number six on that list, behind Valentine's Day and Easter.

What gifts do adult children plan to give Dad this year?

- **Top gift: a card**
- **Second: quality time with the kids and family**
- **Third: gift cards**

When Dads were asked what they REALLY want for Father's Day, they said:

- **Top gift: quality time with the kids and family**
- **Second: gift cards**
- **Equally tied for third: retreat to the man cave and a card**

Turns out, we are giving Dad gifts he really wants! By the way, only 10% of dads say they really want a new tie for Father's Day! And, only 13% say they want those "world's greatest dad" gifts.

### WHY VISIT DAD ON FATHER'S DAY?

Three out of four (76%) adult children say they plan visit their dad on his special day because...

- **86% say they love him and want to spend time with him.**
- **More than ½ (58%) say they want to set a good example for their kids.**
- **1 in 5 (20%) say it's one of the few times they get to see him each year because they're so busy.**

"It's no surprise the survey reveals adult children adore their dads and want to visit them in-person on Father's Day because they don't get as much time with their aging parents as they would like," said Larry Meigs, CEO of Visiting Angels, one of our nation's largest in home senior care companies, with an office in our area. "On Father's Day and every day, our caregivers go into seniors' homes to provide companionship, light housekeeping, meal preparation and transportation. When you can't be there for Dad, we're here to help."

Visiting Angels is the source for this survey and this online survey was done by a third party and commissioned by Visiting Angels.

Survey participants (150 men, 150 women) have no affiliation with Visiting Angels.

## TRAVEL/ ENTERTAINMENT

# Discovering Mazatlan , Mexico

Photography and Text by Terry "Travels with Terry" Zinn t4z@aol.com

"Travel is the truest form of education," - Shirley MacLaine

For years I had heard of Mazatlan, Mexico, and yet not knowing much about it, I decided it was time I was educated by traveling there.

Mazatlan is a West Coast Mexican resort town, which was never planned as a resort town. It has all the qualities needed for such: a developed 13 mile Malecon, or promenade, (<http://www.discoverymexico.com/mazatlan/guides/mazatlan-malecon/>) along a picturesque ocean front bay, mid to upscale resorts and many dining opportunities.

My Oasis was the Pueblo Bonita Mazatlan - ([www.pueblobonito-mazatlan.com/](http://www.pueblobonito-mazatlan.com/)) an all-inclusive hotel on bustling, Camaron Sabalo avenue, where the traffic competed for audio pleasure in my room with the relaxing swoosh of the surf. I would have changed my room location away from the traffic, but the view of the bay and pools were too outstanding. An all-inclusive hotel option can be your ticket to ease, but sometimes it's popularity causes delays in seating where no reservations are taken. The popular Bonita hotel chain has a newer property slightly up north on Emerald Bay, which needs exploring. I see in the hotel newsletter there are shuttles up and back, but my stay was far too short and my itinerary was pleasantly filled with other delights.

My stay included an itinerary of many fine eateries in a variety of atmospheres but all with attentive service and with a specialty of Mazatlan fresh sea food.

Costa Marinera Restaurant - (<https://www.zonaturistica.com/restaurante/251/la-costa-marinera-mazatlan.html>), is right around the corner from my stay at the Pueblo Bonita Mazatlan hotel, and has an open air dining option overlooking the bay, with wandering musicians (singer Ernesto Sudea was a favorite) and attentive service. As with many Mazatlan restaurants they offered a variety of breaded shrimp, on a seafood platter of Lobster, Tuna, Octopus, Mahi Mahi and my favorite at all the eateries, fresh Guacamole. I was introduced to Toni Col (emobtel adori) a non-carbonated vanilla coke concoction with a distant taste of Coca Cola.

A breakfast treat at the Shrimp Bucket Restaurant - ([www.gomazatlan.com/en/restaurants/el-shrimp-bucket](http://www.gomazatlan.com/en/restaurants/el-shrimp-bucket)) was a sugar cookie type offered at the table among assorted pastries. Again outdoor eating, despite the passing traffic was enjoyable, with views of old town architecture and the picturesque deer stature. Mazatlan, I am told, means Land of the Deer. One of the off shore islands is named Deer Island. You can enjoy a slow boat ride around the bay and a stop off at Deer Island, where a casual lunch and open bar, might tempt you away from the banana boat and kayaking activities. With sand between your toes under the shade of a palapa, a cool drink in hand, and views of the Mazatlan hotels across the water, it makes for a relaxing adventure.

([www.mazatlantours.org/kolonahe-catamaran-deer-island.htm](http://www.mazatlantours.org/kolonahe-catamaran-deer-island.htm))

Panama, with several locations, was my favorite of all the dining options. Here I had a comfort breakfast of egg over easy, potato frites, a crisp Belgian waffle topped with fruit and a heavenly syrup, accompanied by iced tea - it was a satisfying wakeup. The pastries in the shop in the front of the modern clean and uncluttered dador of the



restaurant were tempting and looked too good to eat. Be sure and ask for the menu in English.

Also relatively close to the Pueblo Bonita Mazatlón hotel is the new La Mazetleca ([www.lamazatleca.com](http://www.lamazatleca.com)) seafood restaurant. Weather permitting you can be seated at their sandy outdoor terrace overlooking the crashing surf. With a Mango Margarita, the sun, the breeze, and good company, what more do you need? I enjoyed a salmon with sunset sauce, ~ a refreshing fruity compote. La Mazetleca offers a number of exotic and visually stunning seafood dishes to explore. If outside seating is not an option, the interior has expansive windows toward the surf and video screens for passing the time.

On my departing evening my hosts arranged for a tour of the seaside night life along the coastal road after sunset aboard the signature Pulmonias. Pulmonias are an adoption of a golf cart with open air seating. The story goes that when first introduced this touristy transportation was in competition with local taxis. The taxis warned that you could catch cold or pneumonia riding in this open air motorized cars, thus the nickname Pulmonias. Pulmonias are only used in Mazatlan and have become its trademark image.

The farewell dinner was at the El Presidio -

([www.gomazatlan.com/en/restaurants/el-presidio](http://www.gomazatlan.com/en/restaurants/el-presidio)) a gourmet restaurant in the Historic District. Here the charming atmosphere of a semi open air interior exposed brick courtyard transformed from reuse of an old house and factory, made for an exotic and memorable evening. In fact the atmosphere out did the gourmet food. The congenial wait staff followed my instructions explicitly and made me the best traditional Martini I had during my stay. It would have been easy to order another Mango Margarita but requesting a well-made simple Martini is a real test for any gourmet restaurant and El Presidio measured up.

My stay was too short, but you may also enjoy the expansive market downtown which has everything from souvenirs, table coverings, religions artifacts, fruits, vegetables, meats, seafood and leather goods among its many stalls.

Traveling is not only educational and of course enjoyable, but with a destination like Mazatlan, you may have discovered your favorite Mexican resort. There are a limited number of nonstop airline flights from a variety of United States gateways.

Explore: [www.gomazatlan.com](http://www.gomazatlan.com)

VISIT: [www.mazatlantours.org/kolonahe-catamaran-deer-island.htm](http://www.mazatlantours.org/kolonahe-catamaran-deer-island.htm)



Mr. Terry Zinn - Travel Editor

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June Rennie

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My family which is half  
in Texas and half here.



Beri Wingo

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considering I was  
paralyzed for two  
months.



Shelia Pendergraft

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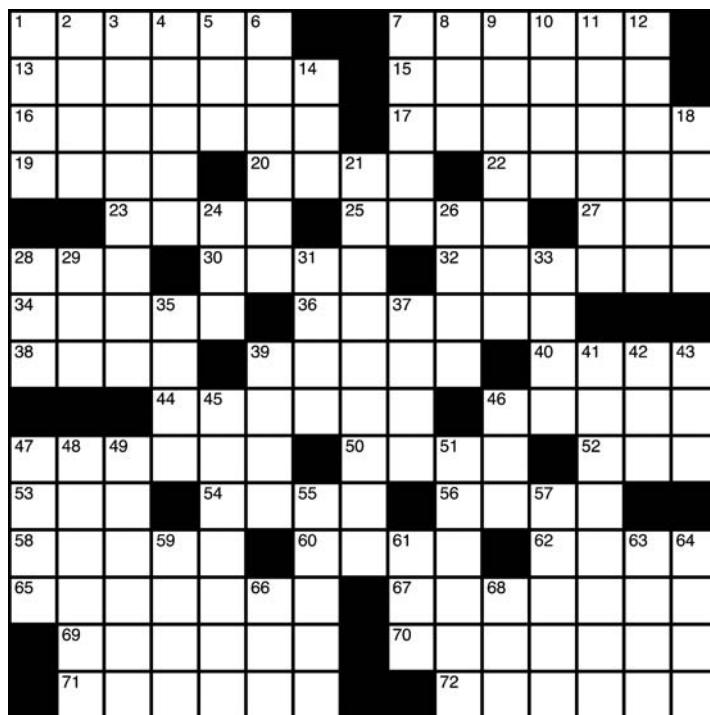
## CROSSWORD CORNER

### Across

1 1994 movie based on an androgynous "SNL" character  
 7 2013 Culinary Hall of Fame inductee  
 13 Dwarfed, with "above"  
 15 Nonspecific journal opening  
 16 Severely damage  
 17 Cross-referencing phrase  
 19 Tailors' work  
 20 Work with freight  
 22 Kosher deli snack  
 23 Wet tract  
 25 Smart guy?  
 27 Prefix with con  
 28 Old ring leader?  
 30 Language that gave us "galore"  
 32 Course-prep course  
 34 Computer operating system with a penguin mascot  
 36 Name  
 38 Hanging aids  
 39 '80s-'90s legal drama  
 40 Zap  
 44 Ice Capades performer  
 46 One who has class?  
 47 Bone tissue  
 50 Right on el mapa  
 52 Friend of Frodo  
 53 Diminutive suffix

54 Taking care of business  
 56 Part of Q.E.F.  
 58 Board  
 60 Common auto engine  
 62 Hyde Park vehicle  
 65 Tapas bar sausage  
 67 Tia who voiced Nani in "Lilo & Stitch"  
 69 Quiver carrier  
 70 State on Lake Michigan  
 71 \_\_\_ Sutton, Bond girl in "A View to a Kill"  
 72 Creature known for 3-Down  
 Down  
 1 Hankering  
 2 Ran like the dickens  
 3 With 41-Down, 72-Across phenomenon that's graphically demonstrated five times in this puzzle  
 4 Mountain Dew bottler, informally  
 5 Dada pioneer  
 6 Note handler  
 7 1958 Pacer, e.g.  
 8 Ginnie \_\_\_  
 9 Type of 72-Across  
 10 Reddish mount  
 11 Queued up  
 12 One paying a flat fee  
 14 Narc's agcy.  
 18 Type of 72-Across  
 21 Type of 72-Across  
 24 Morgan of comics

26 Self-help website  
 28 Sight from the Brenner Pass  
 29 Excuse, sometimes  
 31 Skedaddle  
 33 List of options  
 35 BOAC destination in a Beatles hit  
 37 Some crew members  
 39 Aeration target  
 41 See 3-Down  
 42 Optima or Soul  
 43 Common street name  
 45 Type of 72-Across  
 46 \_\_\_ diem  
 47 Type of 72-Across  
 48 Island farewells  
 49 News show staple  
 51 Natives of Paris and Odessa  
 55 "It floats" soap  
 57 National Poetry Month  
 59 Seal hunter  
 61 "Vous tes \_\_\_": Paris map words  
 63 Italian river  
 64 Bell curve center  
 66 Zombie leader?  
 68 Old vitamin bottle no.



Answers on page 21

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It's easy for Joe Chappell to say what he admires about his nursing staff.

"I just admire how compassionate they are," he said. "You're only as good as your staff."

The Chappell family also owns the Golden Age Nursing Center across the street from Ash Creek Place, Willow Creek Care Center in Guthrie and the Golden Oaks Village assisted care living center in Stillwater.

Ash Street Place Assisted Living Center in Guthrie strives to keep its residents at a high quality of life, said Tammy Williams, LPN and director of nursing.

"She doesn't leave this building at 4 p.m.," Chappell said. "This building goes home with her on nights, on weekends. She gets phone calls if someone falls. She doesn't live close. She lives in southern Logan County and I get phone calls from her on a Saturday night at 10 p.m. and she's here because someone has fallen."

If someone falls, Williams come up with a plan of correction. She constantly is thinking of ways if something happens to a resident to keep it from happening again, Chappell said.

She knows about challenges people face after an injury.

"Years ago I had been in a car wreck and had my leg broke," she said. "I was 9 years old. I got out the day after my birthday. And the way the nurses treated me and took care of me made me tell my parents, 'I'm going to be a nurse.'"

Williams' talents go beyond nursing, Chappell said. She is also a counselor. Quality nurses are scares and can work anywhere

they chose, he said.

"It takes a special nurse to care for the elderly I think," Chappell said. "You have to have a heart for it because if you didn't you'd be working somewhere else."

Williams could work in a doctor's office and leave at 4 p.m., but she's attached to her residents at Ash Creek Place.

She can often be seen working crossword puzzles with residents, who tell her stories about how Guthrie used to be.

"I think it needs to be a home environment. You need to love the residents and be able to talk to them," said Williams who likes to spend her leisure time caring for people.

"I go home and take care of my grandkids," she said.

At Ash Creek she knows her goal is to keep residents as independent as possible, Williams said. Many times Ash Street Place accepts residents who have been in a nursing home but have become dependent on the assistance they received at a nursing home.

"We have to transition them, kindly, to independence again, because they are expecting more help than we want to provide for them, because our goal is to keep them independent," Chappell said.

Chappell explains to every resident who moves to Ash Street Place that assisted living means they must be able to self-transfer and get to the dining room. They can do that with an electric cart or a wheel chair, but they need to be able to get out of bed and into the wheel chair to get there, he said.

"We certainly will provide skilled care for someone who gets



Tammy Williams, LPN and director of nursing at Ash Street Assisted Living Center and owner Joe Chappell provide services for the elderly with their independence in mind.

sick. We may have someone who temporarily can't get out of a chair for a couple of days, or we don't think they're safe walking to the dining room."

Williams' expertise is seeing they can provide the appropriate level of care for each resident by

See ASH CREEK Page 21

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## RETIREMENT

Continued from Page 9

throughout your working years. A few options include:

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- Fixed annuities. An annuity is an insurance product. Money is placed in the annuity with the insurance company's promise to pay an amount in the future as a lump sum or in intervals over a decided period of time. Fixed annuities are designed to protect your retirement assets from financial catastrophe. They can also provide security and protect your retirement income by providing an income stream either for the rest of your life or for a defined period of time.

- Irrevocable trusts. An irrevocable trust is used to protect assets, minimize estate tax liability, avoid probate, and maintain privacy. These trusts are designed to protect qualified funds, in which taxes could be deferred, and non-qualified funds, for which tax deferrals were not allowed.

Ultimately, Cardoza says, before making any decisions it's best to consult with a professional who understands the intricacies of retirement planning.

Mark Cardoza was born in Easton, Massachusetts and has lived there ever since with his wife Janice. Together they have raised three children who are now adults.

After graduating from Johnson & Wales College with a degree in Hospitality Management, Mark entered the corporate world. In 1994, he created Whistles Express Restaurant, a diversified restaurant concept. In 2002, Mark was asked to help a family member settle an estate and quickly learned about insurance and its role in estate planning.

In 2006, Mark sold his restaurant and began working full-time in the insurance industry. In 2011, he established M. Cardoza Insurance, Inc. He holds the designation of CLTC (Certified Long Term Care) specialist and is certified in the area of trusts and estate planning. ([www.positioning4retirement.com](http://www.positioning4retirement.com))

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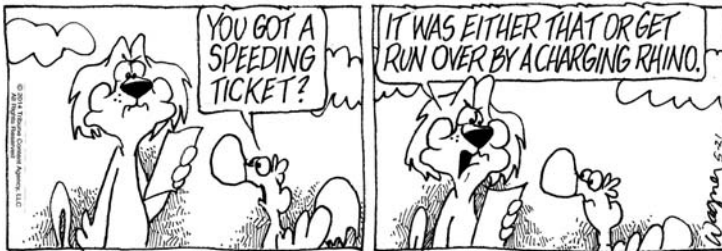


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Continued from Page 19

doing assessments to ensure the facility can meet their needs. She is on the phone with a doctor when she notices subtle changes in a resident's health.

"She's dedicated to it. I never have to worry when an inspection comes in," Chappell said.

Williams has worked for the Chappell family for 12 years since earning her nursing degree at Francis Tuttle Technology Center. For the last six years she has assisted the residents at Ash Street Place.

Chappell's grandfather, Leo Chappell, bought the Golden Age Nursing Center when Joe was 5 years old in 1961. Joe's father had talked him into purchasing the nursing home.

"My granddad bought the building. My dad rented the building from him and owned the business," Chappell said. He has always said you can walk through Golden Age and see the evolution of the nursing home by going from wing to wing.

Construction is adding 12 rooms to Golden Age today to

add to the privacy of its residents, he said. They will be licensed for the same amount of residents, he explained.

"We already have a state-of-the-art gym designed for senior citizens with 16 different machines that are air-pressure powered," Chappell said of providing a complete workout. "We're also open to anyone over 50 to work out there free."

The new wing will also provide a pool in the basement for water therapy and recreation.

A pre-k class will also open four 4-year-olds to attend school in the same manner as what already occurs at Willow Creek and at Golden Oaks.

This intergenerational type of program is growing across the U.S. Children learn tolerance and connectivity to other generations in a time when extended families no longer live together for the most part.

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