

- FINANCES
- HEALTHY HABITS
- HEALTH CARE
- TECHNOLOGY
- HEALTH RISKS
- HOUSING

SPRING 2022

BOOMERS

FREE

A SUPPLEMENT OF THE BARRE-MONTPELIER TIMES ARGUS | MARCH 2022

www.timesargus.com/boomers

Berlin's brand-new community will soon become "The Place To Be"

Opening Spring 2022



Offering the best value-driven lifestyle, residents at Chestnut Place will enjoy a broad range of amenities, events, outings, and opportunities designed to support an engaging and enriching lifestyle.

Residents not only enjoy a host of amenities but also have additional advantages such as underground parking, chef-prepared meals, and attractive, brand-new apartments. And should needs ever change in the future, residents have the added value of Chestnut Place assisted living and memory care options.

Don't wait to learn why older adults are choosing Chestnut Place! If you are ready to enjoy a lifestyle of comfort, convenience and companionship, call Rae today.

Call Rae Bunce today
(802) 223-1351

*Chestnut Place is
already over
50% reserved.*

CP Chestnut Place

Senior Living Community

STROKE RISK *and* YOU

Some 70% of victims are 65 and older, according to one national estimate. Some factors are obviously beyond anyone's control, but a few important lifestyle changes can lessen your risk. Here's a look.

KNOW YOUR FAMILY HISTORY

Genetics may predispose you to a stroke, along with certain health conditions like heart disease and sickle-cell disease, according to the Centers for Disease Control and Prevention. Knowing your own family history and the issues they've dealt with can help you better understand your own risk of stroke. This information will play a vital role in how your doctor approaches any plan to maintain your health.

BE PROACTIVE

High blood pressure can lead directly to stroke, so the U.S. Department of Health and Human Services recommends keeping your blood pressure in normal range as a preventative measure. Quit smoking, or never start. Monitor your blood-sugar and cholesterol levels, and go in for regular checkups. Your doctor can perform routine tests and listen for arrhythmias, both of which can help determine your risk of stroke. If

needed, a carotid ultrasound can identify cholesterol-fueled plaque buildups in the neck — a key area that can lead to strokes.

DIETARY ISSUES

Consume no more than 1,500-2,000 calories per day, depending on how active you are and current body-mass index. Reduce salt to no more than half a teaspoon a day. Avoid saturated fats, while eating a daily allotment of 4-5 cups of fruits and veggies. Have no more than one glass of alcohol — preferably red wine, since it contains heart-healthy resveratrol — per day.

KNOW THE SIGNS

There are specific signs that indicate when you, friends or family are suffering a stroke. They include a sudden inability to coherently speak, numbness or weakness in the arm, leg or head (in particular on only one side); sudden vision problems in one or both eyes; or a severe headache that occurs for unknown causes, according to the National Institutes on Aging.

We should all become familiar with the symptoms and be prepared to immediately call 911. Timeliness is key. The faster we make this determination and get lifesaving help to the victim, the lesser the impacts of a stroke.

Invest In Yourself

Join the Barre Area Senior Center!

Here at BASC you will connect with people who are involved, active, friendly, fun and young at heart. We provide supportive services, engaging activities, healthier and longer lives.

The age to participate at the is 50. Yearly dues are \$35. We offer many engaging classes, programs, and events. We also have several exciting trips scheduled.

We are located at Central Vermont and easily accessible from I-89 and just minutes from the state capital city of Montpelier.

Visit our website at www.barreseniors.org to see what we have to offer!

131 South Main Street (EF Wall Complex) 802-479-9512

TABLE OF CONTENTS

Stroke Risk and You	Page 3
Making Your Savings Last	Page 4
The Importance of Vitamins	Page 6
Choosing a Retirement Community	Page 7
Considering In-Home Care	Page 8
How to Become Tech Savvy	Page 10

Publisher/Executive Editor Steven Pappas
General Sales Manager Tim Duguay
Customer Service Manager Melody Hudson
Creative Services Manager Keri Franzoni
Advertising Krystal Marshall,
 Peter Morande, Kristine Wolfrom
Design Jane Foley, Tiahna Gillam, Fran Grabowski



47 North Main Street, Suite 200, Barre, VT | www.timesargus.com | 800-498-4296

boomers

Cover Image: © ADOBE STOCK

©2022 BRUNSWICK PUBLISHING, LLC ALL RIGHTS RESERVED

BOOMERS is a publication of Brunswick Publishing, LLC. Reproduction in whole or in part without prior written permission is strictly prohibited. Opinions expressed in the publication are those of the authors and do not necessarily represent those of the management of the publication.

Making Your SAVINGS LAST

Reaching retirement means more time to spend with family, to enjoy your hobbies, to travel and try new things.



© ADOBE STOCK

But making your retirement savings last can be difficult, especially for those who have tied those funds to an ever-fluctuating stock market. If your plan is to live on your savings, while also perhaps leaving an inheritance as a legacy for your loved ones, you'll have to make every dollar count. Here's how to do it.

ANNUITIES

Annuities have become increasingly popular in retirement planning, since they provide a guaranteed stream of income no matter how the stock market is faring. That can be of particular comfort, considering how volatile Wall Street has been more recently. Annuities are basically insurance products, with variable and fixed options. You pay up front for the annuity, then earn a steady return on investment for a set period of time.

The annuity is secure, as long as the company that issued it remains financially sound. There are a couple of notable downsides with annuities: Your money is locked away in this investment, and there are expensive fees if you try to access it.

SECOND CAREER

Ironically, retirement doesn't have to mean you stop working. Many people relish the chance to start a second career. These jobs, typically worked on a part-time basis, might be an offshoot of your previous professional experience, or perhaps in something new that you have always been interested in. Either way, extra earned income means you'll access less of your savings in early retirement, while staying active and engaged. Both things can be very important in our golden years.

GET GOOD ADVICE

Whatever route you choose, one of the best ways to make your retirement savings last as long as you will is to seek out professional advice on investing and money management. Ask friends and neighbors for recommendations on finding a financial advisor in your area, then make sure they have a solid local reputation and current certifications. The best advisors won't pressure you to purchase a specific product, but will instead tailor their advice to your personal needs. If someone gives you a hard sell, look for another advisor. The right one will help you make the kind of money-management reevaluations needed for retirement, even if you've always done a good job of investing while still on a career track.

I
feel safer
having
someone
here.



Serving Vermont for
40 years

HOMESHARE

Bringing Vermonters together to share homes

HomeShare
VERMONT

802-863-5625

HomeShareVermont.org



HOW WILL YOU EAT WELL AND EXERCISE THIS SPRING ?



MSAC offers 32 diverse, online, in-person and hybrid classes that start early April, and over half are **movement-based!** Join 9 free drop-in groups, too! Plus, check out our **FEAST Meals on Wheels & Curbside Pickup Meals** program, at no charge for age 60+!

City of
Montpelier
SENIOR ACTIVITY CENTER

58 Barre St. | 802-223-2518 | www.montpelier-vt.org/msac

March for Meals with Community Champions!



Special Online Performance, Friday, 3/25, 7-8:30pm
With Montpelier Community Gospel Choir, VT Leaders in Food Security, Keynote speaker, author and musician Justin Michael Williams & more! **\$25/household.** Supports our Meals on Wheels' vital service for aging in place!



Thank you, sponsors! The Wild Laotian and ...



Register / donate: www.montpelier-vt.org/marchformeals

VERY ACTIVELY PURCHASING



- Antique, Vintage and Modern Jewelry
- Platinum, Gold, Silver, Diamonds and Precious Stones
- Sterling Silver Flatware and Holloware
- Gold and Silver Coins
- Watches

Certified
Precious Metal Dealer
State of Vermont Dealers
Cert# 0028

Now Is The "PERFECT" Time to Sell
Your Jewelry, Diamonds, Gold, and Watches

Call Us For A
Private Appointment

You will receive a quote within five days.
There is No Charge for this evaluation.

802-253-3033

✦ FERRO ✦
Estate & Custom Jewelers

91 MAIN STREET, STOWE
(NEXT TO THE TOWN HALL)

802-253-3033

STOWE@FERROJEWELERS.COM

THE IMPORTANCE OF VITAMINS

Vitamin deficiencies are a growing problem for aging Americans.



© ADOBE STOCK

As many as a third of elderly people were lacking some basic nutritional necessities, according to one study. There were particular issues with vitamins D and B.

In many cases, incorporating specific foods into your diet can address these deficiencies, while also offering important health benefits. Vitamin supplements might also be required, though you should consult your physician before increasing any dosages. Here's a deeper look at the importance of vitamins, and why we need them.

IN YOUR DIET

What we eat directly impacts how your body functions and how you feel. You won't have to worry with the right diet, because certain foods are known to contain the vitamins that are essential for our good health. Fruits and vegetables are loaded with vitamins, while

whole grains are an important source of B vitamins. Try for a healthy balance of proteins, carbohydrates and health fats, which also support your body through needed vitamins.

CHANGING BODIES

Older people's stomachs produce less acid, reducing our ability to absorb nutrients like vitamins B12 and B6, and iron. That's why adults who are 50 and over need to pay close attention to their levels. As we age, we also start to lose more of the mineral calcium than we absorb, leading to bones that break more easily — especially for post-menopausal women.

FIGHTING DISEASE

Beyond the obvious health benefits of a vitamin-filled diet, eating right may lower your risk of developing diseases like Alzheimer's. Vitamin E, or a combi-

nation of vitamins E and C, vitamin B12 and folate are thought to be important preventative tools, according to the Alzheimer's Association. They urge a diet of cold-water fish, dark-skinned fruits, vegetables and nuts to help increase your needed vitamin intake.

WHEN TO SUPPLEMENT

The Food and Nutrition Board of the National Academy of Sciences has set the recommended daily allowance for vitamins, which you regularly see on the labels of food products and supplements. But seniors, and women in particular, may have specific needs not outlined in those general guidelines. Consult a nutritionist or health care professional about which levels are appropriate for you. They'll base these recommendations on your particular diet, weight, health condition and other factors.

CHOOSING A RETIREMENT COMMUNITY

Today's bustling retirement communities are meeting that demand, providing vibrant and active lifestyles where once there were only rocking chairs. Here's how to choose one that's right for you.

PRICE AND AMENITIES

Start with price and the facility's amenities. Maybe you're a big fan of tennis or horseshoes, and this particular community doesn't have a space for that. On-site or nearby hair salons, gardens, libraries, music rooms, exercise classes, and concierge and laundry services separate the great from the merely adequate options.

COMMUNITY ACTIVITIES

Seniors are more health conscious than ever before, and that includes mental health. The best retirement communities sync up with a desire to remain part of a larger social circle with planned activities. Make sure they give residents plenty of opportunities to interact in a fun and open environment. Arts and crafts, dancing and board games help build new friendships. Ask if the community provides transportation for local trips to local points of interest. Who doesn't love a fun outing?

LIFESTYLE

Be aware that some community restrict visits, so closely examine these policies if you are expecting company on a regular basis. Does retirement mean an opportunity to leave the kitchen for good? That could be a factor in deciding, so inquire about their dining services. Many seniors move into their retirement years with a treasured furry friend. Finally, safety is huge part of feeling comfortable. The facility should have security cameras, emergency-response systems, ample lighting and a formal visitors check-in area.

PROXIMITY

You'll want to be near fun external activities like golf courses, retail and swimming pools. Churches, libraries and public transportation are important, too. Most critical, however, is the community's proximity to needed health care. The building itself should be accessible to first responders, but also close to a hospital, preferred physicians and any other critical service providers. (Review their formal emergency plan, too.) At the same time, be aware of potential noise and traffic issues from nearby sports facilities and schools.

PATIENT CARE IS ALWAYS OUR PRIORITY

See our **LARGE Selection of Gifts!**

Vermont Made Gifts

Silver Frost Jewelry • Danforth Pewter • Maple Candy • Mary Meyers Animals Gund Gifts • Picture Frames of all Sizes & Types
Lake Champlain Chocolates • Maple Landmark Wooden Toys • Calendars

CARDS!

Local Artists, Upcountry Cards, Green Tree Design & Marian Heath



We have everything you need for a party...
Cards, Cups, Napkins, Plates, Candles

NORTHFIELD PHARMACY

Friendly & Dependable Service **485-4771**

14 Depot Square, Northfield, VT 05663

Open 7 Days A Week

M-F 9-6 • Sat. 9-2 • Sun. 8-Noon



Silver Forest



**Support
local news**

GET YOUR PRINT OR DIGITAL SUBSCRIPTION TODAY

CALL 802-479-0191

VISIT www.timesargus.com/subscribe

EMAIL customerservices@timesargus.com



Considering IN-HOME CARE



Once upon a time, our only long-term care options for the elderly were nursing homes or assisted-living facilities, moves that can be both pricey and difficult since some of us don't want to lose our independence.



© ADOBE STOCK

Today, in-home care is an increasingly popular option, because it addresses both issues. Seniors can continue life where they are most comfortable, rather than moving out. Care can also be calibrated so the caregiver is there only when needed. Thinking about in-home care? Here's a look at how it works.

TYPES OF CARE

In-home care is generally divided into three over-arching categories: Personal care, companionship and medical care. Personal care involves helping with every day help, including dietary needs, bathing and general chores. Companionship is just what it sounds like, a person who can serve as a sounding board while helping patients stay physically and mentally fit. Finally, medical care varies

widely, from simple reminder services to 24-hour round the clock nursing. Some also have what's called respite-care option, where someone stops by so that primary caregivers for aging family members or the disabled can run errands or pursue other activities.

CONVENIENCE AND COMFORT

Not every patient is wrestling with whether to enter a nursing home. Some of our aging neighbors simply have chronic illnesses that must be regularly addressed. In-home care offers an opportunity to avoid the difficulty of traveling back and forth to a medical facility. Instead, trained professionals visit your home on a timely schedule. As in-home care options have proliferated, the cost has gone down and the special-

ization has gone up. Today, these caregivers can provide everything from daily medical help to every-day housekeeping, depending on your level of need.

FINDING THE RIGHT OPTION

Begin your search for the right in-home care service by discussing it with a doctor. They'll be able to help you gauge the level of care you or a loved one will need on an every-day basis. They'll also be intimately familiar with the local services in the area, so their recommendations will be more closely tailored to your specific needs. As you evaluate the individual plans, be sure these companies have all of the proper training, certificates and degrees in order to operate as an in-home care provider.



Miracle-Ear®
BETTER HEARING FOR ALL EVENT

"Miracle-Ear is worth it because it's given me my life back."

- Lorraine
 Nurse, Church Choir Singer.
 Real Miracle-Ear Customer.

You're invited to our exclusive **Better Hearing for All Event!** While in our office, you will receive a **FREE Hearing Evaluation*** and will be eligible for **limited-time savings** on innovative hearing solutions for every lifestyle and budget.

A Hearing Evaluation is Important if You:

- ☑ Frequently ask people to repeat themselves
- ☑ Have difficulty hearing the TV or on the phone
- ☑ Haven't had a hearing test in 12 months

Call your neighborhood Miracle-Ear to schedule your **FREE Hearing Evaluation*** and start your **100% FREE Trial**** today.

There's a Lot to Love About Hearing Aids from Miracle-Ear®

EXCLUSIVE Miracle-Ear**MINI™**, our **SMALLEST** hearing aids.

- Ultimate Discretion
- Individualized Fit for Comfort
- Intuitive Sound Processing



Now You See It...Now You Don't!



Miracle-Ear**ENERGY™** built-in **POWER.**

- No Batteries, Wireless Rechargeability
- On the Go Convenience, Small Portable Chargers
- Stay Connected, Bluetooth* Streaming to TV, Phone and Music



Miracle-Ear Advantage™

- 70+ Years of Superior Care
- Innovative Hearing Solutions
- Free Lifetime Service†
- Over 1,500 Neighborhood Locations
- Giving Back with Miracle-Ear Foundation The Gift of Sound™



856 US Route 302, Barre, VT
 Telephone: 802 476-8811

CALL TODAY! LIMITED APPOINTMENTS AVAILABLE!



Spring is the Season for New Beginnings!

Margaret Pratt Community is a wonderful place to live and work. Start fresh with us and enjoy our beautiful apartments, delicious meals, social activities, and a tight-knit community that feels like family. Come for a visit and see why our community is so special.



MARGARET PRATT COMMUNITY

Assisted Living

Be at home with us!

802-222-5554 • www.margaretpratt.org • Bradford, VT



Watching for healthcare fraud

Join our team...

And make a difference.



Vermont Senior Medicare Patrol (SMP) is looking for qualified volunteers to join forces to help Medicare beneficiaries understand their healthcare rights, to identify billing errors, and to combat Medicare fraud and abuse.

A sampling of roles and ways you can help:

- Be a presenter
- Provide data entry & office assistance
- Act as a community liaison
- Conduct research & writing publications
- And much, much more!

SMP volunteers receive job specific training and are awarded certification after completion of the SMP Foundations training. Work alone or within a team. You can even create a role that best utilizes your skills to further develop the Vermont SMP Program mission!

(SMP provides mileage and some expense reimbursements)



To become a vital part of our project,
contact **Community of Vermont Elders**
802-229-4731

COVE@vermontelders.org

PROJECT IS SPONSORED BY COMMUNITY OF VERMONT ELDERS (COVE)

Vermont SMP is sponsored by the Community of Vermont Elders and funded by the Administration for Community Living #90MMP0029-04 and #90MMP0029-05



How to Become Tech Savvy

More than half of older Americans use the internet, according to the Pew Research Center, and far more have mobile phones. Still, there are some who aren't as comfortable with all of this new gadgetry, and they may find social networking and web browsing difficult to understand. If you've been struggling, here's how to become tech savvy.

A LIBRARY AT HOME

Think of the internet as having a library right inside your home. The web provides a similarly free-ranging wealth of content, from medical and financial information and to the historical. Streaming services even give you a chance to watch television shows, documentaries and movies, from yesteryear or today. This is a particularly useful education and entertainment resource for older shut ins, or those who are serving as caretakers for their aging spouses. You can see the world from your kitchen table.

SOCIAL NETWORKING

Social networking sites also give you a chance to reconnect with far-flung family members and old friends.

Gone are the days when loved ones remained in their legacy homes, or even in their hometowns.

Sites like Facebook and Instagram give you a chance to keep up with their busy lives in between return visits, so you'll never miss the small, good things that happen along the way. This kind of socialization also leads to better health outcomes. Once you log in, you'll find that most sites include a user guide to help understand their features.

OTHER USES

Desktop computers, tablets and smartphones also allow us to use email to stay in touch, manage our finances, participate in voice calls and video chats, play games, shop online, listen to music and write letters.

LEARNING MORE

If you don't have a circle of loved ones who can guide you through these adventures in technology, consider taking a course at a local community college or learning center. They offer classes for every level of computer expertise, generally in small-class settings in order to encourage questions and collaboration.



Vermont Kin As Parents supports kinship caregivers.



In today's complex world, many older Vermonters are stepping up to raise children born to family members or friends. This alternative to traditional foster care is known as Kinship care.

Vermont Kin as Parents was created to help Kinship caregivers navigate education, childcare, nutrition, financial assistance, legal issues, and medical resources at local, state, and federal levels.

It takes a village to raise a child. Don't go it alone - VKAP can help.

Call us at **(802) 871-5104** or email us at secretary@vermontkinasparents.org

For more information visit www.vermontkinasparents.org



- Support
- Education
- Advocacy
- Resources

Carrying On A Caring Tradition

The O.M. Fisher Home, Inc. is a private and charitable foundation established in 1914, which for over a century has been recognized for its strong tradition of caring.



The Gary Residence

149 Main St.
Montpelier, VT 05602
802-223-3881

The Gary Residence is located in a stately brick Victorian building on Main Street in Montpelier, just a short walk from downtown. Established in 1941, The Gary Residence was named after Dr. Clara E. Gary, the first Vermont woman to become a physician. Dr. Gary, who was raised on a Montpelier farm in the mid 1800s, directed in her will that The Gary Residence be built. Carefully maintained and tastefully decorated, this gracious home offers a comfortable homelike setting.

Life here incorporates the most important and comforting elements of living in one's own home. There are only thirteen resident suites, each with their own private bath. Three meals are served daily in the beautifully appointed dining room. Other comfortable, elegant common areas include a sunroom, sitting room, and library. The Gary Residence's residents also enjoy the beautifully landscaped grounds with paved walkways, a gazebo,



patio, and wonderful perennial flower gardens. The Gary Residence is licensed as a Level III Residential Care Home. While it is not a nursing home, residents enjoy the security of 24-hour staffing, providing assistance with personal care, general supervision, and medication management. A nurse is also available to provide nursing oversight. To learn more about The Gary Residence please visit our website www.thegaryresidence.com or call 802-223-3881.

"The Staff make the Gary Residence a true home for both residents and their families. Your loving attention to each resident and all aspects of their lives is remarkable." - Ann M.



Westview Meadow

171 Westview Meadows Rd.
Montpelier, VT 05602
802-223-1068

Westview Meadows is located off Northfield Street, at the end of Independence Green. Situated on a hillside offering dramatic views of Camel's Hump and surrounding mountains, Westview Meadows idyllic setting on 25 acres in Montpelier is the perfect place for relaxed, rewarding retirement living.

To maintain a sense of intimate community, Westview Meadows has just 52 apartments; 36 for independent living, and 16 with residential care services provided. All independent living apartments have a spacious living room, fully-applianced kitchen, washer/dryer, and comfortable dining area. Apartments are available with one or two bedrooms, with one, one and a half, or two baths. Every apartment has its own four-season sun room, and many of these offer truly spectacular Vermont mountain views. Twenty-four hour emergency response service provides carefree independent living. For everyone's enjoyment, West-

"We could not ask for smarter, kinder, or more good-humored and patient people. Our peace of mind knowing our mother is in such good hands is simply priceless." - Marialisa C.

view Meadows offers a pleasantly appointed library, fitness studio, hair salon, and dining room. There's even a private dining room, which may be reserved for those very special get-togethers. Weekly housekeeping, regularly scheduled local transportation, and dinner

served nightly are included in the monthly fee.

Westview Meadows recognizes that some residents may require an increased level of service and support. To provide that, we have



16 one bedroom apartments that will include Level III Residential Care services. Staff is available around the clock to provide daily assistance with personal care, general supervision, and medication management. However, while help is always close at hand, we also have great respect for our residents' desire for privacy and independence.

Members of our Residential Care community will enjoy participating in frequent organized activities, both cultural and recreational. Some events will take place in the country kitchen or library, while others involve outings to interesting destinations. We will work with our residents to maximize their good health by offering regular nursing assessments, wellness programs, as well as gentle fitness classes.

If you wish to learn more about Westview Meadows at Montpelier please visit our website www.westviewmeadows.com or call 802-223-1068.