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Shepherd's Center of Orange Park offers help for older adults to successfully age in place

By Kyla Woodard

kyla@claytodayonline.com

ORANGE PARK- Getting older doesn't mean your life is over. And the Shepherd's Center of Orange Park people are showing that.

The center is a local community organization that aims to give older adults a way to be active and continue to take ownership of their lives. Executive director Christy Fitzgerald said the center is rooted in ensuring that seniors in Clay County are successfully aging in place.

"Our real purpose is to provide a safe place for older adults to get together and learn. But, most importantly, it's for them to socialize, and meet other people [and] build friendships," Fitzgerald said.

Fitzgerald said it's essential to provide these older populations with the necessary tools to socially engage with others.

"They say now that social isolation is as detrimental to an older adult's health as smoking cigarettes," Fitzgerald said. "But, it's something that can be easily reversed by getting out and meeting people."

A part of the national organization Aging Well, The Shepherd's Center of Orange Park offers an "Adventures in Learning" program. Fitzgerald said that they offer over 40 classes in each of the four eight-week sessions. The classes are hosted around Orange Park: the Orange Park Methodist Family Life Center, the Orange Park Presbyterian Activity Center, and the Crossroad Lutheran Activity Center.

Additionally, the center offers some classes over Zoom.

A variety of fun classes include improv comedy, line dancing, mahjong, rock-n-roll, elder law, ukulele, and chair yoga. Additionally, the nonprofit hosts "fun committee events," which allow members to participate in activities outside of the classes offered.

For past outside events, Fitzgerald said that members could go to a Jumbo Shrimp game, tour Moccasin Slough Park and play pool at The Corner Pocket.

"We just try to get out in the community. Have some fun and have other opportunities for people to get together," Fitzgerald said.

There is a small membership fee, but Fitzgerald said a scholarship program is available for those who may not be able to afford it.

Fitzgerald said she has seen a drastic change in the seniors who participate in the program, especially since the pandemic. At a time when they were isolated from the world, Fitzgerald said you could see a decline in their health.



(continued on next page)

"I really see our program is very important to counteract social isolation in our communities," Fitzgerald said.

She added that one member even told her that the program saved her life.

"She felt so isolated that she didn't know where to turn. And, she's met some wonderful friends and really feels that it has very positively impacted her life," Fitzgerald said.

For Chris Bass, being a member of the center has kept her mentally happy. From developing new hobbies such as line dancing, card making and chair yoga to teaching art classes, Bass said every day she goes to the center is a good day.

"I enjoy being with my contemporaries and just being around other people my age," Bass said. "We have a life view that is unique to us."

As a flower-arranging teacher, Ruth Johansen said that she has been a part of the Shepherd's Center for 14 years and that it has been a wonderful experience.

Always out in the community, Johansen said she is a 'professional volunteer.'

However, she said the Shepherd's Center, specifically, has brought her a fresh sense of relaxation her other volunteer experiences haven't been able to.

"This was not only relaxing, but it was educational. And the people I've met have all been wonderful," Johansen said.

In the future, Fitzgerald said the center hopes to continue being an advocate for older adults and a voice for all of the things they may struggle with.

"We are also very concerned about transportation for older adults in Clay County, and we would like to be part of that conversation," Fitzgerald said. "Right now, it's very difficult for older adults who don't drive to get transportation for groceries or doctor's appointments, even to come to our Adventures in Learning program."

With some strategic planning taking place, Fitzgerald said they are also considering a possible location expansion. But overall, Fitzgerald said the Shepherd's Center of Orange Park hopes to continue to positively impact the lives of many.

"I think if we could bring all those older adult groups together, we really could make an impact in the community and make our voice be heard," Fitzgerald said.



THE ADVANTAGES OF RV TRAVEL

Individuals who are approaching retirement or those who already have said goodbye to the working world may find they are ready to make some life changes. Travel is something many older adults enjoy when they have much more free time to see the sights.

Recreational vehicles are great ways for people to get out and about. An RV is more than just a way to get around; for many people it becomes a lifestyle. According to the RV Industry Association, about 10 million American households own RVs.

There have been more RVs on the road in recent years, and there are now more facilities to accommodate them. RVIA says there are now roughly 18,000 campgrounds around the country, and certain facilities are pushing to improve and upgrade campgrounds in national parks and on federal lands.

Individuals considering if the RV lifestyle is for them can refer to this list of RVing benefits.

- **Inexpensive travel (or living):** RVers may be attracted by the idea of low-cost travel that doesn't involve hotels and airfare and greatly reduces their reliance on restaurants while traveling. RVs can be rented for roughly \$100 to \$500 per day, and RV parks usually run between \$35 and \$50 per night, according to Allianz Travel Insurance. To keep the costs down even more, certain truck stops, big box retailers, churches, hotels, movie theaters, casinos, rest stops and other roadside locations will allow free overnight parking. Just verify before staying to avoid being ticketed.
- **Freedom to come and go:** When traveling in an RV, there are no set check-in-/check-out times to follow or boarding times to meet. RV travel can be strictly on your schedule.
- **Plenty of help:** Others who have embraced the RV lifestyle tend to be very friendly and ready to make new acquaintances at campgrounds and other stops. Those with more experience may be willing to share their expertise and pitch in to offer tips for better excursions.
- **Creature comforts:** People who vacation or choose to live in their RVs tend to keep familiar items and essentials on hand. Those can include preferred linens, clothing, toiletries, books, games, and more. When taking such items along, there's no need to pack and unpack much for any trip.
- **Follow the weather:** If desired, RVers can pick up and follow the jet stream. If 70-degree days are your thing, then follow those temperatures coast-to-coast. If you like skiing or snowboarding, you can head to colder climates.
- **Downsize:** The RVIA says that RVs are available across a wide range of price points. So if the idea is to trade in a stationary house for an RV, you may be able to do so for as little as \$6,000 to as much as \$500,000.

The RV lifestyle may attract soon-to-be retirees. There are various advantages to getting on board.



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Tips for staying 'cool' this summer

By Jack Randall

ORANGE PARK — Summer isn't just for children. The sunshine, heat and humidity, thunderstorms and rain affect all ages. Jennifer Daniel, Life Enrichment Director of Palagio Senior Living, shared some of her favorite summer activities of older adults.

Daniel said the challenge during the summer season is to find places that are wheelchair accessible and not too hot. Already, the thermometers have hit triple digits, and the UV index has flickered into the double digits. The key to having a "cool" summer is staying cool.



"Spotlight Center is something they really enjoy visiting," Daniel said, referring to the venue's popularity at Palagio.

The Spotlight Center opened 14 months ago and offers live performances with accompanying meals. Doors open at 5:30 p.m., and dinner is served until 6:45 p.m. The show starts promptly at 7 p.m. The indoor air conditioning is complimentary. All ages are welcome.

You can also check out The Island Theater on Fleming Island and the Orange Park Community Theatre. Daniel said Thrasher-Horne Center in Orange Park is another popular option for watching live performances.

You have the Dye Clay Family YMCA in Orange Park and the Barco-Newton Family YMCA in Fleming Island for exercise. The convenient and self-contained



facilities offer "SilverSneakers" discounts to seniors to encourage older adults to take greater control of their health. Most "silver sneakers" programs are covered by Medicare.

For shopping, the Orange Park Mall is your best bet. The indoor shopping center is accessible and offers shelter from the sweltering heat and muggy rain just beyond the glass dome windowpanes. Although the mall opens at 11 a.m., the doors are unlocked at 8:30 a.m. Monday through Saturday for walkers.

For card games, bestbet in Orange Park is your... yeah, you guessed it. While greyhound racing has been discontinued, bestbet still offers a variety of card games and multiple monthly tournaments. But what's summer in Florida without a pool? Although Daniel does not typically take her residents to the pool, it would be remiss not to mention the Green Cove Springs City Pool at Springs Park or the swimming pool at Camp Chowenwaw — both are open all summer.

The fee for adults 65 and older is \$3 at the Green Cove Springs City Pool and \$2 at Camp Chowenwaw.





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Golf: Seniors teeing it up for b

When Randy Renninger was at his 50th high school reunion, he felt like the youngest person in the room.

“There were people there with oxygen masks and using walkers,” he said.

That was four years ago.

“I work out on Mondays, Wednesdays and Fridays, and I play golf on Tuesdays, Thursdays and Saturdays,” he said during a recent Senior Men’s Interclub tournament between 14 clubs in Northeast Florida and Southeast Georgia. “On Sundays, I sleep in.”

Renninger is one of many Clay County seniors who have regular games at area courses. He plays at Eagle Landing Golf Club in Oakleaf.

Forget rocking chairs and reruns of “Jeopardy” and “Wheel of Fortune.” Today’s seniors are too busy playing pickleball and tennis, swimming, hiking and hitting the links.

And by hitting the links, seniors 65 and older made up 26% of the rounds – 6.4 million players – in the country every year.

At Eagle Harbor Golf Club on Fleming Island, there are weekly games for four senior groups. On weekdays, there is a daily senior game and a senior scramble on Tuesdays that draws as many as seven teams. Magnolia Point Golf and Country Club in Green Cove Springs has games two or three times a week, and the Keystone Heights Golf and Country Club hosts a Senior Scramble every Friday afternoon.

Since Penney Farms is a retirement community, practically, if not every, player is a senior. But their nine-hole course has foursomes with 90-year-olds.

The Senior Men’s Interclub is a monthly tournament between 112 players from 14 clubs. Eight players represent each course, and the June tournament was at Eagle Harbor. Eagle Landing and Eagle Harbor are two Clay courses that participate. The minimum age allowed is 55, but most of the players are in their 70s, according to SMI Chairman Bob McBride.

“You know, if I’m at home sitting around, then I’m not wanting to live anymore,” said Eagle Harbor’s Chuck Kirk. “I’m



Chuck Kirk



Randy Renninger and Dave Painter

Better social, physical health



Randy Renninger

playing four times a week, between tournaments or just playing out here, practicing and stuff. It is a little exercise, too. It keeps you moving and stuff. Of course, there's the competitive side as well. You still have that fire in you. You want to take your buddies' five bucks."

According to the National Golf Foundation, the median age of all players in the United States is 54.

Hannah Shine, a certified personal trainer and health coach, told Healthline golf has positive mental benefits.

"Golf can be a great form of exercise and mental stimulation for seniors, as long as it's approached with caution and in a way that works for each individual," she said.

Dave Painter, who plays at Eagles Landing, said his favorite movie quote came from "Shawshank Redemption."

"I like it when they said, 'Get busy livin', or get busy dyin'. Just because you're retired doesn't mean you stop," he said.

Painter said he plays "at least five times a week."

"If I weren't playing golf, I don't know what I would do," Painter said. "I play guitar. Sometimes I go fishing, but I play golf almost every day. We have a good time. That's always fun. It keeps your mind busy. It keeps your body going."

Eagles Harbor's Bill Bartlett said golf caters to those who played sports when they were young.

"It's about the only chance to play sports. This is the place for you," he said. "It's not just a way to keep active; it's fun. There are other ways to be active, like shuffleboarding or going for a walk, but here you can compete.

"Now that I'm retired, I don't have time to work."



Bill Bartlett

Background photo: Randy Renninger and Dave Painter.

Why do you need a Real Estate Agent?

Just ask MeLissa!

What is the number 1 reason why you need a Real Estate Agent to assist with buying or selling your home?

ask MeLissa: *Experience.*

Real Estate Agents have experience in buying and selling homes and land. They know the complete process and can help you navigate it with ease.



MeLissa Pellerito

A Real Estate Agent can help make everything go smoother and less stressful for everyone involved. You could end up paying more for a home, as one of a Real Estate Agent's key tasks is to evaluate the prices of homes currently on the market, along with those that have sold in recent months, to determine whether a seller's asking price is in line with fair market values.

What are the other important factors to consider?

ask MeLissa: *Market knowledge.*

Real Estate Agents have access to the most up-to-date market area comparables (sold and active properties). **Negotiation skills:** Real Estate Agents are excellent negotiators and they can help you get the best deal possible. **Documents:** Real Estate Agents will submit the documents associated with purchasing or selling your home.

Is it possible to sell or purchase a home without a Real Estate Agent?

ask MeLissa: *While it is possible to buy or sell a house without a Real Estate Agent, it can be a challenging process.*

Bottom line, what can a Real Estate Agent do for me when I am buying or selling a home?

ask MeLissa: *A few examples are —*

- 1) Host an open house and help in all preparations required for a showing to market your home
- 2) Advocate on your behalf and, in most cases, will get you a better deal than you could get yourself.
- 3) Can help price your home to sell, recommend ways to sell your home faster, place your home on the multiple listing service (MLS) .

MeLissa Pellerito has a passion for her community and she thrives on making people happy. She is well respected by local professionals, school officials and her peers in the real estate industry. "Real estate has allowed me to meet many amazing people and assist them with sometimes the largest financial transaction of their lives. I give 110% every day to customers and peers in hopes of making someone's day." She obtained her real estate license in 1996. MeLissa began her career as a full time Realtor in January 2003. She prides herself in being a top producer with her most recent accomplishments being the Top Producer by both Units and Listings by Volume as well as Top Sales Performance. In 2022 she sold over \$25 million!

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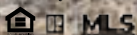
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YMCA's SilverSneakers is a golden opportunity for seniors to stay fit

By Don Coble

Calline Bucy is disappointed she had to give up her line dancing classes at the Barco-Newton YMCA. But it didn't slow her down. "Unfortunately, my knees are not conditioned to handle that anymore, so I do SilverSneakers," said Bucy. "I mean, all of the classes I can get into. They're all very popular, so you have to book them 24 hours in advance."

Bucy said if the classes are full, she still works out in the exercise room. At 81, she's not going to quit.

"The nice thing is, you can use either Y," she said of the sister branch, Dye Clay in Orange Park. "My knees are bone on bone, but I can still maintain my weight and stay active. I attribute the fact that I haven't had to have knee surgery to my keeping up with my movements and activeness. I'm not sedentary, physically or mentally. I'm not sitting at home alone, feeling sorry for myself. Coming up here to the Y extends our lives. I believe that. I really do."

Clay County's two YMCA branches are home to hundreds of seniors who improve their physical outlook and their social and emotional well-being, said Dye Clay Healthy Aging Coordinator Renee Flores and Barco-Newton Healthy Living Director Mandi Bresnahan.

"A lot of the seniors that come to our events, we've learned this is the only time they ever leave their house," Flores said. "A lot of good friendships have been made here. No matter their condition or age, there's something here for everybody."

Bresnahan said the Y focuses on the fitness of every aspect of the person.

"It's important because most of those people are retired. They lose their sense of purpose because they're no longer in the workforce," she said. "So what they're looking for is a community aspect of family socialization when you're waking up and being able to come to the gym, get fit, have a cup of coffee and chit chat. It seems that more often than not, after people retire they no longer have those people they look forward to seeing every day.

"So it's not just keeping them physically fit, it's keeping them emotionally and socially fit. That's a big part of mental health. It's all-encompassing. You know, yes, we have a gym here, but we're not really a gym. We're more of a community place where people can come for all sorts of things."

One of the most popular programs is SilverSneakers. It is the nation's leading wellness program for helping older adults take

greater control of their health. It is provided through Medicare Advantage health plans, Medicare Supplement carriers, and group retiree plans for YMCA members 65 or older. Through various physical and wellness activities, participants engage in more frequent strength training, aerobics, and flexibility exercises. SilverSneakers provides access to a variety of programming designed specifically for older adults.

The YMCA says more than 14.5 million people can participate in the SilverSneaker program.

“We just started the balance class this June,” Flores said. “We’ve noticed more and more people each week. So word of mouth gets out. People say this class is amazing. Our SilverSneakers classes are also really highly important. Because we use chairs, we have to limit how many we can have in the class. A lot of times we have a waiting list.” Richard Cartledge takes yoga and balance classes. He said he had already noticed a difference in just a few weeks.

“I started these classes to get my A1C down. Exercise is good for diabetes,” he said. “In this balance class, I realized I’m not as balanced as I thought I was. But after these classes, I’m doing better.”

“For me, it’s helping me mentally, too. I’ve just started the SilverSneaker program, and they’ve been fun. The classes have been enjoyable.”

Bresnahan said each SilverSneaker workout is

tailored to each client.

“It’s lower intensity, but you’re still getting a weight workout,” she said. “We’re not working with anything that is going to be dangerous. No quick movements, but they do enjoy their cardio, they do enjoy their weights, and their bands, and they enjoy the socialization aspect as well.”

“If we didn’t have SilverSneakers, we would have nothing for them.”



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FASTEN YOUR SEAT BELTS; THE 2025 ANNUAL ENROLLMENT PERIOD (AEP) FOR MEDICARE MAY VERY WELL BE OUR BUMPIEST RIDE YET!

To get it out of the way for context, there are four stages to Medicare's drug plans. To move from one stage to the next, you and the plan combined have to spend certain amounts of money. I know this is the boring part, so I'll keep it brief. Stage 1 is the deductible; the max deductible for 2024 is \$545. Stage 2 is the Initial Coverage Period. Think of this as the copay stage; you and the plan combined have to spend \$5,030. Stage 3 is the Coverage Gap, also known as the Donut Hole; you are responsible for 25% of the cost of the prescription. To move on to the next stage, you and the plan combined have to spend \$8,000. Finally, Stage 4 is the Catastrophic stage; I'll cover more on this later.

Let's start with the Inflation Reduction Act (IRA). It has had some really major changes to how Medicare handles your drug coverage through each plan's formulary (list of covered drugs). These were mostly good, some not so good.

First, way back in 2020, the administration introduced the Medicare Part D Insulin Senior Savings Program, which required participating plans to offer a broad range of insulins for a cap of a \$35 copay for a month's supply. The catch was not all plans were required to participate...

Fast forward to 2023 with the IRA: all plans now have to offer at least one insulin on their list of covered drugs for no more than \$35 for a month's supply. This does not include other injectables for diabetes, such as the now-famous Ozempic. Also, in 2023, major savings came in the way of Part D vaccines now being covered at a \$0 copay for Medicare beneficiaries with a Part D or Part C plan. The one that affected most people here is the Shingrix shot to prevent shingles.

This year, in 2024, major savings have come to Medicare beneficiaries in that once someone gets through the Catastrophic phase of their plan, instead of having to pay a set copay or 5% of the expensive medication that got them there, they now pay a \$0 copay for all their medications in the Catastrophic phase.

Now, let's get to the shiny object for 2025 that looks fantastic on the surface but the ripple effects could very well be the reason your seat belts are tightly fastened now!

Starting with the good for Part D plans:

- Setting a \$2,000 annual out-of-pocket maximum for RX
- Elimination of the coverage gap (Donut Hole)
- Sunsetting of the Coverage Gap Discount Program
- Establishment of a Discount Program that requires participating manufacturers to provide discounts on applicable drugs in the initial coverage and catastrophic phases
- Changes in the shared cost-sharing among enrollees, plans, manufacturers, and CMS

What does this mean for health plans? Potentially huge increases in cost!!!

How do we anticipate this affecting Medicare Plans, both Part C and Part D?

- Higher premiums for Part D
- Fewer plan choices
- More strict formularies
- More prior authorization, step therapy, and quantity limits
- Possible reduction of benefits in Medicare Advantage

What's the answer?! This year, it is more important than ever to shop your Medicare plan, even if you've been happy with it for years. As a local Medicare Insurance Agency with over a decade of experience and over 300 5-star Google reviews, we are here to help you sort through the changes to your plan and to provide the clarity and answers you need going into Medicare 2025.



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Aaron Bivens, Managing Funeral Director Aaron is a product of Clay County. After graduating from St. Johns Country Day School in Orange Park, he received his bachelor's degree in business administration. He says that serving his community as a licensed funeral director has been a lifelong dream. He is truly committed to serving families during their most difficult times.

Burney Bivens, Licensed Funeral Director in Charge Burney served 20 years in the USMC and the Navy. He has a bachelor's degree in mathematics and a master's degree in business management. As an attorney for 36+ years, Burney has represented several local funeral homes and their clients in all matters related to the funeral industry. He brings passion, commitment and dedicated service.

Sheila R. E. Williams, Licensed Funeral Director and Embalmer (LFDE); Certified Funeral Service Practitioner (CFSP). She has served as a Licensed Funeral Director In Charge (LFDIC) at other locations, Advisory Board Member of FSCJ Funeral Service Program, and as President of Florida First Coast Morticians Association (FFCMA). Sheila is a retired U.S. Army Command Sergeant Major (CSM-RET) of 26 years. She has a Master's Degree in Business Administration (MBA), and brings a wealth of

knowledge, experience, compassion, commitment and dedication. "I can do all things through Christ who strengthens me". Philippians 4: 13

Athiel "Josh" Jones, Funeral Services Associate Josh served 25 years in the Navy. He served as a flight crew member flying reconnaissance missions in Vietnam. Josh has a bachelor's degree and a law degree. He has been an attorney for 37 years. Prior to moving to the First Coast, Josh worked as a contract negotiator and for the New York State Unemployment Insurance Appeals Board.

Eddie Childs, Funeral Services Associate This Navy veteran has lived and worked in the North Florida area for more than 20 years in various customer service positions. He and his wife are very active in their church and the community. Eddie is very passionate about the funeral services industry and has proven his support and passion for this establishment and our clients.

Adria Bivens, Communications Director Adria is a Clay County native having graduated from St. Johns County Day School in Orange Park and has both a bachelor's and a master's degree in communications. She is an asset, assisting our staff and families with all communications, obituary notices and outreach programs.

Clarence Bryant, IT Director With the advancement of computerized systems, information technology maintenance and administration has become a necessity. Clarence has many years of IT experience in the banking industry and brings that training and experience to Aaron and Burney Bivens. He has already proven to be a great asset to the smooth operation of our business.

Our administrative staff is led by **Barbara Bivens**, a retired teacher and 30-year Clay County resident, and includes: **Linda Smith**, retired medical office manager; **Ruthie Lockhart**, paralegal; **Mary Reese**, healthcare services; and **Tanica Jamerson**, social administration.



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