



SENIOR FOCUS

A Guide to Healthy Living For Seniors and Others

5 Tips for Buying Life Insurance

(StatePoint) More and more people are realizing that adding life insurance to their financial plan can provide a measure of security for their loved ones. In fact, according to a survey by the financial services trade association LIMRA, the first six months of 2021 saw the highest number of U.S. life insurance policies sold since 1983, and nearly one in three Americans said they were more likely to purchase coverage due to the COVID-19 pandemic.

Whether you're buying life insurance for the first time or reviewing your policy to make sure you have the right coverage, here are five tips to help guide you in the right direction:

1. Know the difference between term and permanent life insurance. Term life insurance coverage lasts for a set amount of time – most policies are for 10 to 30-year terms – while permanent life insurance covers your entire lifetime. There are advantages and disadvantages to both, but some prefer term since

it has a lower premium compared to permanent; it can be tailored to the length of time it's needed (such as long enough for your mortgage or your children's college educations to be paid for). On the other hand, permanent policies often have cash accumulation and can be tailored to last your lifetime.

2. Determine how much you need. There are several factors to consider, including your age, debts, monthly expenses and number of

children. Did you know that even stay-at-home parents and student loan cosigners could have a definite need for life insurance? An insurance agent can help you figure out who and what you need to protect. To estimate your coverage needs, use the free Erie Insurance life insurance calculator found at www.erieinsurance.com/life-calc.

3. Purchase sooner rather than later. If you hold off buying term life insurance until age 50, the rate can be up to 212% higher compared to buying at age 30. So don't wait. Policies are more affordable than you may think. Permanent policies can also drastically change over time. For example, a

\$250,000 Erie Family Life policy could cost less than \$15 a month, or about what you might spend on three or four coffee shop drinks.

4. Talk with a trusted advisor. An insurance agent can help answer any questions you have, walk you through the process, lay out the options that make sense for your life and budget, anticipate your needs and make the process efficient. In many cases, your advisor can tell you how much you need and how much it can cost in just a couple of minutes.

5. Choose a proper beneficiary. In other words, decide who you want your benefit to go to when you pass away, such as a spouse, close family member or grown child. There's also the option to leave it to a charity, school or church. It's important to make sure you think through who your beneficiaries are and if any proceeds meant to benefit a minor should be held in trust. When selecting a beneficiary, a policy owner must select someone with "insurable interest" in the life of the insured. Insurable interest generally means that the beneficiary will incur some type of loss should the life insured pass away.

"Insurance is a critical part of any financial plan," said Louis Colaizzo, senior vice president of Erie Family Life. "This is why we're continuing our efforts to educate customers about the importance of having adequate coverage that ensures their loved ones are protected."

Taking an over the counter Anti-inflammatory

Where were you in 1974? Were you watching the Miami Dolphins beat the Purple People Eaters in the Super Bowl? Did you see Paul Newman and Robert Redford in the movie *The Sting*? I fell head over heels in love with ragtime watching that movie, and I still am in awe of Scott Joplin's musical genius. Were you watching as Richard Nixon resigned his presidency?

The year 1974 was when the Food and Drug Administration approved ibuprofen for mild to moderate pain and inflammation, available only with a doctor's prescription.

Although acetaminophen eases headache and fever, a non-steroidal anti-inflammatory medication (NSAID) like ibuprofen is more effective for relieving muscle aches and inflammation. Ibuprofen is also less irritating to your stomach than aspirin, allowing higher doses with fewer side effects.

Facing the expiration of its patent protection, ibuprofen's manufacturer applied to the FDA for approval to sell it at a lower dose without a prescription. In contrast to the 400mg, 600mg, and 800mg tablets of prescription-only Motrin® in 1984, the FDA approved ibuprofen as non-prescription Motrin-IB®200mg tablets.

Years later, naproxen followed the same path: first



as a prescription-only anti-inflammatory, then approved for OTC use as Aleve®. There are four options for pain relief by mouth without a prescription: aspirin, acetaminophen, ibuprofen, and naproxen.

For muscle pain, menstrual cramps, and toothache, non-prescription doses of naproxen or ibuprofen are much safer than aspirin and more effective than acetaminophen.

NSAIDs are sold by themselves and as an ingredient in many over-the-counter (OTC) cold, flu, and allergy remedies.

78-year-old Rose has heart failure. She takes a water pill to keep fluid from building up in her lungs. Six months ago, Rose came down with a flu-like illness, becoming so short of breath that her doctors first suspected COVID or pneumonia and hospitalized her. It turned out that despite taking her water pill, her lungs were filling with fluid from an exacerbation of her heart failure. Over the next 3 days, she recovered and went home.

Last month, Rose returned to the Emergency Department,

CONTINUED TO PAGE A3



PHOTO SOURCE: (C) FIZIKES / ISTOCK VIA GETTY IMAGES PLUS



Your Hometown Friends!

5% Senior Discount Each Thursday

Caring for our Community and our Seniors

We offer **FREE** delivery to our seniors!

Visit our in-house Homefires Bakery and our full service deli!

Open daily 5 a.m. - 10 p.m.

We also sell money orders, stamps and have Western Union.

Locally owned and friendly service with a smile! Thank you for your continued support!

1329 Highway 2 in Leavenworth • (509) 548-5611 • www.dansfoodmarket.com

More listening, better care



We hear you. It's what partners do.



CASCADE MEDICAL
PARTNERS IN YOUR HEALTH

Call us: (509) 548-5815
Find us: 817 Commercial St., Leavenworth
Learn more: cascademical.org

Mom. Grandma. Best Friend. LOVED ONE.

Your loved one will experience community and friendship at Mountain Meadows Senior Living Campus.

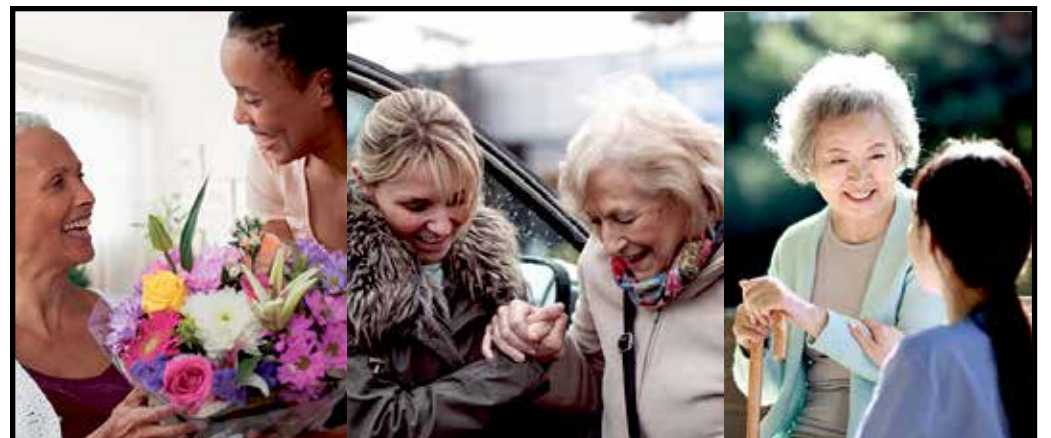
No matter how the world changes, our residents enjoy an engaging and active lifestyle. Take a tour today and experience for yourself why our residents love living at our wonderful community.

Tour today! (509) 548-4076



Independent Living Cottages • Assisted Living • Memory Care
320 Park Avenue | Leavenworth, WA 98826

mountainmeadowsliving.org



Family caregivers are all around us. They care for friends, relatives, and neighbors and never ask for anything in return. But sometimes the "helpers" need a little help too.

Aging & Adult Care has free and low-cost services such as respite, housekeeping, home-delivered meals and shopping.

Keep helping them with a little help from us!



Aging & Adult Care
OF CENTRAL WASHINGTON

270 9th St. NE, Suite 100
East Wenatchee
509.886.0700
aaccw.org

Serving Adams, Chelan, Douglas, Grant, Lincoln and Okanogan Counties



SENIOR FOCUS

A Guide to Healthy Living For Seniors and Others

Anti-inflammatory

CONTINUED FROM PAGE A2

short of breath. The only thing she did differently was take Advil® Cold and Flu, which contains ibuprofen. She continued taking her water pills, but it wasn't enough. The ibuprofen triggered fluid retention, causing her breathing problems from the fluid building up in her lungs. Ever since, she has avoided all NSAID medicines, and she feels great. Although NSAIDs are usually safe when taken to relieve fever and muscle aches, they can be dangerous for people with certain medical conditions like Rose's heart failure. NSAIDs can also spell trouble for people with kidney

problems, like diabetics. Taking prescription or OTC ibuprofen or naproxen can trigger kidney damage in certain situations, especially if you get dehydrated. Sweating a lot when outside in hot weather or experiencing nausea, vomiting, or diarrhea can cause dehydration. Taking any NSAID when your body is too dry can seriously harm your kidneys. People who have had a bleeding ulcer should also avoid taking NSAIDs like ibuprofen and naproxen. That's because these medicines interfere with maintaining the protective gel layer that lines your stomach. This vital gel layer ensures that your stomach acids digest your food instead of your stomach. Taking ibuprofen or naproxen encourages thin

spots and erosion of the lining of your stomach, setting you up for an episode of stomach pain or bleeding. Even considering these possible side effects, NSAIDs like ibuprofen and naproxen are powerful against muscle sprains or strains, tension headache, dental pain, and menstrual cramps. When taken at the beginning of menstrual flow, just one dose of ibuprofen or naproxen can head off debilitating abdominal cramps. One dose of an NSAID right before a tooth extraction can avoid suffering from swollen "chipmunk cheeks" afterward. **Here are 5 Tips to Help Keep Yourself Safe When Taking NSAIDs:**

1. Keep yourself well hydrated.

2. Ask your doctor first. Most people can take low doses of ibuprofen or naproxen without harm. For those who have kidney problems, it's much safer to take Tylenol® or acetaminophen for your aches and pains. NSAIDs can aggravate and accelerate kidney problems. Please consult your doctor first before taking ibuprofen, naproxen, or any other

3. Protect your heart. Have you been diagnosed with congestive heart failure, also called CHF? If so, avoid taking any medicine that includes an NSAID, which causes sodium and water retention. NSAIDs counteract the beneficial effects of drugs that work to keep fluid out of your lungs and reduce swelling in your hands and feet.
4. Watch your blood pressure. NSAIDs cause sodium retention, triggering water retention. This can cause your blood pressure to rise, interfering with how most blood pressure medicines do their job.
5. Don't double up. Avoid taking more than

one NSAID at a time. It's surprisingly easy to take two NSAIDs at the same time. That's because the prescription strengths have different brand names than the OTC versions of the same medicines. Not realizing that you are taking two medicines with the same ingredient puts you at risk for overdose and side effects like stomach pain, bleeding, or kidney problems.

Dr. Louise Achey, Doctor of Pharmacy, is a 43-year veteran of pharmacology and author of Why Dogs Can't Eat Chocolate: How Medicines Work and How YOU Can Take Them Safely. Get clear answers to your medication questions at her website and blog TheMedicationInsider.com. ©2022 Louise Achey

How Home Healthcare Can Improve Lives and Deliver Better Care

(StatePoint) There is a growing demand for in-home caregivers and there is good reason for that, say experts. There are many unique advantages that healthcare at home, or in another familiar setting, provides. "Offering a full continuum of care, home healthcare includes pediatric, adult nursing, senior care, postoperative care, Medicare-approved visits and hospice, allowing for an individualized approach focused on empowerment and the pursuit of possibilities rather than perceived limitations," says Jennifer Sheets, president and CEO of Interim HealthCare Inc., the nation's leading franchise network of home healthcare, personal care, healthcare staffing and hospice services. "The home is where care can happen in the most personal way, typically resulting in higher quality care, reduced hospital readmissions, optimization of healthcare dollars, improved outcomes and greater patient satisfaction."

As part of "The Difference is Home," a campaign aiming to educate people on the value of home healthcare, Interim HealthCare is sharing the experiences of individuals profoundly impacted by home healthcare:

- **Kaitlyn Metro**, pediatric care patient. Born with a condition causing seizures and severe developmental delay, Kaitlyn requires a feeding tube and total nursing care. She's received home healthcare for 16 years. While she doesn't speak or walk, home healthcare allows her to be surrounded by her loving family and nurses who adore

- her and closely monitor her condition.
- **Louis Klein**, COVID-19 recovery patient. After spending four days in the hospital with COVID-19, Louis was discharged into home health services as part of his Medicare benefits. Prior to that, he was an active 85-year-old who played golf every week. The compassionate nursing care, physical therapy, and occupational therapy he received helped him improve significantly in a matter of weeks, with the goal of full recovery without the need for rehospitalization.
- **Howard and Charlene Russell**, hospice patients. Married for 65 years, Howard and Charlene have had many wonderful life experiences and wanted to continue living well as they aged. After receiving home health services, the couple transitioned to hospice due to declining health. The nursing and aide care, social services and chaplain support that hospice at home uniquely provides have allowed them

to make the most of their time, while surrounded by loved ones. To see more stories like these, visit: differenceishome.com. Behind the Success "The tireless helping hands behind the scenes of these inspiring stories often go unrecognized," says Sheets. "From home health professionals and paraprofessionals who provide care and the certified agencies who employ and support them, to physicians, discharge planners and social workers who support their outcomes and the health plans that reimburse this invaluable service, there is an entire community of care that the home healthcare industry thrives on." Asthenation's first homecare company, Interim HealthCare continues to innovate the care delivery process. For more information on Interim HealthCare's services, visit interimhealthcare.com. "Every day, we see the difference home-based care has on clients' lives," says Sheets. "What the last two years have taught us is that home is where outcomes are better and where people truly want to be."



10 Doctor-Recommended Ways to Improve Your Overall Health



(StatePoint) While investing in your health and wellness can sound like an overwhelming goal, doctors say that there are easy, tangible steps you can take to feel your best and better protect your health. "It is always the right time to consider your personal goals, and how you can make positive health choices," says American Medical Association (AMA) president, Gerald E. Harmon, M.D. "Small lifestyle changes today can have a lasting effect in improving your health." Not sure where to start? Consider these tips from the AMA:

1. Make sure your family is up to date on their vaccines, including the annual influenza vaccine for

- everyone age six months or older and the COVID-19 vaccine for everyone age five and older. Anyone with questions about the COVID-19 vaccines should speak with their physician and review trusted resources, including getvaccineanswers.org.
2. Learn your risk for type 2 diabetes by taking a simple online 2-minute self-screening test at DoIHavePrediabetes.org. Steps you take now can help prevent or delay the onset of type 2 diabetes.
3. Be more physically active. Adults should do at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorous-intensity activity.
4. Know your blood pressure numbers. Take the time to visit ManageYourBP.org to better understand your numbers and take necessary steps to get high blood pressure -- also known as hypertension -- under control. Doing so will reduce your risk of heart attack or stroke.
5. Reduce your intake of processed foods, especially those with added sodium and sugar. Also reduce your consumption of sugar-sweetened beverages and drink more water instead.
6. If your health care professional determines

- that you need antibiotics, take them exactly as prescribed. Antibiotic resistance is a serious public health problem and antibiotics will not make you feel better if you have a virus, such as a cold or flu.
7. If consuming alcohol, do so in moderation as defined by the U.S. Dietary Guidelines for Americans -- up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.
8. Talk with your doctor about tobacco and nicotine use and quit. Declare your home and car smoke-free to eliminate exposure to secondhand smoke.
9. If you are taking prescription opioids, follow your doctor's instructions, store them safely to prevent diversion or misuse, and properly dispose of any leftover medication.
10. Manage stress. A good diet and daily exercise are key ingredients to maintaining and improving your mental health, but don't hesitate to ask for help from a friend or mental health professional when you need it.

More health resources and tips can be found my visiting ama-assn.org. For a happy, healthy future, consider making these 10 doctor-recommended tips for improved wellness.

DENISE HOLLAND LMT, NCTMB
Musculoskeletal and Wellness Massage
 • Myofascial Release • Craniosacral Therapy
 • Orthopedic Conditions • Pregnancy & Postnatal Massage
 • Restorative Exercise • Sports & Relaxation Techniques
 • TMJ Relief
 509-884-0126
 Call • By Appointment Only
 "Studio 1311" at
 1311 N. Arbor Terrace
 East Wenatchee
 Since 1982
 AMTA Member - Lic# MA14691
 Nationally Certified

Your Future, Planned with Care.

Investment Management
 Retirement Planning
 Financial Planning

Brad Blackburn, CFP® **Stephen Allen, CWS®**

509-782-2600 121 Cottage Ave Cashmere, WA 98815
 Blackburn Financial
 Registered Investment Advisor

Reverse Mortgage **Mutual of Omaha**
 MORTGAGE

Contact me for more information.

Carlos Mata | NMLS: 70770
 Reverse Mortgage Specialist
Phone (509) 662-5495
cmata@mutualmortgage.com

Mutual of Omaha Mortgage, Inc., NMLS 1025894. WA Consumer Loan Company License CL-1025894. These materials are not from HUD or FHA and the document was not approved by HUD, FHA or any Government Agency. Subject to Credit Approval. www.nmlsconsumeraccess.org
 Equal Housing Lender. MOOMR.0820.9

10% OFF! Senior Discount Tuesdays (seniors 60+, non prescription items)

FREE! New in-store blood pressure machine

Doane's Valley Pharmacy
 and Old Fashioned Soda Fountain
 Daily Soda Fountain Specials!

119 Cottage Ave., Cashmere • 782-2717
Mon-Fri 9-6:30, Sat 9-5

Coverage You Can Trust

State Farm

Bruce Cheadle, Agent
 301 Aplets Way,
 Cashmere, WA
(509) 782-1659

State Farm Insurance Companies
 Home Office Bloomington, Illinois

SPEIDEL BENTSEN LLP
 ATTORNEYS AT LAW | EST. 1986

Wills
(509) 662-1211
 7 North Wenatchee Avenue, Wenatchee
www.SpeidelBentsen.com

Russell J. Speidel **David J. Bentsen**

We provide excellent legal services in assisting our clients with the preparation and completion of their Wills.

"GET BACK INTO LIFE"

Black Diamond Sports Therapy

147 Easy Way, Ste. 106 • Wenatchee, WA 98801
663-7733