

PREMIER ISSUE OCTOBER 2025

RETIREWELL *nc*

RETIREMENT LIFESTYLE MAGAZINE

Cover Design by:
LingoWerks

Memory
Care:
A guide

Wellness
Redefined

2026

Stay active in the
Carolinas!

Retire Rich
in North
Carolina

Gaston County's money
secrets

Medicare
Made Simple

Financial Planning for NC
Retirees

HEALTH & WELLNESS

RETIREWELL MAGAZINES

Editor-in-chief

Bob Lampkin
RetireWell Magazines &
Shepherd's Monthly
704-397-2562 Office
704-524-7457 Mobile
advertising@retirewell.directory
www.advertising.retirewell.directory

Community Development Associate

Chloe Asbury
RetireWell Magazines &
Shepherd's Monthly
704-831-8175 Office
chloe.asbury@retirewell.directory
www.advertising.retirewell.directory

Media Production

LingoWerks

Community Consultants & Liaisons

Ruby Asbury
Marilyn Henry



RetireWell ADVERTISING

THE NEXT CHAPTER

Copyright Notice

© 2025 RetireWell.Directory. All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.

For permission requests, contact the publisher at the address above.



TABLE OF CONTENTS

01

Memory Care: A guide for families

When a loved one begins experiencing memory loss, the journey ahead can feel overwhelming. You may find yourself asking difficult questions: Is it safe for Mom to live alone anymore? Can we provide the level of care Dad needs at home? What options exist that will honor their dignity while keeping them safe?

10

Medicare Made Simple

Navigating Medicare can feel overwhelming, but understanding your options is crucial as you approach 65 or experience qualifying changes. For Gaston County residents, making informed Medicare decisions means accessing quality healthcare while effectively managing costs in our local market.

06

Retire Rich on Less

Gaston County offers retirees a rare combination of affordability and quality of life. While coastal cities face soaring costs, this North Carolina gem allows smart retirees to stretch their dollars without sacrificing comfort or convenience in today's challenging economic climate.

16

Gaston's Golden Age

Savvy retirees are discovering what locals know: Gaston County offers an unbeatable combination of affordability, convenience, and quality of life that's hard to find elsewhere in North Carolina, making it the perfect retirement destination.



MEMORY CARE: A GUIDE FOR FAMILIES

When a loved one begins experiencing memory loss, the journey ahead can feel overwhelming. You may find yourself asking difficult questions: Is it safe for Mom to live alone anymore? Can we provide the level of care Dad needs at home? What options exist that will honor their dignity while keeping them safe?

Memory care communities offer a specialized solution designed specifically for individuals living with Alzheimer's disease, dementia, and other memory-related conditions. Understanding what memory care provides can help families make informed decisions during a challenging time.

Memory care goes beyond traditional assisted living by creating an environment tailored to the unique needs of those with cognitive impairments. These communities recognize that memory loss affects not just recall, but also judgment, safety awareness, and daily functioning.

What Makes Memory Care Different?

The physical environment is thoughtfully designed with residents' needs in mind. Secure facilities prevent wandering—a common and dangerous behavior in dementia patients—while still allowing freedom of movement within safe boundaries. Layouts are intentionally simple and intuitive, with clear sightlines and familiar spaces that reduce confusion and anxiety. Color-coded hallways, large-print signage, and memory boxes outside resident rooms all serve to help residents navigate their surroundings with greater confidence.

MEMORY CARE: A GUIDE FOR FAMILIES

Perhaps most importantly, memory care communities employ staff specifically trained in dementia care. These caregivers understand how to communicate effectively with residents who may struggle to express themselves, how to redirect agitated behavior without confrontation, and how to maintain dignity even as independence declines. They're trained to recognize the difference between normal aging and symptoms requiring medical attention, ensuring that health issues don't go unnoticed.

The Benefits of Specialized Care

One of the most significant advantages of memory care is the structure it provides. Routines are essential for individuals with memory loss, offering predictability in a world that can feel increasingly confusing. Memory care communities establish consistent daily schedules that include meals, activities, rest periods, and social engagement—all designed to reduce anxiety and provide a sense of order.

Activities are carefully planned to engage residents at appropriate cognitive levels. These aren't simply time-fillers, but therapeutic programs designed to stimulate memory, encourage social connection, and maintain remaining abilities. Music therapy, art programs, reminiscence activities, and gentle exercise all play important roles in enhancing quality of life.

Safety is paramount in memory care. Beyond secure perimeters, these communities address the many safety risks that memory loss creates. Medication is carefully managed by trained staff, eliminating the dangers of missed doses or accidental overdoses. Meals are supervised to prevent choking risks, and staff watch for signs of illness or injury that residents may not be able to communicate themselves.

For family caregivers, memory care can provide desperately needed relief and peace of mind. Caring for someone with dementia at home is physically and emotionally exhausting work that often falls to one or two family members. The guilt of "placing" a loved one in care is real, but so is the reality that providing safe, appropriate care at home eventually becomes impossible for most families. Memory care allows families to return to being family—visiting, enjoying time together, and focusing on emotional connection rather than the exhausting logistics of daily care.



Higher Costs, Higher Value

Memory care typically costs more than standard assisted living—often between \$4,000 and \$8,000 per month or more, depending on location and level of care needed. The higher price reflects the specialized environment, trained staff, higher staff-to-resident ratios, and therapeutic programming.

MEMORY CARE: A GUIDE FOR FAMILIES

While the cost can be daunting, it's important to consider what's included: 24-hour supervision, meals, activities, medication management, personal care assistance, and a safe environment. When compared to the combined costs of in-home caregivers (especially round-the-clock care), medications, home modifications, and the toll on family caregivers' health and employment, memory care may be more affordable than it initially appears.

Many communities offer different levels of care at different price points, and some accept long-term care insurance or Medicaid after private funds are exhausted. Financial counselors at memory care communities can often help families navigate funding options.

Knowing When It's Time

Recognizing when memory care is needed isn't always clear-cut. Some signs that it may be time to consider this level of care include:

- Wandering or getting lost, even in familiar places
- Safety concerns such as leaving the stove on, forgetting medications, or falling frequently
- Agitation, aggression, or behavioral changes that are difficult to manage
- Significant decline in personal hygiene or home upkeep
- Caregiver burnout or health problems in family members
- Social isolation or withdrawal from activities once enjoyed

The decision to move a loved one into memory care is never easy, but it can provide the safety, structure, and specialized support that allows individuals with memory loss to live with dignity and families to find peace of mind. Understanding what memory care offers is the first step in determining whether it's the right choice for your family.

It's worth noting that transitioning to memory care is often easier in the earlier stages of dementia, when the person can still adjust to new surroundings and form some new routines and relationships.

Key Takeaways for Families

Start researching early. Even if you're not ready to make a move, visiting communities and understanding options reduces stress when decisions become urgent.

Memory care is specialized care. It's not simply a locked unit—it's a comprehensive approach to supporting individuals with cognitive impairment while maintaining dignity and quality of life.

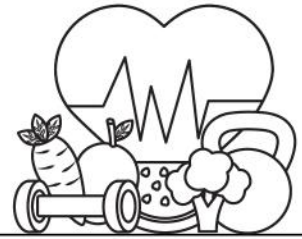
Safety and structure matter. The secure environment and consistent routines of memory care address the real dangers and anxiety that memory loss creates.

It's not giving up. Choosing professional care is an act of love that recognizes the specialized needs of dementia care and allows families to focus on emotional connection.

Ask questions. Tour multiple communities, ask about staff training and turnover, observe interactions between staff and residents, and trust your instincts about where your loved one would thrive.

You're not alone. Millions of families navigate these decisions each year. Many communities have support groups and resources for families, and social workers can provide guidance through the transition.

Wellness



Wellness Redefined

In the heart of Gastonia, at 1012 S New Hope Road, sits a community treasure that has been quietly revolutionizing how locals approach health and wellness since 1992. Organic Marketplace isn't just another health food store—it's a sanctuary for those seeking to thrive in their retirement years through mindful nutrition and natural living.



Wellness

"There is a time for everything,
even taking a break."

– @retirewell

More Than Just Shopping: A Wellness Partnership

For seniors navigating the complexities of maintaining optimal health, Organic Marketplace offers something invaluable: expertise paired with genuine care. "The staff at the store is very very dedicated to truly help in the customer walking through the door," shares one longtime customer, capturing the essence of what makes this establishment special.

The knowledgeable team understands that dietary needs evolve with age, and they're equipped to guide customers through everything from managing blood pressure through nutrition to finding gentle, effective supplements that complement prescribed medications. Whether you're dealing with digestive sensitivities, seeking anti-inflammatory foods, or simply wanting to boost your energy naturally, the staff takes time to understand your unique situation.

A Complete Wellness Destination

What sets Organic Marketplace apart is its comprehensive approach to healthy living. The store features fresh organic produce that's perfect for heart-healthy meal planning, alongside an extensive selection of specialty items for those managing diabetes, gluten sensitivities, or dairy restrictions. Their bulk foods section allows budget-conscious seniors to purchase exactly what they need without waste.

The supplement section rivals that of much larger retailers, featuring high-quality vitamins and minerals specifically beneficial for active aging—from bone-supporting calcium and vitamin D combinations to cognitive health supplements and joint support formulas. "I have found things here I can't get any where else," notes a satisfied customer, highlighting the store's commitment to sourcing unique, effective products.

Convenience Meets Community

Understanding that mobility can be a concern for some seniors, Organic Marketplace offers thoughtful services including delivery options and wheelchair accessibility. The store accepts all major credit cards and Apple Pay, making transactions simple and secure.

The Sprouts Café within the store provides a perfect spot for a nutritious lunch or to connect with fellow health-conscious community members. It's become a gathering place where neighbors share recipes, wellness tips, and friendship over wholesome meals.

A Legacy of Trust

Beginning as a small business and later expanding into the old South New Hope Fire Station, Organic Marketplace has grown alongside the Gastonia community. Their commitment to "environmental sustainability, fair trade and community development" resonates with values many seniors hold dear—supporting local business while making choices that benefit future generations.

Your Health, Their Mission

At Organic Marketplace, "we prioritize people first, fostering lasting relationships and supporting our vibrant North Carolina communities." For seniors seeking to maintain independence, vitality, and wellness in their golden years, this isn't just a place to shop—it's a partner in healthy aging.

**Visit Organic Marketplace at
1012 S New Hope Road, Gastonia, NC. Open
Monday through Friday 9 AM to 7 PM,
Saturday 9 AM to 6 PM. Call (704) 864-0605 or
visit organicmarketplacenc.com.**



RETIRE RICH, ON LESS

Gaston County offers retirees a compelling combination of affordability and quality of life that's increasingly rare in today's economic climate. While coastal cities see soaring costs, this North Carolina gem provides smart retirees with opportunities to stretch their dollars without sacrificing comfort or convenience.

Gaston County's Money Secrets

The numbers tell the story. Gaston County's cost of living runs approximately 8% below the national average, with housing costs particularly favorable for retirees looking to downsize or relocate.



Property taxes remain manageable, and North Carolina's tax-friendly policies for retirees – including partial exemptions on retirement income for those over 65 – create additional savings opportunities.

Amazing!



Local retirees have discovered several practical strategies for maximizing their retirement dollars. Many take advantage of the county's proximity to Charlotte's amenities while avoiding the city's premium prices. A short drive provides access to world-class healthcare, cultural attractions, and dining, while Gaston County residence keeps everyday expenses in check.

The area's growing senior community has also sparked competition among service providers, creating better value for everything from home maintenance to healthcare. Local businesses increasingly offer senior discounts, and the county's farmers markets provide fresh, affordable produce year-round.

Smart retirees here also leverage North Carolina's moderate climate to reduce utility costs. The temperate weather means lower heating and cooling bills compared to more extreme climates, while the abundance of outdoor recreational opportunities – from Lake Wylie to the numerous parks and walking trails – provides low-cost entertainment options.

Perhaps most importantly, Gaston County's strong sense of community means retirees often find informal networks of support and resource-sharing that reduce the need for expensive services. From neighborhood tool lending to shared transportation arrangements, these connections translate to real dollars saved.

The secret isn't just about spending less – it's about spending smarter in a place where your retirement dollars work harder for you.

Let's Go!

"Don't let complexity paralyze
your financial freedom."

– @retirewell

MEDICARE MADE SIMPLE

Your Gaston County Survival Guide

Navigating Medicare can feel overwhelming, but understanding your options becomes crucial as you approach age 65 or experience qualifying life changes. For Gaston County residents, making informed Medicare decisions means accessing quality healthcare while managing costs effectively in our local market.

Next, think of a compelling feature for your cover story. This will be what draws your audience in. Make sure that you have accompanying visual content that immediately catches the eye. Include photos, illustrations, and other graphics to match. Appeal to your audience, choose the right fonts and images, and you'll have a magazine that people will remember for years to come.

Motivation

Understanding Your Medicare Basics

Medicare consists of four main parts. Part A covers hospital stays and is typically premium-free for most beneficiaries. Part B handles doctor visits and outpatient services, requiring monthly premiums. Part C, known as Medicare Advantage, offers an alternative way to receive Medicare benefits through private insurance companies. Part D provides prescription drug coverage, either as a standalone plan or included in Medicare Advantage plans.



"You know? You deserve
peace of mind."

– @retirewell



Timing Matters

Your Initial Enrollment Period begins three months before your 65th birthday and extends three months after. Missing this window can result in lifetime penalties for Part B and Part D coverage. If you're still working and have employer coverage, you may qualify for a Special Enrollment Period, but understanding the rules prevents costly mistakes.



Local Healthcare Landscape

Gaston County offers robust healthcare infrastructure with CaroMont Health serving as the primary health system, alongside various specialty practices and urgent care facilities.



"You can move from wondering to knowing."

– @retirewell

When selecting Medicare plans, consider which local providers and hospitals participate in your chosen plan's network. This becomes particularly important for ongoing relationships with specialists or preferred facilities.

Medicare Advantage vs. Traditional Medicare

Many Gaston County residents choose Medicare Advantage plans, which often include prescription drug coverage and additional benefits like dental, vision, or wellness programs. However, these plans typically restrict you to specific provider networks. Traditional Medicare with a supplement plan offers broader provider choice but requires separate prescription drug coverage.

Getting Local Help

The North Carolina Senior Health Insurance Information Program (SHIIP) provides free, unbiased counseling to Medicare beneficiaries. Gaston County residents can access local SHIIP counselors who understand regional healthcare options and can help compare plans during Open Enrollment periods from October 15 through December 7 annually.

Making Your Decision

Consider your current health status, preferred doctors, prescription medications, and budget when evaluating Medicare options. Review your choices annually, as plans change benefits, costs, and provider networks. What worked last year may not be optimal for the upcoming year.

Medicare decisions significantly impact your healthcare access and financial wellbeing throughout retirement. Taking time to understand your options and seeking qualified guidance ensures you make choices that serve your long-term interests in Gaston County's healthcare environment.



LifeTree
Wealth Advisors

5540 Centerview Dr Ste 204
Raleigh, North Carolina 27606-8012
Toll Free: 1-888-874-8128
Local: 980-399-6249

1-888-874-8128

www.lifetreewealthadvisors.com

More from us

A TASTE OF ITALY IN GASTONIA

When Raffaele Falciai brings authentic Italian flavors to your table, you know you're in for something special. The owner of Reginella Pizzeria & Ristorante didn't just stumble into the restaurant business—he brings years of experience from operating an Italian restaurant in Florence, Italy, to his beloved establishment at 1808 S. York Road in Gastonia.

For Gaston County residents seeking genuine Italian cuisine without the fuss or high prices of upscale dining, Reginella offers the perfect solution. This family-friendly neighborhood gem has become a local favorite, earning consistent praise from customers who return time and again for the reliable quality and generous portions.



Chicago's legendary deep dish pizza - a thick, buttery crust cradles layers of cheese, chunky tomato sauce, and hearty toppings in this iconic, fork-and-knife indulgence that's more like a savory pie than traditional pizza.





Gnocchi

Pillowy perfection from Italy's heart - traditional gnocchi are tender potato dumplings lovingly hand-rolled and served with rich, savory sauces that transform simple ingredients into pure comfort food.

More from us

A TASTE OF ITALY IN GASTONIA

When Raffaele Falciai brings authentic Italian flavors to your table, you know you're in for something special. The owner of Reginella Pizzeria & Ristorante didn't just stumble into the restaurant business—he brings years of experience from operating an Italian restaurant in Florence, Italy, to his beloved establishment at 1808 S. York Road in Gastonia.

For Gaston County residents seeking genuine Italian cuisine without the fuss or high prices of upscale dining, Reginella offers the perfect solution. This family-friendly neighborhood gem has become a local favorite, earning consistent praise from customers who return time and again for the reliable quality and generous portions.

Fresh Ingredients, Traditional Methods

What sets Reginella apart is their commitment to authenticity. The restaurant takes pride in making fresh pizza dough in-house daily, preparing three rotating varieties of pasta fresh every day, and sourcing quality meats from trusted suppliers. These aren't shortcuts or frozen conveniences—this is traditional Italian cooking done right.

The menu showcases Italian staples that comfort food lovers will appreciate. Their 18-inch pizzas are particularly noteworthy, with toppings that extend nearly to the edge rather than leaving diners with bare crusts. The Margherita pizza, a simple but telling test of any Italian kitchen, has earned rave reviews from customers who've compared it favorably to New York-style establishments.



Perfect for Every Occasion

Whether you're planning an intimate dinner for two or need catering for a larger gathering, Reginella accommodates. Their lasagna, served in generous pans, provides excellent value for families or groups. The restaurant also offers convenient takeout service for those who prefer to enjoy their meal at home—simply call 704-215-6677 to place your order, and payment can be handled over the phone.

For seniors who appreciate both quality and value, Reginella delivers on both fronts. Reviewers consistently mention the generous portions and reasonable pricing, making it an ideal choice for regular dining out without straining the budget.

A Welcoming Atmosphere

What truly makes Reginella special is the personal touch. Regular customers often mention that the staff knows them by name—a rarity in today's dining landscape. This level of personal service creates a warm, community-focused atmosphere that makes every visit feel like coming home.

Located conveniently on South York Road, Reginella is easily accessible and offers the kind of reliable, satisfying dining experience that becomes a cherished part of your routine. For those seeking authentic Italian flavors prepared with care and served with a smile, Reginella Pizzeria & Ristorante proves that sometimes the best treasures are found right in your own backyard.

Reginella Pizzeria & Ristorante

1808 S. York Road, Gastonia, NC 28052

Phone: 704-215-6677

Open Tuesday-Saturday 10:30 AM - 9:00 PM,
Sunday 11:00 AM - 8:00 PM

Closed Mondays

"Secure your tomorrow, starting
with today's decisions."

- @retirewell

Gaston's GOLDEN AGE

When searching for the perfect retirement destination, savvy retirees are discovering what locals have known for years: Gaston County offers an unbeatable combination of affordability, convenience, and quality of life that's hard to find elsewhere in North Carolina.

The Financial Appeal

The numbers tell a compelling story. Gaston County's cost of living runs 10-13% below the national average, with housing expenses an impressive 36% lower than the national benchmark. For retirees on fixed incomes, this translates to real purchasing power. The median home value sits at \$260,962, significantly below the national average of \$370,489, while median rent averages \$907.

North Carolina sweetens the deal further by not taxing Social Security benefits, and retirees over 65 may qualify for property tax exclusions. These tax advantages mean retirement dollars stretch further, allowing for a more comfortable lifestyle without the premium prices found in traditional retirement hotspots.

Prime Location Without the Price Tag

Gaston County's strategic location just 18-20 miles west of Charlotte provides the perfect balance of small-town living with big-city access. The drive to Charlotte typically takes 30-45 minutes, connecting residents to world-class dining, entertainment, and cultural attractions.



ETHOS

Stop waiting

Get affordable life insurance in 10 min

\$500,000

from **\$30/mo**

\$1,000,000

from **\$54/mo**

Time spent on application may vary. Sample rate: 10-year term life policy for 40 y/o healthy, non-smoking male. 202509ETH-2384



Charlotte/Douglas International Airport sits just 18 miles away, making travel to visit family or explore new destinations remarkably convenient. Yet residents enjoy the peace and charm of smaller communities without the traffic, noise, and higher costs associated with metropolitan living.

Healthcare You Can Count On

Quality healthcare becomes increasingly important during retirement years, and Gaston County delivers. CaroMont Regional Medical Center, a 476-bed facility established in 1946, serves as the region's healthcare anchor. This nationally-recognized acute care hospital features a Level III Trauma Center, nationally-accredited Cancer Center, and comprehensive emergency services.

The facility has earned high performance ratings from U.S. News, while nearby Charlotte offers additional nationally-ranked medical centers for specialized care when needed. This combination ensures retirees have access to both routine and advanced medical care close to home.

Natural Beauty and Recreation

Gaston County's location provides easy access to outdoor recreation at Crowders Mountain State Park, Kings Mountain State Park, and the Overmountain Victory National Historic Trail. Lake Wylie offers boating, fishing, and water sports just a short drive away, while golf enthusiasts can enjoy courses like Catawba Creek Golf Course.

North Carolina's moderate climate welcomes all four seasons without weather extremes, allowing residents to enjoy outdoor activities year-round. This creates an ideal environment for maintaining an active, healthy retirement lifestyle.

Community and Culture

Gastonia's rich history and Southern charm shine through in events like the monthly ArtWalk downtown, free summer concert series, and the beloved Farmers Market running from May through October. These community gatherings foster connections and provide regular social opportunities that many retirees crave.

The area strikes an appealing balance between growth and tradition. As Charlotte continues expanding, Gaston County communities like Cramerton, McAdenville, Mount Holly, and Belmont offer quaint, century-old downtowns with modern amenities.

A Smart Choice for Modern Retirees

Today's retirees aren't content to simply survive their golden years—they want to thrive. Gaston County provides the financial foundation, healthcare security, recreational opportunities, and community connections that make this possible. With its lower-than-average cost of living, proximity to Charlotte, and diverse neighborhoods catering to different preferences, it's no wonder increasing numbers of retirees are calling Gaston County home.

For those seeking a retirement destination that offers more value, more opportunity, and more life for their money, Gaston County represents North Carolina's best-kept secret. The question isn't whether you can afford to retire here—it's whether you can afford not to.

YOUR GOLDEN YEARS DESERVE GOLDEN ADVICE

After 40 years of hard work, shouldn't your money work just as hard for you?



LifeTree Wealth Advisors

Rooted in Wisdom
Growing Your Legacy

Call Today for Your
Complimentary
Consultation

980-399-6249

Schedule Your Free Strategic
Planning Session



www.lifetreewealthadvisors.com



You've spent decades building your nest egg.

Now let our expertise help you protect your savings, maximize Social Security, navigate Medicare, create guaranteed income, and minimize retirement taxes.

After a lifetime of dedication, you deserve retirement planning as committed as you've been. At LifeTree Wealth Advisors, we transform your life's work into reliable income that supports the lifestyle you've earned.

Claim your FREE Retirement Strategy Blueprint today!



Advisory services provided by a licensed insurance professional. Insurance products and services are offered through LifeTree Wealth Advisors, LLC. Investment advisory services, when provided, are offered through properly licensed representatives. Past performance does not guarantee future results. All investments involve risk, including potential loss of principal. Insurance products are backed by the financial strength and claims-paying ability of the issuing insurance company. This advertisement does not constitute an offer to sell or a solicitation of an offer to buy any securities or insurance products. Please consult with a qualified professional regarding your individual situation before making any financial decisions.

Licensed Insurance Professional • Not affiliated with or endorsed by the Social Security Administration or any government agency