





Dennis Garboden, President Compass Senior Living

Why would I want to move in to a Senior Housing Community?

Good question!

beyond the we perception of senior housing being "an old folks home?" That is often what we may hear from an elder adult when exploring

the possibility of living in a communal setting in an Independent or Assisted Living Community.

What many discover is a new lifestyle opportunity, as my grandmother Dora did.

My grandmother Dora had significant visual decline due to macular degeneration, and also had mobility issues. She began occupying smaller and smaller areas of her home. She quit going upstairs and rarely used her bedroom. She spent a lot of time on the couch in her living room watching TV and eating microwaved meals. She could no longer drive safely, and had no way to maintain with connections friends.

social groups, and church friends. Usually a vibrant, intelligent, optimistic life-long learner, and fiercely independent woman, she became depressed, and reclusive. She was feeling lonely and helpless.

My grandmother's independence was apparent when she made the decision herself to do something about

her situation and make a move to a Senior Housing Commuity. Remarkably, this choice changed her life. Instead of sitting alone in her home watching TV, she now had a table of new friends to eat meals with (and a chef to prepare the meals!). She organized and led an outreach mission to the homeless in partnership with the Community. Her church family held monthly 'circle' meetings in the community room where she was the president of the Women's Society. She learned to use a computer to connect with email.

Looking back, I saw that Grandma Dora was pulling inward and becoming isolated, and it was in large part due to her environment of being alone in her home. With the opportunities presented to her in her new senior housing home, she became more active and

> more outgoing, and found purpose again.

> It is important to recognize that it is a very big decision to move from home to an Assisted Living or Independent Living Community. And - it is also important to note that a renewal of spirit can be a result of the move to a social setting with supports. It can be a thoughtful, intelligent decision - not something to be dreaded. It may just be

the next adventure! Dora's grandchildren and great grandchildren loved to visit their happier, fun and smart grandma - calling her 'Grandma Dora, the explorer!'

Take care. Dennis Garboden



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Your Questions Answered about Social Security Benefits

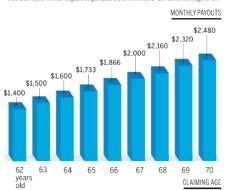
Social Security is the most important program the federal government operates. Last year, 1 in 6 Americans received benefits, and over half of all Americans contributed a chunk of their income through payroll taxes to help secure their own future retirement.

When should I start claiming Social Security retirement benefits?

The math is clear: Wait until age 70 if you can. That will maximize monthly and lifetime benefits, assuming you live to the average life expectancy for people your age. See the graphic below for how the first-year monthly payment would differ based on the age you start receiving benefits. (for those born between

Patience Pays

Waiting to claim Social Security can boost your payouts significantly. Here's how it would affect a worker eligible to get \$2,000 a month at a full retirement age of 67.



Can I work and get Social Security?

1943 and 1954)

Yes, you can work and get Social Security. If you wait until age 70 to start drawing Social Security, you can work as much as you like, and your benefits won't be reduced. But beware: if you are younger

than full retirement age, the agency will withhold some of your benefit if your wages exceed a certain limit. In 2019, the threshold on your earnings will be \$17,640. Make more than that, and the government will temporarily withhold \$1 from every \$2 you receive over the cap. (you

will receive this money eventually in the form of higher benefits once you reach full retirement age.)

What if I stop working in my 50's? Will it affect the benefits I receive if I apply at age 62 or 66, or even if I wait until 70?

Your program benefits are calculated based on your 35 highest years of earnings. It doesn't matter what age you were when your earnings peaked.

I am making contributions to my 401(k). Will that change my Social Security earnings limit?

Contributing to a 401(k) plan does not reduce the amount of Social Security earnings. Social Security looks at your gross earnings before any tax-deferred deductions and allotments.

If I start taking my benefit at 62, can I switch to spousal benefits when my husband claims his Social Security?

You can claim your own benefit at 62 and then pick up a spouse's benefit on your husbands record later if his is higher, and if your full-retirement age amount is less than half of his.

Can I collect a survivor benefit from my deceased spouse at age 62 and switch to my own retirement benefits later?

Yes. When you are eligible for both your own retirement benefit and a survivor benefit, you have the option of collecting one benefit early and waiting until you are older to switch to the other. You can collect a survivor benefit on your deceased spouse's record as early as age 60 and wait as late as age 70 to switch to your own record.

Get more of your questions answered at https://www.aarp.org/



The Invisible Art of Caring: Care Teams embrace patience, empathy, respect, and kindness



Recently, I had the privilege of working with and teaching our care teams about how to embark on a courageous journey to change the world by embracing and evoking their power as educated caregivers.

The fact is - the care teams are also teaching me. I usually see people in a class-room setting, but here, I see them doing the daily tasks of washing others, holding others, feeding others, and dressing others. It is intimate work and requires patience, empathy, respect and kindness.

As I watched one team member tenderly helping a 90-year old man get ready for bed, I was touched by how beautifully and intentionally she engaged with him. It was clearly more than a 'task', it was a loving and truly beautiful act.

When I told her what I had observed, she started crying. She said, "I love this work and I feel I get as much back from the residents as I give to them. But I feel like my work is invisible." She continued, "My husband does body work on cars, and you can see the work he does every day, and people appreciate it. No one has noticed my work - It is invisible. Thank you for making it visible today."

I knew she was right! Caring work is powerful and magical - but for the most part, caring is invisible.

Care is more than custodial - Caring is an art. Caring is a science. I believe that caring plays a much bigger role in our lives than you might think. The experience

of caring can 'shape us' and help create order and stability in our own lives.

Let's make the invisibility of care visible!

The deep assumption about caring is that it is something anyone can do, but we do not take care of human beings the same way we take care of a house or a lawn! We must know many things.

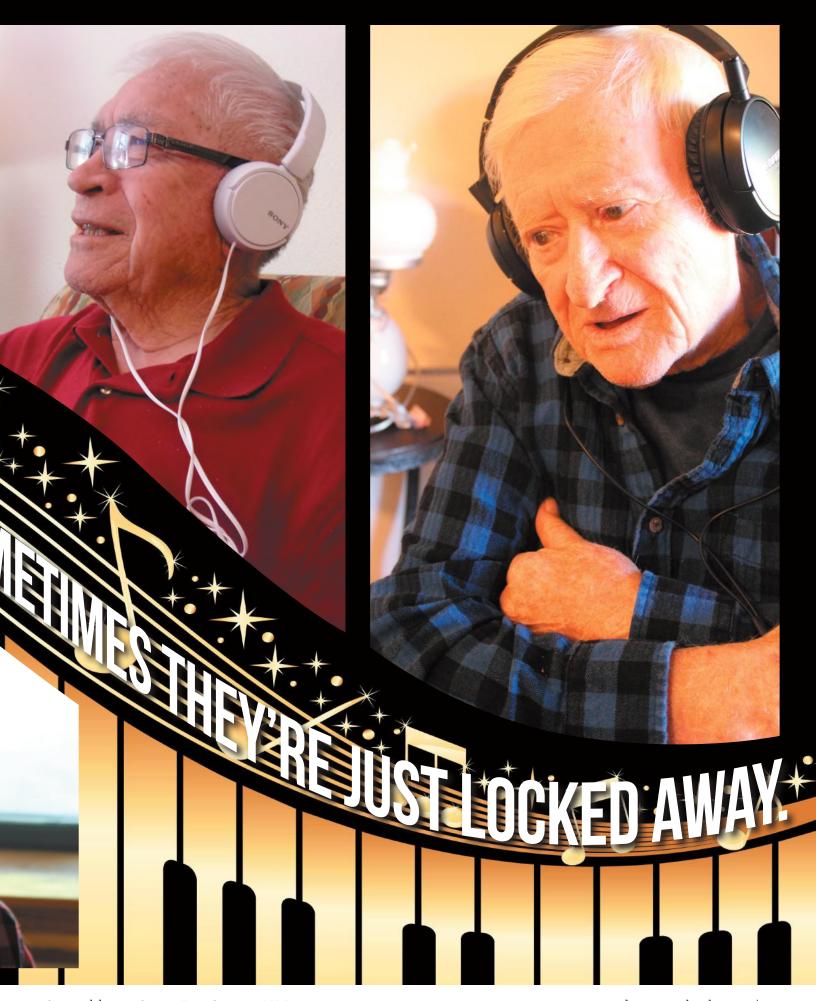
The way we touch others increases or diminishes their self-worth.

- · The sensations of the body are the pathways to intellect and emotions. Caring routines involve engagement around bodily functions (elimination, cleaning, eating, sleeping) and therefore they hold the most intimate importance.
- · In the past, caring tasks may have been viewed as custodial. In the emerging future, care is viewed as an honorable practice that requires specialized knowledge about human development.
- · When we see the other as competent and capable, we practice caring as a conversation — a reciprocal exchange. We find ourselves doing things "with" others instead of doing them "to" others. We engage in relationship-planning rather than care-planning.
- · We view care as a practice that nurtures another's development, actualization, and self-sufficiency. This is the opposite of caring in a way that creates helplessness, frustration, dependency, or entanglement.
- · Caring is associated with strength and power not passivity or weakness. The other feels his or her wholeness in our caring response.

I am so grateful for every touch, every smile, every kindness that is given to one another, to our families, and to the residents. My deepest gratitude and respect for each one of you. I am honored to be on this journey with you.

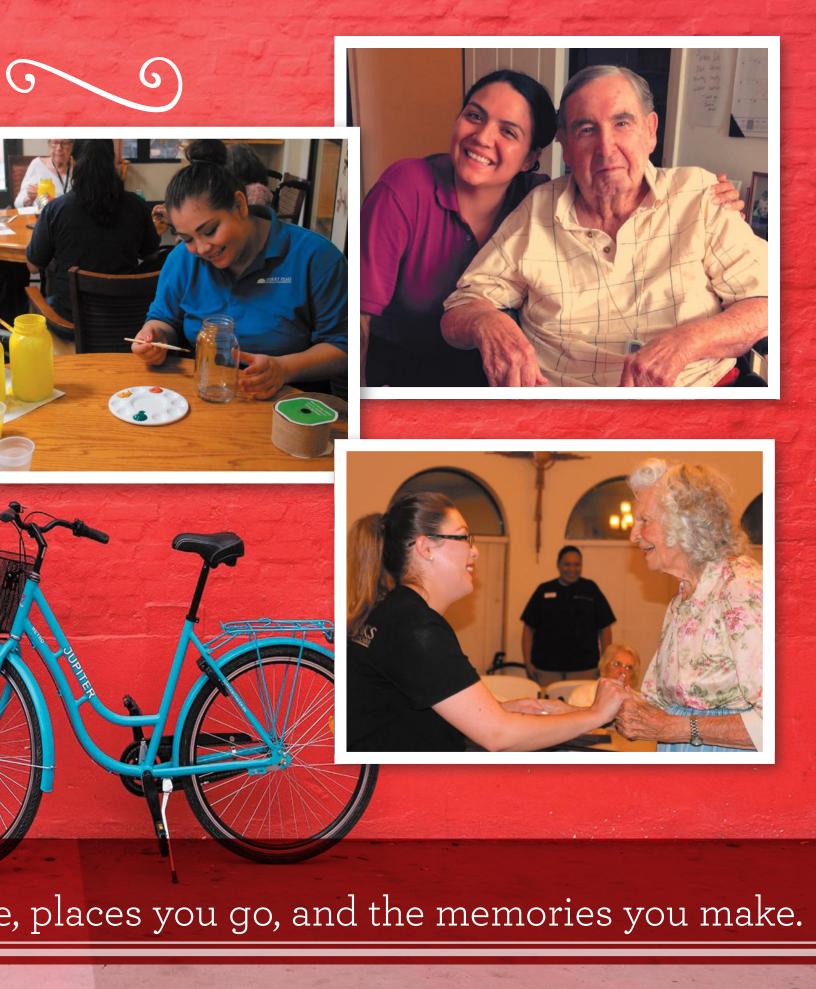
Jean Garboden is the Director of Education and Innovation at Compass Senior Living. Jean is a Certified Eden Alternative Educator, and a passionate person-centered, elder-directed advocate. To learn more, contact her at jgarboden@compass-living.com.







The best things in life are the people you love



Loaded Baked Potato Soup

This healthy loaded baked potato soup recipe is inspired by the comforting flavor of fully loaded baked potatoes with bacon, Cheddar, sour cream and chives. To make a vegetarian version of this potato soup, omit the bacon and use "no-chicken" broth. Serve it with a green salad and crusty bread to clean up the bowl.



1 tablespoon canola oil 16fl oz High Heat Omega 3 Canola Oil 2 slices bacon, cut in half ½ cup chopped onion $1\frac{1}{2}$ lbs med. russet potatoes (2-3), scrubbed and diced 4 cups reduced-sodium chicken broth ½ cup reduced-fat sour cream ½ cup shredded extra-sharp Cheddar cheese, 8oz Sharp Cheddar Chunk Cheese 1/4 teaspoon freshly ground pepper 1/4 cup snipped chives or finely chopped

- 1. Heat oil in a large saucepan over medium heat. Add bacon and cook, turning occasionally, until crisp, 4 to 5 minutes. Transfer to a paper towel to drain, leaving the oil and bacon drippings in the pan. Add onion to the pan and cook, stirring, until starting to soften, 2 to 3 minutes. Add potatoes and broth. Bring to a boil. Reduce heat to maintain a simmer and cook until the potatoes are tender, 12 to 15
- 2. Using a slotted spoon, transfer about half the potatoes to a bowl and mash until almost smooth, but still a little chunky. Return the mashed potatoes to the pan along with sour cream, 1/4 cup cheese and pepper. Cook, stirring, until the cheese is melted and the soup is heated through, 1 to 2 minutes. Serve garnished with crumbled bacon, the remaining ½ cup cheese and chives (or scallion greens).

scallion greens

The Most Delicious Meatloa

Growing up, my mom was sure of one thing, that my sister and I did NOT like it when it was meatloaf night at our house. For years, my mom tried so many versions of meatloaf only to once again fail to hit the mark with half the people at her table. Then. . .she stumbled on this recipe, shared in a community cookbook, and it forever changed the minds of two teenage girls. Which is quite a feat in and of itself. . .even if it is just meatloaf. Tina Woodcock



Meatloaf:

2lbs ground beef 1c crushed cornflakes 2 tsp. salt 1/4 tsp. pepper 2T minced parsley 1T dried onion

Sauce:

1 c ketchup 2/3 c brown sugar 3 tsp prepared mustard 4T cider vinegar 1 tsp nutmeg



Combine meatloaf ingredients and mix well.

Combine sauce ingredients and mix well.

Mix a quarter of the sauce into the meatloaf.

Bake at 350° for 40 minutes then pour a quarter of the sauce on top of the meatloaf and bake for an additional 20 minutes.

Place the remaining half of the sauce in a pan to heat and use as a gravy over individual servings.

Total cooking time is 1 hour. Serves 8 to 10.



ACROSS

- 1 Resort hotel
- 4 Tempos
- 9 Calorie
- **12** Gust
- 14 Take into one's family
- 15 Wheel
- 16 Singing voice
- **17** Pertaining to the north or south ends of the earth
- 18 Makes hot cereal
- 19 Heavy and widespread snowstorm of lengthy duration
- 21 On the other side
- 23 Bullfight cheer
- 24 Old-fashioned Fathers
- 25 Hairstyle
- 28 Pat lightly
- 31 Ritzy
- 34 Express approval
- 36 Lavatory
- 38 Police officer
- 40 Water film
- 41 Heroism
- **43** Out of bounds
- 44 Decade

- 45 Stretch to make do
- 46 Slovenly
- 48 Sprint
- 51 Central nervous system
- 53 Stare at
- **54** Net
- **56** Greedy person
- 58 Short open jacket
- 61 Runnerless sled that is curved upwards
- 66 Waterless
- 67 Fatty vegetable
- **69** World organization
- 70 Strong wind
- **71** Sounds with reference to pitch, strength, or duration
- 72 Experts
- 73 Wily
- 74 Inscribed stone
- 75 Observe secretly

DOWN

- 1 Wash with a mop
- 2 Tablet
- 3 Opposed
- 4 From the pope
- 5 Worshiped
- 6 Frigid
- 7 Government agency
- 8 Tie down
- 9 See ya!
- 10 Branch of learning
- 11 Fewer
- 13 Dozen (abbr.)
- 15 Upper body
- 20 Where animals are kept
- 22 Head cover
- 25 Curved
- 26 Animals in a region
- 27 Boundary
- 29 Type of wrench
- 30 Ghost's greeting
- 32 Frown angrily
- 33 Provide housing for
- 34 Pacific Time
- 35 Evening
- 37 Sphere
- 39 Wooden sheet

- **42** American Kennel Club (abbr.)
- 43 Cloudlike mass made up of tiny water droplets suspended in the air near the ground
- 47 Company symbol
- 49 Swedish citizen
- 50 Possessive pronoun
- **52** Large, long-handled scoop for digging or scooping heavy material
- **55** Coverings for the feet worn for protection
- 57 Overly fat
- 58 Containers
- 59 Spoken
- **60** Spring flower
- **61** Prong
- **62** Gross national product (abbr.)
- 63 Long fish
- 64 A spinning toy (2 wds.)
- **65** Prying
- 68 Large number

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Find the words in the grid. When you are done, the unused letters in the grid will spell out a hidden message. Pick them out from left to right, top line to bottom line. Words can go horizontally, vertically, and diagonally in all eight directions.

Blizzard Blue **Boots** December **February Fireplace** Frozen Gray Hibernate Icicle January Shovel Silvery **Skates** Skis Sled Snow Snowstorm **Sweater**

White

Winter

Game Answers: Brain

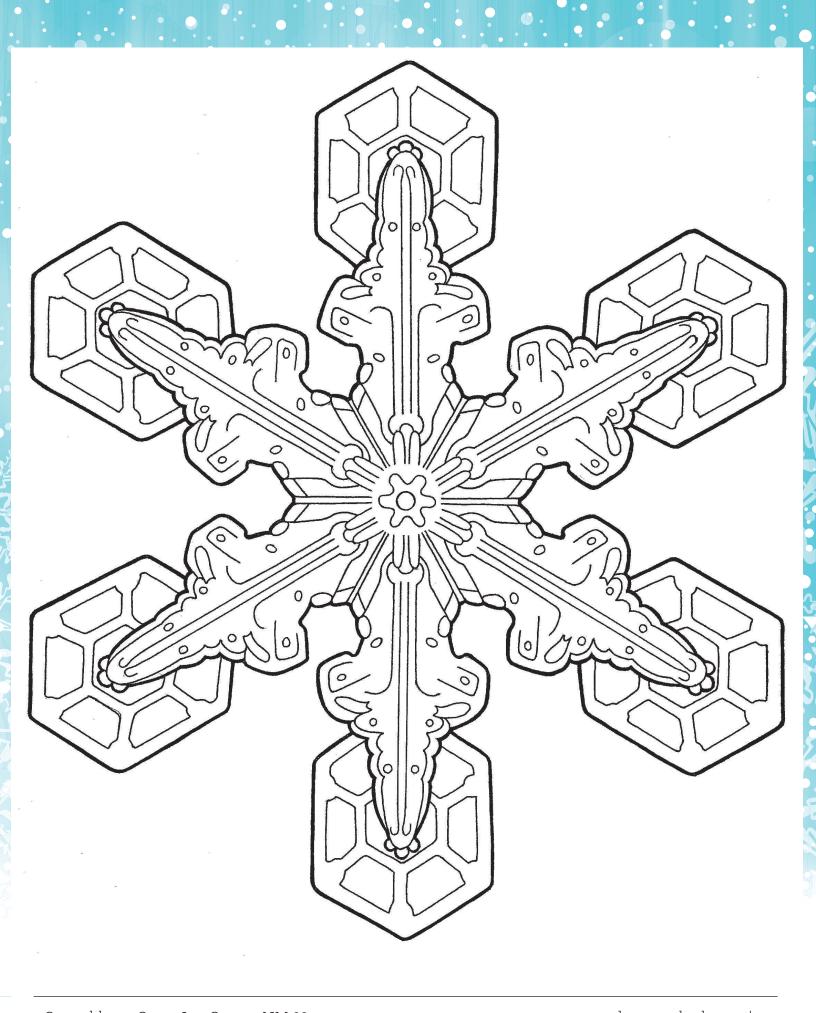


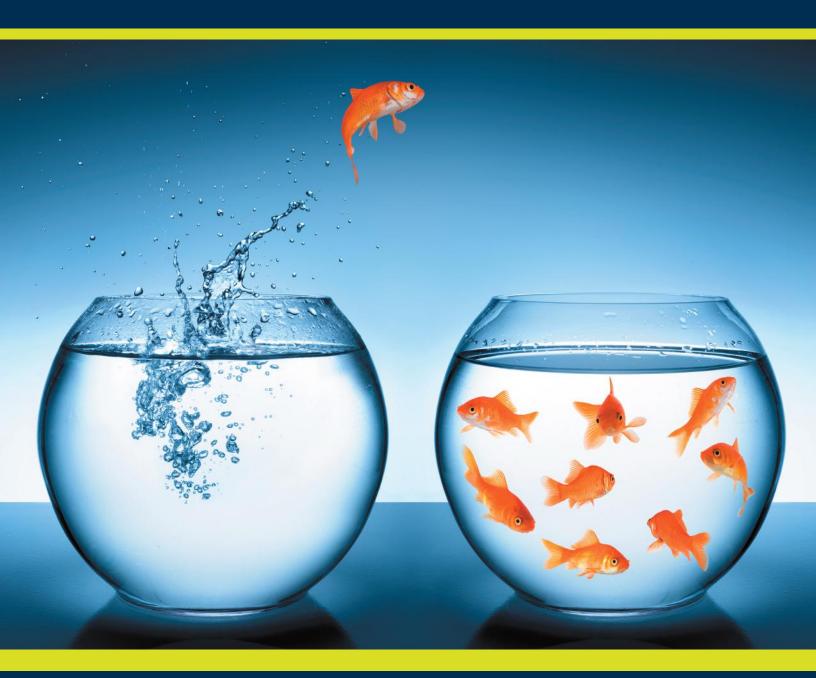


Resource Credits:

Page 10 & 11: Eating Well Magazine, recipe by: Carolyn Casner; Meatloaf recipe shared in a community cookbook {circa 1980} called Stovetop Melodies, Valmeyer, IL

Pages 12-15: Crossword & Word Search: Evelyn Johnson/qets.com; coloring page: FaberCastell.com





Life brings us to unexpected places...



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brings us home.