



FREE SENIOR DIGEST

Volume 20 • No. 2 A JOURNAL FOR PEOPLE AGE 50 AND BEYOND February 2024

Movies for Grownups® Awards: Best film, shows, talents for 50+ audience. And the nominees are...

By Herb Weiss, contributing writer on aging issues
For Senior Digest

Over a week ago, the 2024 Golden Globe Awards, with a viewership of 9.4 million, the highest ratings in years, honored the best films in both the American and international film industry and programming on television and cable. This award ceremony, hosted by comedian Jo Koy and broadcast live from the Beverly Hilton in Beverly Hills, California concludes with the Academy Awards held on March 10, 2024.

However, the Washington DC-based AARP has actively joined in the celebration of the best of film and television by sponsoring its annual

Movies for Grownups® (MFG) Awards with the winners being announced in the February/March issue of *AARP The Magazine*, considered to be the largest-circulation publication in the United States with over 38 million readers.

For more than two decades, beginning in 2002, AARP's Movies for Grownups initiative has championed movies geared for grownups, by grownups, by advocating for the 50-plus audience and encouraging the production films and TV shows geared to older viewers.

"Our goal has always been to ignite cultural change in Hollywood through our Movies for Grownups initiative. And this year's bumper crop of masterworks worth a



PHOTO COLLAGE: AARP; (SOURCE: LEFT TO RIGHT: PATRICK HARBRON/HULU; MELINDA SUE GORDON/APPLE TV+; FOX; BRIAN BOWEN SMITH/ABC; APPLE TV+; WARNER BROS/EVERETT COLLECTION; MELINDA SUE GORDON/UNIVERSAL PICTURES; WARNER BROS. PICTURES; ANA CARBALLOSA/PRIME; FABIO LOVINO/HBO; DAVID M. RUSSELL/HBO)

grownup's time suggests that it's happening," says AARP film and TV critic Tim Appelo, in a statement

released on Jan. 9, 2024. "AARP's Movies for Grownups Awards fights industry ageism, and they're

Movies for Grownups® Awards: ... continued page 6

Block Island Program Service Highlights Meals on Wheels of RI 2023 Accomplishments

In June 2023, Meals on Wheels of Rhode Island team members boarded a ferry, home-delivered meals in hand, and set sail to Block Island to meet volunteers and bring meals, wellness checks, and social visits to homebound island residents—a first for the organization.

It was a tremendous achievement and a wonderful illustration of the organization's work to increase its statewide impact.

Meals on Wheels of RI's mission is to meet the nutritional and social needs of those it serves so that they can maintain safe and independent lifestyles.

In 2023, we served more than 3,500 Rhode Island residents at risk of food insecurity and social isolation across the state: 2,930 Home-Delivered Meal Program clients and 570 Capital City Café Program clients.

In total, the organization served more than 381,000 meals through these programs.

Last year, Meals on Wheels of Rhode Island continued work to improve its clients' access to so-



Meals on Wheels
OF RHODE ISLAND

Block Island Program Service Highlights Meals on Wheels of RI 2023 Accomplishments... continued page 3

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Senior Agenda 2024 Legislative Priorities Your Advocacy Needed

By Maureen Maignet, Policy Advisor, Senior Agenda Coalition of RI

The Senior Agenda Coalition's 2024 legislative agenda focuses on increasing older adults' economic security and strengthening community supports to help persons remain healthy, living at home and connected to their communities. These are issues that seniors have told us are of greatest concern to them. Our legislative priorities include:

• **Addressing Economic Security** by advocating to pass legislation to allow more persons to enroll in the Medicare Premium Savings Program (MSP). A little-known program, MSP pays the Medicare Part B premium (\$174.70/month in 2024) and in some cases, any deductibles or co-payments. Our legislative proposal could benefit about 17,600 lower-income older adults who do not qualify for Medicaid. This would save them about \$2,100 each year in Part B premium costs -- dollars they can use to pay for basic living expenses such as food, utilities and housing.

Importantly, costs for most of the new persons would be paid for with

federal dollars which could bring into the state economy up to \$37 million in new federal funds. The legislation would increase income eligibility from \$1,640/month to \$2,260/month and remove the asset limit (\$9,090 single person) as about 11 states have done. It is most exciting that other organizations including the Economic Progress Institute, RI Organizing Project, the Protect Our Healthcare Coalition and RIPIN are supporting this legislative proposal.

• **Strengthening Home Care Access** by increasing reimbursements for home care providers to support better wages and recruitment of home care workers helping to address long wait list of three months or more for getting the home care services needed by older adults needing assistance with personal care and homemaker services to remain living at home. A Health and Human Services Rate Review study by the RI Office of Health Insurance as mandated by the legislature found that rates needed to be increased by

some 50% to cover the cost of providing home care services.

• **Increasing State funds for local/community senior/services** to reach a level of \$10 per person age 65 and over in each community. Local senior centers and service programs provide numerous programs based on local community need. Senior centers serve as a hub for social interaction, health promotion services and a sense of community contributing to the health and well-being of older adults. In addition to the health and social benefits, research shows older adults who participate in senior centers can learn to manage and delay the onset of chronic disease. And getting to our recommended level of state funding would cost less than \$50 per person age 65+ in the state.

To be successful in getting legislators to support our legislative priorities, they need to hear from seniors across Rhode Island. **Senior Voices can lead to Policy Change.**

As a former member of the state legislature, I know first-hand that

legislators do listen to their constituents.

JOIN OUR ADVOCACY EFFORTS. Be a part of the Senior Agenda "A" Team!

There are many ways to advocate! From contacting your legislator by email or phone, to providing testimony at the State House. Your voice can make a difference. Not sure where to start? Join the Senior Agenda Coalition and add your voice to our collective advocacy work; subscribe to our Newsletter and learn about upcoming news and opportunities; or give us a call. We'd love to talk to you and see how you can help.

To learn more about our legislative priorities for 2024, advocacy training and tips, and bill numbers, please go to our website at www.senioragendari.org. Any questions, please email us at info@senioragendari.org. Together, we can influence meaningful change for older adults in RI.

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VETERANS POST

by Freddy Groves

Homeless Veterans Grants for 2024

The annual Point-in-Time Count takes place on a given night in January every year and attempts to estimate the number of homeless who are out on the streets. The most recent one, done in January 2023, revealed that yes, what many of us sensed, there had been an increase in the number of homeless veterans -- 7.4% over the previous January.

To try to get ahead of the problem, especially given the coming January 2024 count, the Department of Veterans Affairs has announced millions to be spent on grants to help homeless veterans.

The Supportive Services for Veteran Families (SSVF) grants will give out hundreds of millions to organizations that help veterans and their families find housing, find more stable housing or avoid loss of their home. The exact amount of the grants is yet unknown.

But the Legal Services for Homeless Veterans and Veterans At-Risk for Homelessness Grants program will give over \$26 million to groups and organizations to help with the legal side of things: court proceedings, defense related to homelessness in criminal cases and legal representation.

VA efforts during 2023 saw progress in several areas despite the increase

in the number of homeless veterans. During 2023, the VA awarded over \$1 billion in grants to groups and organizations for homeless veterans. Nearly 39,000 homeless veterans found permanent housing, and over 145,000 veterans and their families were helped to avoid foreclosure on their homes. The HUD-VASH program helped 13,000 veterans find affordable housing as well as support services.

Those support services follow the Housing First model, which uses a plan with specific steps: Get the veteran into housing and then ensure they can stay there by offering several types of support. That can include job training, education help, health care and legal assistance. Studies have shown that veterans who are in the Housing First program find housing much more quickly (in 35 days as opposed to 223 days).

For veterans who are either homeless or in danger of becoming homeless, go online to www.va.gov/homeless or call 877-4AID-VET (877-424-3838) to get help.

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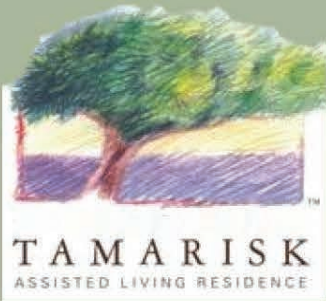
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Block Island Program Service Highlights Meals on Wheels of RI 2023 Accomplishments ... continued from page 1

2023 HIGHLIGHTS		
3,501 Clients Served Statewide	381,049 Total Meals Delivered	203,000 Volunteer Miles Driven
NOW SERVING BLOCK ISLAND SENIORS		
NEW IN 2023		
 Latinx Café	 Statewide Kosher Meal Service	
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cial and cultural connections. Three new cultural-specific cafe dining sites were opened or reopened in 2022, including a monthly lunch for the Rhode Island older adult Latinx community. The organization also began offering clients statewide our Kosher home-delivered meal menu, increased community health worker services, and provided additional educational and entertainment opportunities for our Capital City Cafe Program participants.

As Meals on Wheels of RI works to position itself to serve at-risk Rhode Island residents for generations to come, extension of its “More Than a Meal” service model now includes reaching perinatal and postpartum women and their families and supplemental grocery delivery to older adults beyond our traditional client populations.

In 2024—its 55th year of service to homebound Rhode Island residents—the organization will implement additional initiatives for further extend and expand its work, operating in year two of MOWRI 2025, its strategic plan.

In early 2024, it is proceeding with a major renovation to its Providence headquarters. The renovation’s design was completed, with board approval, in fall 2023. The renovation, projected to be a multi-year project, will include necessary building updates and creation of additional spaces for programs and initiatives to better serve its client communities.

The organization plans to launch a public capital campaign later this year. The campaign will invite donors to help enable completion of this incredibly impressive renovation.

Additional opportunities to support Meals on Wheels of Rhode Island in 2024 include its annual March for Meals campaign next month and its annual Festival of Meals fundraising event in November.



MONITORING YOUR KIDNEY HEALTH WITH uACR TESTS

- What is the uACR Test?**
A urine Albumin-to-Creatinine Ratio (uACR) test checks your kidney health. The test is done through a simple urine test to check the amount of albumin in your urine. Albumin is a type of protein, and too much of it can be a sign of kidney disease.
- Why is this test important?**
This test for elevated albumin protein in the urine can indicate early kidney disease. Without kidney damage, very little protein is found in the urine; kidney damage like the kind that can occur from diabetes causes albumin to increase in the urine.
- What do the numbers mean?**
An albumin level of 30 or above means you may have kidney damage.
If you test at this level, talk to your doctor about a treatment plan. You'll check your kidney health through uACR tests during treatment. Lowering numbers will let you and your doctor know the treatment is working.
- How often should you take the uACR test?**
If you are living with type 2 diabetes ► once a year
If you are living with type 1 diabetes for at least five years ► once a year
If you've had high test results ► more often
- Take charge of your health.**
Kidney disease is one of the most common complications of living with diabetes and can increase your risk for heart disease. The good news is, many of the risk factors for kidney disease are treatable – and things you can work on. Take charge of your kidney health by:

 - Keeping your blood glucose (blood sugar) levels in check
 - Managing your blood pressure
 - Staying at a healthy weight
 - Keeping an eye on your kidney health through tests like uACR screenings

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When a friend is grieving: How to help

When someone you know loses a loved one to death, you want to reach out but may feel unsure of what to say or do. Here is some advice.

Don't agonize over what to say. Keep it simple and heartfelt – for example, “My heart goes out to you,” “I'm here for you” or perhaps “I'm at a loss for words.” Avoid platitudes such as “It's for the best” or “You still have a lot to be thankful for.”

Let your friend do the talking and listen attentively and non-judgmentally. Resist the urge to give advice or recount your own experiences. Be prepared for repetition – this is part of working through grief.

Keep in mind that grief affects people emotionally, spiritually, mentally and physically, and that, although there may be similarities, no two people grieve alike.

Don't underestimate the pain your friend is experiencing and don't discourage tears or urge them to “be strong.”

Share memories of your friend's loved one – kind or funny things they did or words of wisdom they shared with you.

Find a favorite photo of the deceased person, frame it and give it to your friend.

Encourage your friend to practice self-care, getting adequate nutrition, exercise and sleep and scheduling regular medical check-ups, as well as avoiding unnecessary stress. Discourage the use of alcohol or medication as a coping mechanism.

Offer to help in practical ways, such as fielding phone calls, preparing meals, shopping for groceries or running errands. Make concrete offers (for example, “I'm going to the grocery store – what can I get you?”) or simply go ahead and do things like deliver a casserole or mow a lawn.

Many newly bereaved people experience a spiritual crisis, so don't be alarmed if this happens with your friend. Listen patiently and empathetically to doubts and fears. If they persist, encourage your friend to speak with a religious leader, if applicable.

Taking Care

By Lisa M. Petsche

After the funeral
Continue to stay in touch after the funeral is over. That's when the reality of the loss – with all its implications – sets in, and bereaved people need support more than ever.

Don't act as if everything is OK. This makes it hard for your friend to open up if they feel the need.

Don't avoid the subject of the deceased person or mention of their name. It's comforting to the bereaved to know that others still remember their loved one as time goes by.

Be patient. Since grief saps energy, take the initiative in the relationship for now, calling and arranging visits.

Recognize that timelines for healing vary from one person to the next. Don't pressure your friend into doing things they don't feel ready for, such as sorting through and disposing of the loved one's belongings.

Discourage friends from making major life changes – such as relocating – for a while, unless absolutely necessary.

Encourage your friend to seek professional help if they're unable to function in day-to-day life (suggestive of clinical depression), or if they appear to be stuck in one of the phases of grieving (for example, denial or anger).

Remember special occasions throughout the year that are likely to be difficult: birthdays, wedding anniversaries and holidays such as Thanksgiving and Christmas, as well as the anniversary of death. Call or send a card to let your friend know you're thinking about them.

Above all, keep in mind that bereaved people don't expect friends to provide answers to difficult, often philosophical questions – such as “Why did this happen?” – or to take away their pain.

What they do want and need is the comfort of knowing they are not alone.

Lisa M. Petsche is a medical social worker and a freelance writer specializing in boomer and senior health matters.

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2024 Long Term Care Minimums and Maximums

One of the many complexities that we face when helping families protect their assets from risk of loss for payment of nursing home expenses is the ever changing rules regarding the various aspects of the Medicaid program. We have alerted our readers as these changes have been made in the past. We get to do so again this month.

There has recently been issued updated figures for specific components of the Medicaid program regarding payment of nursing home expenses. As an example, the new equity limit for exclusion of the home is now \$713,000. This equity limit is generally much higher than what is needed for the vast majority of our clients. What this number means is that one can be eligible for Medicaid payment of nursing home expenses and still have up to \$713,000 of equity in one's principal residence. Unfortunately, protection of that equity against the estate recovery rules, otherwise known as the "Medicaid Lien", is

Legal Corner



By Paul A. Brule

a whole different issue and beyond the scope of this article. Surprisingly, such protection is usually possible, at least on a partial basis, even for people who are already in a nursing home and already on Medicaid.

The Community Spouse Resource Allowance, referred to as the "CSRA", is an important concept when-

ever we help a married couple facing what is usually their primary concern, that is, a situation where one of them must enter a nursing home. The minimum CSRA has now been increased to \$30,828. This does not include exempt assets such as qualified home-equity, retirement assets and a list of other exceptions. While the CSRA is a good thing, for many of our clients, it usually protects only a portion, and sometimes only a small portion, of "countable resources". If you need to be concerned about protecting assets in excess of that, the good news is that there are strategies that allow you to do so, without the need for having trans-

ferred assets five years prior to the need for institutionalization.


For a couple facing the situation described above, in addition to saving assets, there is also a concern as to the healthy spouse retaining sufficient monthly income to support themselves in the community. That amount is also subject to a minimum. Those numbers have also changed and the new minimum is \$2,465. Of course, there are also situations where we can increase the amount of monthly income for a spouse who remains at home while the other is in a nursing home.

Having knowledge of the updated rules is important for the practitioner who works with them on a

regular basis. While I offer them here today as a matter of interest to our readers, making the proper use of all of this information requires substantial experience, not to mention some rather specialized education.

If you are facing the personal situation where the above information is of particular importance to you, please don't attempt to address complicated Medicaid issues without professional assistance. There is way too much at risk!


Paul A. Brule is an attorney with the firm of Brule, Nault and Hainley P.C., in Cumberland. He can be reached at (401) 334-4545.



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Tiverton Senior Center	207 Canonicus Street, Tiverton, RI 401-625-6790	11:30
Warren Senior Center	Kickemuit Village, 20 Libby Ln. Warren, RI 401-245-8140	11:30

Ocean State Senior Dining Program, a program of East Bay Community Action Program, is funded in part by the U.S. Administration on Aging/Administration for Community Living, and state funds through the RI Office of Healthy Aging.




ARE YOU PAYING NURSING HOME EXPENSES FOR A SPOUSE OR LOVED ONE?

Are you concerned about the possibility of your spouse or loved one needing a nursing home?





If you answered YES to either of these questions, you need to speak to us **NOW!** It's never too late for us to help you!

Call or E-mail me, Paul A. Brule to schedule your FREE consultation



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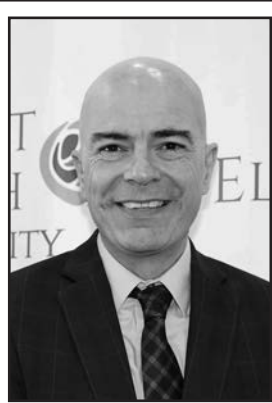


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Divorce and Medicaid Planning

One of the worst decisions to make in life is when a loved one needs long-term care. Dealing with the mental anguish of your loved one's health and the costs of care are overwhelming. It is so important to plan for this unfortunate situation, as most know there is a 60 month look back for assets when dealing with applying for Medicaid long-term care coverage. Now what do you do when it is too late, and you need to apply for Medicaid Long-term Care?

One option may be to consider filing for divorce to protect the assets of the community spouse. Couples are reluctant to choose this method because they love and cherish their commitment to their spouse. However, if a spouse has Alzheimer's Disease, dementia, or other debilitating illness, the sad fact is the marriage element of the couple's life is over as a practical matter. A divorce now is not due to lack of love but strictly for financial protection for the community spouse. The nursing home spouse's expenses would be taken care of by Medicaid and the community spouse's long-term welfare



By Steven J. Bagian

would not be placed in jeopardy by assets being reduced due to the nursing home spouse's share being used to pay for long-term care.

The divorce option does have drawbacks and pitfalls. An incapacitated spouse is not capable of filing for a divorce if the diminished capacity is too far advanced (there could potentially be a way for the spouse to

file the divorce with the filing for a guardianship). In Rhode Island, if the divorce does get filed, the Judge must award an "equitable distribution" of the assets and income of the couple. The Judge has broad discretion to weigh the circumstances and needs of each spouse when dividing the marital estate. However, if all of the assets were awarded to the community spouse, Medicaid could view that as a gift from the nursing home spouse, causing a period of ineligibility. If you can substantiate that the nursing home spouse's bills will be covered by state Medicaid, but the community spouse's living expenses are not covered by any government program; you may have a good argument for a greater percentage of the marital assets to



the community spouse.

As you can tell from just this small discussion, Medicaid planning or in some instances Medicaid emergency planning is complicated. You will need a good divorce lawyer to guide you through the divorce and deal with the potential Medicaid pitfalls. Many divorce lawyers advise working with a Medicaid planning attorney at the same time. The desired outcome of the divorce is to secure the financial well-being of the community spouse without affecting the overall level of care of the nursing home spouse.

Remember this is just one of many Medicaid planning techniques when you have not done so in order to avoid an over asset re-

sult or a penalty period for Medicaid long-term care assistance. Even if you have done Medicaid planning more than five years ago, it is best to review your financial documents and potential asset issues regularly. The professional services of qualified individuals cannot be stressed enough. The risks of making a mistake are too detrimental to assets accumulated over a lifetime.

Steven J. Bagian is the supervising attorney of the Elder Protection Project at Rhode Island Legal Services.

Movies for Grownups® Awards: ... continued from page 1

a measure of social change as well as artistic excellence," he says.

And the Nominees are...

Last week, *ARRP The Magazine* announced the nominees for the annual Movies for Grownups® (MFG) Awards, with *Barbie*, *The Color Purple*, *Killers of the Flower Moon*, *Maestro*, and *Oppenheimer* for **Best Picture/Best Movie** for Grownups category.

In the **Best Actress** category, nominees are Annette Bening (*Nyad*), Juliette Binoche (*The Taste of Things*), Aunjanue Ellis-Taylor (*Origin*), Helen Mirren (*Golda*), and Julia Roberts (*Leave the World Behind*).

In the **Best Actor** category, Nicolas Cage (*Dream Scenario*), Colman Domingo (*Rustin*), Paul Giamatti (*The Holdovers*), Anthony Hopkins (*Freud's Last Session*), and Jeffrey Wright (*American Fiction*).

The nominees for **Best Supporting Actress** are Viola Davis (*Air*), Jodie Foster (*Nyad*), Taraji P. Henson (*The Color Purple*), Julianne Moore (*May December*), and Leslie Uggams (*American Fiction*).

In the **Best Supporting Actor** category, Willem Dafoe (*Poor Things*), Robert De Niro (*Killers of the Flower Moon*), Colman Domingo (*The Color Purple*), Robert Downey Jr. (*Oppenheimer*), and Mark Ruffalo (*Poor Things*).

2023 Movies for Grownups nominees for **Best Director** are Ben Affleck (*Air*), Michael Mann (*Fer-*

rari), Christopher Nolan (*Oppenheimer*), Alexander Payne (*The Holdovers*), and Martin Scorsese (*Killers of the Flower Moon*).

In the **Best TV Movie/Series or Limited Series** category, nominations go to *The Bear*, *Fargo*, *Only Murders in the Building*, *Succession*, and *The White Lotus*.

The 2023 **television nominees for Best Actress** are Jennifer Aniston (*The Morning Show*), Jennifer Coolidge (*The White Lotus*), Jennifer Garner (*The Last Thing He Told Me*), Imelda Staunton (*The Crown*), and Meryl Streep (*Only Murders in the Building*).

In the **Best Actor** category, Brian Cox (*Succession*), Bryan Cranston (*Your Honor*), Oliver Platt (*The Bear*), Rufus Sewell (*The Diplomat*), and Henry Winkler (*Barry*).

But there is more. Here's a listing of other Award categories and nominees.

- **Best Screenwriter:** Noah Baumbach and Greta Gerwig (*Barbie*), David Hemingson (*The Holdovers*), Tony McNamara (*Poor Things*), Christopher Nolan (*Oppenheimer*) and Martin Scorsese and Eric Roth (*Killers of the Flower Moon*).

- **Best Ensemble:** *American Fiction*, *The Color Purple*, *Killers of the Flower Moon*, *Oppenheimer*, and *Rustin*.

- **Best Actress (TV):** Jennifer Aniston (*The Morning Show*), Jennifer Coolidge (*The White Lotus*), Jennifer Garner (*The Last Thing He Told Me*), Imelda Staunton (*The Crown*), and Meryl Streep (*Only Murders in the Building*).

- **Best Actor (TV):** Brian Cox (*Succession*), Bryan Cranston (*Your Honor*), Oliver Platt (*The Bear*), Rufus Sewell (*The Diplomat*), and Henry Winkler (*Barry*).

- **Best TV Movie/Series or Limited Series:** *The Bear*, *Fargo*, *Only Murders in the Building*, *Succession*, and *The White Lotus*.

- **Best Reality TV Series:** *The Amazing Race*, *America's Got Talent*, *The Golden Bachelor*, *Jury Duty*, and *The Voice*.

- **Best Intergenerational Film:** *American Fiction*, *Indiana Jones and the Dial of Destiny*, *The Holdovers*, *Leave the World Behind*, and *Poor Things*.

- **Best Time Capsule:** *Ferrari*, *Maestro*, *Oppenheimer*, *Priscilla*, and *Rustin*.

- **Best Documentary:** *Invisible Beauty*, *Judy Blume Forever*, *The Lost Weekend*, *The Pigeon Tunnel*, and *Still: A Michael J. Fox Movie*.

- **Best Foreign Film:** *Amerikatsi (Armenia)*, *Perfect Days (Japan)*, *Radical (Mexico)*, *The Taste of Things (France)*, and *The Zone of Interest (United Kingdom)*.

Tim Appelo, covering entertainment and is the film and TV critic for AARP, shares his thoughts about the significance of AARP's sponsoring its annual Movies for Grownups® Awards in an article published on Jan. 9, 2024 on AARP's website. "We spotlight films and shows that feature crucial issues, thoughtful storylines and the most talented grownup filmmakers and actors who speak directly to the 50-plus audience, the crucial demographic supporting the best work in film and TV. Without grownup audiences, art house films, indies and TV that qualifies as art would not survive — and when audiences flocked back to theaters this year, it was grownups who helped lead the charge," he says.

Herb Weiss, LRI -12, is a Pawtucket-based writer who has covered aging, health care and medical issues for over 43 years. To purchase his books, Taking Charge: Collected Stories on Aging Boldly and a sequel, compiling weekly published articles, go to herbweiss.com

Driving

It is time again. My yearly medical certificate, that declares me fit to use a vehicle, is due. Every year, I dutifully, carry it in my purse, to present to any enquiring cop, to show that I am fit to drive. However, nobody has ever asked me for it. I am one of those lucky people who have good health and do not need glasses to drive. Regular visits to the gym, at some un-godly hour in the morning keep me reasonably fit and mobile. I pass the examination easily. I often wonder though, because doctors, I consulted, usually just do just an eye test. Only one doctor ever, asked me to move my head, raise my arms and generally prove my mobility, to see whether I still had enough flexibility to drive.

Watching some elderly people, male and female, manoeuvre their car into the Senior Citizen parking slot at shopping centres, I wonder who their doctors are, to declare them fit to drive. Many can barely walk. More than once have I



By
Mocco Wollert

seen some-one 'lifting' a leg in their hands to put it into the car. In an emergency that person would not be able to use their legs immediately, their reaction time would be 'hours'.

I do not drive in the dark any more but giving up driving all-together is a huge step. I am coming very close to that time and I am dreading it, dread to lose my independence. That quick five-minute drive to my favourite coffee shop. An unplanned trip to the nearest shopping centre because I am bored and just feel like getting out of

the house. That was especially the case after the self-imposed isolation during the first weeks of Covid-19 in Queensland. I know it will be hard and I will put it off. I have promised my children that I will stop soon. But promises are there to be broken – right? So, I hope that my doctor will do me a favour and refuse a medical certificate before I run over some-body or damage cars in the car park. At the moment, I conveniently ignore

the scratches and dents from curbs and the odd post. Anyhow, they are hardly noticeable.

What I did not know and only became aware of recently, is that if a driver over the age of 75 who does not have a medical certificate, he or she is not covered by insurance. That's a scary thought, especially as I recently put just the teeniest dent into a car while parking at a shopping centre. The car was a vintage Jaguar in racing-green! As we exchanged names and details, the owner told me with a grin: racing-green! That will be expensive! Thank God, I did have insurance and the whole thing was financially painless. However, this episode is probably a warning sign I should heed! But maybe I give it just one more year.

May you be safe in your car and know when to stop driving

Mocco Wollert ©

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Nurturing the Caregiver: Strategies for Managing Stress and Enhancing Well-Being

As a leading professional in the realm of resources for older adults, I understand the intricate challenges that caregivers face in their noble and emotionally demanding roles. The commitment to the well-being of another individual is profound, and it is crucial to address the complex landscape of stressors that caregivers often encounter to prevent burnout.



By Deborah L. Burton, MS

The responsibilities tied to caregiving encompass a wide range of physical, emotional, and logistical challenges, making caregiver stress a pressing health concern. Recognizing burnout as a consequence of chronic stress, we must seek to understand the root causes of prolonged stress in caregiving roles.

Foundational to caregiver well-being is the establishment of a robust support network. Organizations such as The Village Common, Neighbors Helping Neighbors and the multitude of membership organizations such as the Elks, Rotary, American Legion or VFW are some of places where a support network is built in. Encouraging caregivers to seek assistance from family, friends, and community resources creates a framework for shared re-

sponsibility. Additionally, participation in professional support groups offers invaluable platforms for the exchange of experiences and coping strategies. You can find a comprehensive calendar of support groups on the RI Elder Info website at: <https://rielderinfo.com/caregiver-support-groups/>

Understanding the need for periodic respite, the integration of respite care services becomes essential. These services provide temporary relief, allowing caregivers to recharge and attend to personal needs, mitigating the cumulative stress associated with continuous caregiving. The Diocese of Providence offers the Care Breaks respite program. Care-Breaks is a way to provide unpaid caregivers a short-term break from the daily responsibility of caring for a disabled child, adult, or elder loved one.

It is essential to emphasize that prioritizing self-care is not a luxury but a requisite for sustained caregiving efficacy. Caregivers should be empowered to adopt mindful self-care practices, including proper nutrition, regular exercise, and sufficient rest. This comprehensive understanding of the importance of

self-care fosters a culture of wellness among caregivers.

Emotional resilience is the bedrock upon which effective caregiving stands. Education on stress management techniques, including cognitive-behavioral strategies and mindfulness, contributes to the cultivation of emotional resilience. Equipping caregivers with these tools fortifies their capacity to navigate the emotional challenges inherent in their role.

Continuous learning opportunities empower caregivers by enhancing their skill set and expanding their knowledge base. Workshops, seminars, and training sessions on stress management and self-care equip caregivers with the tools necessary for navigating the demands of their role proficiently.

RIPIN offers a variety of classes on emotional well-being, proper nutrition, and physical activity to take better care of yourself. You can find more on their website at: <https://ripin.org/chn/>

The integration of telehealth services offers caregivers the convenience of accessing professional support remotely. Telehealth facilitates regular check-ins with healthcare providers, mental health professionals, and support groups, ensuring ongoing support irrespective of geographical constraints.

Caregivers navigate multifaceted

responsibilities, and readily available information empowers them to make informed decisions, access support services, and enhance their caregiving skills. Ensuring easy access to information for caregivers is paramount to their effectiveness and well-being. Online platforms such as RI Elder Info's website rielderinfo.com is dedicated to sharing resources and provides a centralized repository of information.

In conclusion, the imperative of caring for the caregiver is a fundamental component of sustaining both individual well-being and the overall healthcare system. By implementing a multifaceted approach encompassing personal, organizational, and technological dimensions, we can systematically address the challenges of caregiver stress and burnout. As we navigate the complexities of an aging population, prioritizing the well-being of caregivers is not just a moral obligation but a strategic imperative for the resilience of our healthcare infrastructure.

Deborah Burton, MS Executive Director of RI Elder Info a 501c3 nonprofit rielderinfo.com is very passionate about raising awareness of Elder Abuse and ways to prevent it.

Are you over 60 and caring for an adult family member with intellectual or developmental disabilities in the Newport County area?

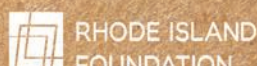
We need to hear from you!

RI Elder Info wants to learn more about what resources and services would make it easier for you to continue to care for your loved one as you both get older.

Please call Deb Burton on our project line at:

401-868-1432 or email:

NewportCountyProject@rielderinfo.com



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Neighborhood Health Plan of Rhode Island is a health plan that contracts with both Medicare and Rhode Island Medicaid to provide the benefits of both programs to enrollees.
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The world is more connected now than ever before. Even so, many people can still feel alone and lonely. For seniors, risks of chronic loneliness can include dementia, depression, or heart failure. Neighborhood Health Plan of Rhode Island's (Neighborhood's) INTEGRITY plan has benefits and programs that help older adults like you improve your physical and mental health and help you feel more connected.



In-Home Companion Program

Our in-home companion program provides members with a companion to help with everyday tasks. A companion can help you with light house cleaning, running errands, or just keeping you company. The in-home companion program helps our members get their errands and chores done so they can enjoy more time with their family and friends.



Meal Delivery Service after a Hospital Stay

For many seniors, it's important to stay living at home. But when you live alone, it can be hard to make yourself nutritious meals – especially after you've had surgery or were in the hospital. Neighborhood INTEGRITY members get healthy, delicious meals delivered right to their home after a hospital stay. Our partner, Mom's Meals®, will work with you to schedule healthy, refrigerated meals delivered to your home at no cost to you!



Gym Membership

Physical activity is important for people of all ages. Neighborhood has partnered with the YMCA to provide our INTEGRITY members with a no-cost gym membership and access to eight YMCA locations across the state. A YMCA membership allows members to safely stay active and meet new people, too. PLUS, a free fitness tracker and a water bottle are also included to help you stick to your exercise goals!



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- Neighborhood INTEGRITY is the plan that gives you the care you need and the benefits you want – all at no cost to you!

Contact the Neighborhood Sales Team today to see if you qualify for Neighborhood INTEGRITY!

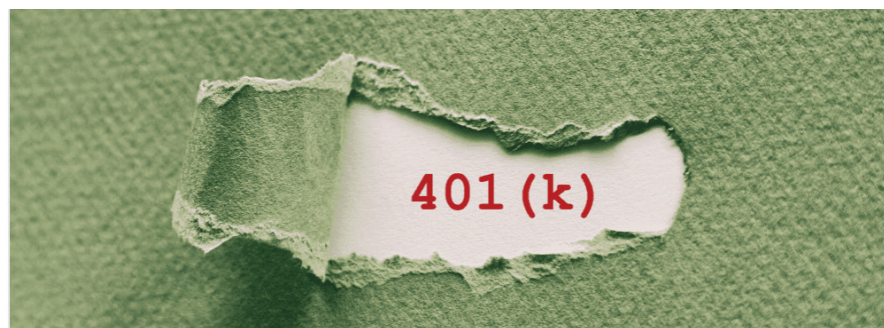
1-844-812-6896 (TTY 711), 8 a.m. to 8 p.m., Monday – Friday. If you call outside of normal business hours, you may be asked to leave a message. Your call will be returned within the next business day. The call is free.

**No spending (coverage) limit for OTC drugs filled by provider prescription on covered drugs within a plan year.*

Neighborhood Health Plan of Rhode Island is a health plan that contracts with both Medicare and Rhode Island Medicaid to provide benefits of both programs to enrollees.

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**RETIREMENT INVESTING
401(k) Mistakes to Avoid in 2024**



401(k)s are by far the most popular kind of retirement account used by working folks in the U.S., taking up nearly double the market share relative to their IRA counterparts. They are without a doubt the backbone of retirement saving, meaning easy mistakes can quickly harm millions.

We've often talked quite a bit about what you should do with your 401(k), but perhaps not enough about what not to do. Let's take a look at some of the most common, yet often overlooked, mistakes made by 401(k) owners — and why 2024 is a good time to start avoiding them.

Our top 5 mistakes

Not matching: 98% of employers that offer 401(k) plans are also offering a full or partial match, and not taking advantage of that if possible is to miss out on free money. If you make \$50K and your employer offers a 50% match on your contributions of up to 6% of your salary, not only are you missing out on \$1,500 of free money that year, but \$1,500 per year and all of the capital gains compounding that comes with that.

Not vesting: Although an employer match is technically free money, that money is sometimes not available to you until it's considered "vested" — meaning you're not eligible to keep those funds until a certain period of time has passed.

Sometimes this is instant, but sometimes it takes years. Each employer is different. We understand that sometimes circumstances change, but if you've accrued a significant amount of unvested funds and the situation is salvageable, it would be worth another look.

Not making it a habit: The fire of compound interest burns the hottest when it's consistently being stoked, not when we just throw on a log every once in a while. Not making saving a habit can eventually cost 401(k) holders thousands of dollars in the long run. Make sure your 401(k) is set up to automatically deduct the amount you choose every paycheck, and adjust it upward if possible — even 1% can be huge in the long run.

Not knowing your holdings: Although it seems pretty foundational, the reality is that it's extremely common for 401(k) account holders to simply not know what they're invested in. It's often easy to take the "set it and forget it" approach to an extreme here, but this lack of attention and optimization can yet again cost you thousands over the long haul.

Not picking the right account type: This falls right in line with letting your account go on autopilot. 401ks come in different flavors, all having different pros and cons for different situations. Not knowing the difference between a traditional 401(k) and a Roth 401(k), for example, can end up causing you to choose one that costs you more in taxes.

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10 Healthy Habits for Your Brain

alzheimer's  association®

By Rhode Island Alzheimer's Association

Positive, everyday actions can make a difference in brain health, even lowering the risk of cognitive decline and possibly Alzheimer's and dementia. Incorporate some or all of these habits into your life to help maintain a healthy brain.

The Alzheimer's Association suggests you take charge of your brain health today — it's never too early or too late to start.

Challenge your mind

Be curious! Put your brain to work and do something that is new for you. Learn a new skill. Try something artistic. Challenging your mind may have short- and long-term benefits for your brain.

Stay in school

Education reduces the risk of cognitive decline and dementia. Encourage youth to stay in school and pursue the highest level of training possible. Continue your own education by taking a class at a local library or college, or online.

Get moving

Engage in regular exercise. This includes activities that raise your heart rate and increase blood flow to the brain and body. Find ways to build more movement into your day — walking, dancing, gardening — whatever works for you!

Protect your head

Help prevent an injury to your head. Wear a helmet for activities like biking, and wear a seatbelt. Protect yourself while playing sports. Do what you can to prevent falls, especially for older adults.

Be smoke-free

Quitting smoking can lower the risk of cognitive decline back to levels similar to those who have not smoked. It's never too late to stop.

Control your blood pressure

Medications can help lower high blood pressure. And healthy habits like eating right and physical activity can help, too. Work with a health care provider to control your blood pressure.

Manage diabetes

Type 2 diabetes can be prevented or controlled by eating healthier, increasing physical activity and taking medication, if necessary.

Eat right

Eating healthier foods can help reduce your risk of cognitive decline. This includes more vegetables and leaner meats/proteins, along with foods that are less processed and lower in fat. Choose healthier meals and snacks that you enjoy and are available to you.

Maintain a healthy weight

Talk to your health care provider about the weight that is healthy for you. Other healthy habits on this list — eating right, exercising and sleeping well — can help with maintaining a healthy weight.

Sleep well

Good quality sleep is important for brain health. Stay off screens before bed and make your sleep space as comfortable as possible. Do all you can to minimize disruptions. If you have any sleep-related problems, such as sleep apnea, talk to a health care provider.

Terms for understanding brain health

“Cognitive decline” refers to changes in the ability to think that happen as people age. Some changes are a normal part of getting older, but you can take steps to slow that decline. More significant decline or severe changes are not normal and may be a sign of Alzheimer's disease or other dementia.

“Dementia” is a general term used to describe problems with thinking and memory that are severe enough to interfere with a person's daily life. Alzheimer's is the most common cause of dementia but there are several kinds of dementia. Dementia is not a normal part of aging.

If you have any questions about Alzheimer's or any other form of dementia, want to learn about education classes and support groups or want assistance navigating this disease, please call our 24/7 Helpline at 1.800.272.3900.



* If you like taking baths, you can invest in a second rubber bath mat to drape over the side of the tub. The edge will be nonslip, so you can hold on for support and your hands will not slide.

* Sunburn happens in the winter too, especially on the slopes. Use a cotton ball soaked in cold tea to ease tight dry skin. Be sure you apply sunscreen to your face and wear eye protection when going out to play in the snow.

* For drains slowed by grease, sprinkle a half-cup each of salt and baking soda down the drain, and follow it with an entire kettle or pot of boiling water.

* If the smell in your cedar chest has faded, you can bring it back easily with extra-fine sandpaper. A very light sanding is all it takes in most cases.

* For delicious baked potatoes, boil a pot of salted water, add whole potatoes with skin, remove from heat and let stand for 15 minutes. Finish in the oven for a sturdier skin. Start checking for doneness after 15 minutes in the oven. Baking time can be cut in half! -- J.L. in Florida

* Remove musty smell from stored clothes by adding either vinegar or ammonia to the wash water. Be sure to check for smell removal BEFORE drying, as the dryer can bake the smell into clothes, making it more difficult to remove.

Send your tips to Now Here's a Tip, 628 Virginia Drive, Orlando, FL 32803.

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Keeping Older Drivers Safe on the Road



By Jim Miller

*Dear Savvy Senior,
What safety tips can you recommend for older drivers? My 86-year-old mother, who still drives herself, had a fender bender last month and I worry about her safety.*

Back Seat Daughter

Dear Back Seat,
With more and more older Americans driving well into their 70s, 80s and beyond, there are a variety of things your mom can do to help maintain and even improve her driving skills. Here are some

recommendations by driving rehabilitation specialists that work with older drivers.

Get an eye exam: Because about 90 percent of the information necessary to drive is received through our eyes, this is a good first step in ensuring your mom’s driving safety. So, get your mom’s eyes checked every year to be sure her vision and eyewear is up to par.

Get a physical or wellness exam: As people age, it’s also very important to monitor changes in overall health as it relates to driving. Medical conditions like arthritis, dementia, diabetes, Parkinson’s disease, sleep apnea and stroke can all affect driving.

In addition, many seniors also take multiple medications or combinations of medications that can make them drowsy or lightheaded, which can impair judgment or affect reflexes or alertness necessary for safe driving. So, an annual physical or wellness examination and medication review is also a smart way to verify your mom’s driving safety.

Take a refresher course: AARP and the American Automobile Association (AAA) both have older driver improvement courses that can help your mom brush up her driving skills and understand how to adjust for slower reflexes, weaker vision and other age-related physical changes that can affect driving. Taking a class may also earn her a discount on her auto insurance. To locate a class, contact your local AAA (AAA.com) or AARP (AARPdriversafety.org, 888-227-7669). Most courses cost around \$20 to \$30 and can be taken online.

Make some adjustments: Adjusting when and where your mom drives are another way to help keep her safe and behind the wheel longer. Some simple adjustments include not driving after dark or during rush hour traffic, avoiding major highways or other busy roads, and not driving in poor weather conditions.

Evaluate her driving: To stay on top of your mom’s driving abilities you should take a ride with her from time-to-time watching for problem areas. For example: Does she drive at inappropriate speeds, tailgate or drift between lanes? Does she have difficulty seeing, backing up or changing lanes? Does she react slowly, get confused easily or make poor driving decisions?

For more evaluation tips, AAA offers a senior driver self-rating assessment exercise (Drivers 65 Plus) that you or she can access at Exchange. AAA.com/safety/senior-driver-safety-mobility.

If your mom needs a more thorough evaluation, you can turn to a driver rehabilitation specialist who’s trained to evaluate older drivers and offer suggestions and adaptations to help keep her safe. But be aware that this type of assessment can run anywhere between \$100 and \$500 or more. To locate a professional in your area, visit ADED.net or AOTA.org – search “driving practitioner directory.”

When it gets to the point that your mom’s driving isn’t safe anymore and she needs to quit, you may need to help her create a list of names and phone numbers of family, friends and local transportation services that she can call on for a ride.

To find out what transportation services are available in your mom’s area contact the Eldercare Locator (800-677-1116), which will direct you to her area agency on aging for assistance.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of “The Savvy Senior” book.



BILL HANNEY'S THEATRE BY THE SEA

BILL HANNEY'S THEATRE BY THE SEA ANNOUNCES LOCAL AUDITIONS FOR EQUITY AND NON-EQUITY ADULTS FOR 2024 SUMMER SEASON

Wakefield, RI – Bill Hanney's Theatre By the Sea announces Equity and Non-Equity Adult Auditions for its 2024 Summer Season. Seeking strong singers, dancers, and actors. Performers must be available for all rehearsal and performance dates. Local talent is strongly encouraged to audition for the following productions:

A Chorus Line to be presented from **May 29 – June 22**

Tootsie to be presented from **June 26 – July 20**

The Sound of Music to be presented from **July 24 – August 17**

42nd Street to be presented from **August 21 – September 15**

Auditions will be held on **Saturday, January 27** and **Sunday, January 28, 2024** at:

The Talent Factory
46 Frenchtown Road
North Kingstown, RI 02852

AUDITIONS ARE BY APPOINTMENT ONLY.

Beginning **Monday, January 15 at 10:00 am**, **non-union** actors may sign-up for an audition slot by visiting: <https://www.signupgenius.com/go/10C0F44A8AB2FA3F4C25-47050088-2024>
Space is limited.

AEA Actors may reserve an audition time by calling (978) 232-7200 x7280 from Jan 22 – 23 between 10am – 1pm.

ALL PERFORMERS AND EMPLOYEES MUST BE FULLY VACCINATED AND BOOSTED AGAINST COVID-19. PROOF AND A VALID ID ARE REQUIRED TO ATTEND THE AUDITION.

Those auditioning should bring a current headshot and resume stapled together back-to-back. Please prepare a brief song (16-32 bars). Bring sheet music in the correct key - an accompanist will be provided but will not transpose. Acapella is not encouraged. Those auditioning may sing from the show for which they are interested. Time permitting, you may be asked to read – sides will be provided in the room. Dance callbacks will be held at the end of each morning and afternoon session. If asked to dance, please bring appropriate dance attire and footwear, (including tap shoes, if possible).

These auditions are for adults only (18 years and older). Youth actor auditions for *The Sound of Music* will be held at a later date.

Ensemble callbacks will be held in NYC on Feb 9. Principal callbacks will be held in NYC on Feb 14 and 15.

PLEASE NOTE: We will be operating at a very strict, limited capacity. Those auditioning may not enter the building until 15 minutes prior to their scheduled session. Please arrive as "audition ready" as possible. Changing areas and warmup space will be limited. Once you are released, you may be asked to leave the building to allow space for the next session's attendees.

Additional information and character breakdowns can be found at www.TheatreByTheSea.com. Please email casting.tbts.2024@gmail.com with any questions.

EQUITY ACTORS SHOULD CONSULT THE EQUITY WEBSITE FOR EQUITY AUDITION INFORMATION

VIDEO SUBMISSIONS will be accepted for those unable to attend in person. Sides and additional info will be posted by early February. Please continue checking the Theatre By The Sea website for further details and updates. Audition notices will also be posted to Playbill, etc. prior to any calls and/or video submission requests. Actors interested in NYC principal appointments should submit via their agent or through Actors Access to the appropriate breakdown.

Theatre By The Sea is an equal opportunity employer which is committed to equity, diversity, and inclusion in the workplace. Performers of all ethnicities and backgrounds are strongly encouraged to attend this audition.



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No crafts or mass produced items.
No giclées (high-quality ink jet prints). Please refer to our exhibit guidelines for further information.



Have a heart this Valentine's Day!

Donate blood at the Providence Performing Arts Center on February 14, 2024 to support the Rhode Island Blood Center

Community Blood Drive presented by PPAC and WPRI 12

Providence, RI – The Providence Performing Arts Center (PPAC) and WPRI 12 are hosting a community blood drive to benefit the Rhode Island Blood Center on Wednesday, February 14, 2024 (Valentine's Day) from 10A to 3P in PPAC's Grand Lobby at 220 Weybosset Street, Providence, RI, 02903. PPAC and WPRI 12 invites donors to schedule an appointment in advance at ribc.org/arts

As a thank you for their time, the first 50 donors will receive a complimentary \$10 gift card to PieZoni's. Free on-street parking will be available for blood donors on Page Street.

The Rhode Island Blood Center provides over 250 units of whole blood and blood components (platelets, red cells and plasma) to local area patients. Every two seconds, someone needs blood. A whole blood donation takes less than an hour, and a single blood donation can help save up to three lives.

"We are looking forward to hosting our fifth community drive in the PPAC Grand Lobby on Valentine's Day! It is an ideal location for a blood drive, with ample space to accommodate many donors," said J.L. "Lynn" Singleton, PPAC President and CEO. "We encourage people who are able to donate blood to come down to the theatre that day."

"The Rhode Island Blood Center's work is vital and lifesaving," said Patrick Wholey, Vice President / General Manager, WPRI 12, FOX Providence, The CW Providence, myRITV. "WPRI 12 is pleased to help get the word out to the community and encourage donors to support the upcoming Valentine's Day drive at PPAC. None of us ever know when our life or that of someone we love could depend on receiving blood."

"We appreciate PPAC and WPRI 12 for hosting this community blood drive," said Glenn Halvarson, Account Manager, Rhode Island Blood Center. "Blood donations assist a variety of people, including people battling cancer, sickle cell anemia and kidney disease, surgical patients and premature infants, among others. It is crucial for the RIBC to maintain safe levels of blood supply for our community year-round to help those in need."

The RIBC follows a blood donor screening process that is based on Individual Donor Assessment; this process allows more people to be eligible to donate blood. Learn more about donor eligibility via the RIBC's website at <https://www.ribc.org/donate-blood/donor-eligibility/>



- | | |
|---|--|
| 1. Aquaman and the Lost Kingdom (PG-13) Jason Momoa, Patrick Wilson | 7. The Hunger Games: The Ballad of Songbirds & Snakes (PG-13) Rachel Zegler, Tom Blyth |
| 2. Wonka (PG) Timothée Chalamet, Gustave Die | 8. The Boy and the Heron (PG-13) Soma Santoki, Masaki Suda |
| 3. Migration (PG) Kumail Nanjiani, Elizabeth Banks | 9. Godzilla Minus One (PG-13) Minami Hamabe, Ryunosuke Kamiki |
| 4. Anyone But You (R) Sydney Sweeney, Glen Powell | 10. Poor Things (R) Emma Stone, Mark Ruffalo |
| 5. Salaar (NR) Prabhas, Prithviraj Sukumaran | |
| 6. The Iron Claw (R) Zac Efron, Jeremy Allen White | |
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Amusements



ACROSS

- 1 "Kapow!"
- 4 British ref. work
- 7 Holler
- 12 Director Spike
- 13 Chemical suffix
- 14 Fall sign
- 15 Nest egg acronym
- 16 Large, luxurious car
- 18 Brooch
- 19 Range
- 20 Collections
- 22 — tear (ragging)
- 23 First lady of scat
- 27 Earth Day mo.
- 29 Transparent
- 31 Dolphins' home
- 34 Traces of smoke
- 35 Agile
- 37 Obtained
- 38 Bygone Peruvian
- 39 Flamenco cheer
- 41 Vacillate
- 45 Quick trip
- 47 Shoe width
- 48 Pungent cheese
- 52 Aachen article

1	2	3		4	5	6		7	8	9	10	11
12				13				14				
15				16			17					
18				19								
20			21		22				23	24	25	26
			27	28			29	30				
31	32	33						34				
35					36		37					
38					39	40			41	42	43	44
				45				46		47		
48	49	50	51							52		
53						54				55		
56						57				58		

- 53 Sports figures?
- 54 Zsa Zsa's sister
- 55 Speck treat
- 56 Dunkable
- 57 River blocker
- 58 Actor Brynner
- DOWN**
- 1 Radar dots
- 2 High nest
- 3 Signified
- 4 Fixes a squeak
- 5 Newspaper chief
- 6 Fiend
- 7 Pivot
- 8 That guy's
- 9 Kimono sash
- 10 Samovar
- 11 — kwon do
- 17 Ellipse
- 21 Ballroom dance
- 23 Radiates
- 24 Vinyl records
- 25 Back talk
- 26 Billboards
- 28 Picnic dessert
- 30 — Jima
- 31 Roman 1051
- 32 "There's no — team!"
- 33 "Better Call Saul" network
- 36 Bellow
- 37 Swiss metropolis
- 40 Sledded in the Winter Olympics
- 42 Like a neglected garden
- 43 Vowel group
- 44 Streisand title role
- 45 Equitable
- 46 Streetcar
- 48 Leary's drug
- 49 Jurist Lance
- 50 Fortify
- 51 A/C meas.

Solution on page 18

- 1. GENERAL KNOWLEDGE: When is Three King's Day celebrated typically?
- 2. TELEVISION: In the drama series "Mad Men," what product is presumed to be Don Draper's last advertisement?
- 3. GEOGRAPHY: What is a chain or collection of islands called?
- 4. MOVIES: To which city is the McCallister family traveling in the holiday classic "Home Alone"?
- 5. LEGAL: What is a moot court?
- 6. LITERATURE: What is the name of the heroine in "The Scarlet Letter"?
- 7. FOOD & DRINK: What kind of nut is used in marzipan?
- 8. MUSIC: What is the gift on the 11th day in the song "The Twelve Days of Christmas"?
- 9. SCIENCE: How much of the Earth's surface is covered with water?
- 10. HISTORY: What are the two Japanese cities that the United States hit with atomic bombs in WWII?

Solutions on page 18



By Lucie Winborne

- * The first 72 hours in jail pose the highest risk of death for an inmate, for any reason.
- * The cat in "The Godfather" was a stray that director Francis Ford Coppola found in the studio and handed to Marlon Brando before the shot. The animal took a shine to Brando and settled in his lap, purring so loudly that the crew was afraid the noise would drown out the dialogue!
- * And speaking of cats ... cheetahs communicate with house cat-like meows rather than roars like most big cats.
- * Benjamin Franklin sold chocolate in his print shop in Philadelphia.
- * Forget about whether pineapple belongs on a pizza -- how about snake? For a limited time snake will be on Pizza Hut's menu in Hong Kong, as the restaurant partners with another eatery known for its snake stew.
- * A tool bag lost during a spacewalk orbits Earth and is visible to people on the ground.
- * Researchers at George Washington University found that the skin behind our ears and between our toes has a different set of microbes than those found on more frequently washed areas, so heed Mama's advice and don't forget to scrub them.
- * In 1873, billiards became the first sport to have a world championship.
- * Prior to the 17th century, common folk seated themselves on stools and benches, while chairs were designed for royalty and the rich.
- * Pogonophobia is the fear or dislike of beards.
- * For Scrabble's 50th anniversary in 1988, a giant game utilizing six-foot tiles that required two large men to lift was played in Britain's Wembley Stadium.

Thought for the Day: "If you can't fly, then run. If you can't run, then walk. If you can't walk, then crawl. But whatever you do, you have to keep moving forward."
 -- Martin Luther King Jr.

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HOROSCOPES FOR FEBRUARY 2024

ARIES (March 21 to April 19)

This month holds promise for all you Lambs who know how to take advantage of the opportunities out there. The key is keeping a positive attitude.

LEO (July 23 to August 22)

Any decisions that you put off making last year should be confronted and dealt with as soon as possible. You need to clear away the past and make room for the future.

SAGITTARIUS (November 22 to December 21)

You are the Philosopher of the Zodiac, and your wisdom will go a long way in helping you deal with the challenges of the upcoming year.

TAURUS (April 20 to May 20)

Over the course of this month, you beautiful Bovines will continue bulldozing the barriers that stand between you and the success of your long-term plans.

VIRGO (August 23 to September 22)

Last year's disappointments are history. Expect to see more opportunities opening up and waiting for you to use them to your advantage.

CAPRICORN (December 22 to January 19)

Take stock of what you propose to do in the new year and get started as soon as possible. On another note, last year's critics turn into this year's admirers.

GEMINI (May 21 to June 20)

The month kicks off with a major decision about a job change that could involve a lot of travel. The choice you make could influence other decisions down the line.

LIBRA (September 23 to October 22)

You still have some trouble spots lingering from last year. Resolve them so that you can move on to tackle more rewarding situations.

AQUARIUS (January 20 to February 18)

This year, the typically gentle Water Bearer can reveal a hidden streak of steel that few people suspected you had; they will be surprised to see how you use it.

CANCER (June 21 to July 22)

Familial relationships continue to have a strong influence on whatever long-term decisions you make involving both your career and your personal life.

SCORPIO (October 23 to November 21)

Developments in the year ahead can be more challenging than you had expected, but the rewards will be well worth your efforts.

PISCES (February 19 to March 20)

Although new friends open up different social vistas, your penchant for privacy is still strong and allows you the quiet time you need to indulge in your creative gifts.

Fun By The Numbers

Like puzzles? Then you'll love Sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your Sudoku savvy to the test!

	5		1					7
3			4	2				9
		2			9	6		
	7	3	6			8		
8					1		5	
	9			5				4
2			3					9
	4				6		8	
		5		8		7		1

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a Sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row,

column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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Solutions on page 18

BORN THIS MONTH: You have deep reservoirs of strength that give you extraordinary staying power amid the most difficult conditions.

SENIOR NEWS LINE

by Matilda Charles

Finding a Nursing Home

Choosing a nursing home isn't easy, even in the best of circumstances. Whether it's for you or a spouse, or for your parents, for now or for later, there are things you need to know and red flags to beware of.

When you want accurate information, you have to consider the sources you use. Ask friends and family for recommendations or warnings about local facilities. Go online to the National Institute on Aging (www.nia.nih.gov) and search for nursing homes and long-term care facilities. Print out their Medicare Nursing Home Checklist and take it with you to each facility. Check the Medicare Compare tool (www.medicare.gov/care-compare) for local facilities. Call the Eldercare Locator, at 1-800-677-1116, run by the U.S. Administration on Aging. Look for online news stories and reviews about any facility you consider.

Visits to the facilities you are considering are a must. Whether it's daytime appointments with a member of staff or sudden visits at night, what you see can be revealing. Try to time at least one sur-

prise visit at mealtime. Is the food appetizing? Will it encourage seniors to eat? Are there low-sodium options, as well as foods for lactose intolerant residents? Try to talk to staff who actively work with the residents and ask questions.

Ask about the staff/resident ratio, the turnover rate and the level of training given to staff. How did they do during the Covid pandemic, as well as with other illnesses? Does the facility look and smell clean?

Find out about cost (do they accept Medicare?), social and recreation activities for residents, physical therapy and use of psychiatric drugs.

If anyone doesn't want to answer your questions, consider it a red flag.

Don't wait until the last minute to choose a nursing home. This is not a decision to make quickly. Start now to get a handle on the facilities near you; you'll be many steps ahead when the need arises.

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AARP
Rhode Island

In Your Community

Make your voice heard!

Join us at the Rhode Island State House on Thursday, February 8th for our 2024 Legislative Reception! Talk to State Senators and Representatives and learn more about how AARP Rhode Island is fighting for policies that improve the lives of older Rhode Islanders. Issues that are important to you! And be sure to ask about becoming an AARP Rhode Island Advocacy Volunteer. Light refreshments will be provided. This is a free event open to the public.

Thursday, February 8th from 3-4 p.m. Register at www.aarp.org/RIEvents.

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Commentary

AARP Rhode Island is Fighting for You

AARP's mission is to empower people to choose how they live as they age. That is AARP Rhode Island's guiding principle as we call on the 2024 Rhode Island General Assembly to pass legislation that would strengthen financial security for all.

You should have a say when it comes to decisions made at the State House. I hope you will join us in the State Room for our annual Legislative Reception, Thursday, February 8 from 3-4 p.m. Meet your state lawmakers and share your thoughts on issues important to you. It's a free event; refreshments will be served. Register at www.aarp.org/RIEvents.

Here are the issues AARP Rhode Island is advocating for in 2024.

All Rhode Islanders need access to a retirement savings vehicle. The General Assembly must pass the Secure Choice program, which would provide an optional, voluntary Roth-IRA plan to the 172,000 Rhode Island employees who do not have access to a plan through their employer. We are pleased that Governor McKee called for its passage during his January 16 State of the State Address.

Secure Choice has been enacted in 18 states to date. In Connecticut, the program led to over 21,000 workers saving over \$11 million dollars in the first year of operation. These savings would not have been



By
Catherine Taylor

realized without Secure Choice. We urge legislators to pass Secure Choice.

Rhode Island is one of only 11 states that tax hard-earned Social Security benefits. Our state tax on Social Security undermines the purpose of Social Security, which was designed to lift older adults out of poverty – not to fund state government. Whether it is raising the income thresholds under existing law or a complete exemption of Social Security benefits from taxation, AARP supports all efforts to keep more hard-earned money in the pockets of older Rhode Islanders.

AARP wants lawmakers to help older adults live safely and independently in their communities. Accessory Dwelling Units, or ADUs, have potential to improve the lives of older adults, family caregivers, and people of all ages. An ADU is a small residence that shares a single-family lot with a larger, primary dwelling. It is an independent living space with its own kitchen or kitchenette, bathroom and sleeping area. AARP Rhode Island's 2023 Vital Voices survey showed that 79% of Rhode Islanders support town ordinances that would make it easier for property owners to create an ADU.

Consumer fraud is soaring. This legislative session AARP Rhode Island will work with the Rhode Island Attorney General's office

on a bill that will require owners of cryptocurrency ATMs to post warnings about the risk of scams. Over 100 cryptocurrency ATMs are located in convenience stores, laundromats, and liquor stores across the state. Unregulated, they are utilized as a payment method in a variety of scams.

We also encourage lawmakers to explore ways to provide property tax relief that is equitable, cost-effective, and targeted to homeowners with low and moderate incomes. Ways to achieve this may include homestead exemptions, property tax deferral programs, and circuit breaker tax program enhancements.

AARP calls on legislators to support family caregivers by expanding Rhode Island's Temporary Caregivers Insurance program so that it offers 12 weeks per year and expands the definition of whom one can care for to include siblings and grandparents.

Finally, AARP urges legislators to ensure prescription drug prices are reasonable, justified, and support improved consumer access and affordability. Rhode Islanders should not be paying 3 times more for the same drug and dosage as residents of other countries. We need to implement state-level policies that will ensure that Rhode Islanders are not having to choose between purchasing their medications, eating healthy, or paying utilities.

Our work is cut out for us. Rest assured that AARP Rhode Island and our State Advocacy Volunteers will be hard at work, fighting for what's right for older Rhode Islanders. You can join this fight by becoming a member of our Advocacy Volunteer Team. Learn more www.aarp.org/RIVolunteers.

Catherine Taylor is AARP Rhode Island State Director.

AARP
Rhode Island

February Events

February 8, 3 p.m. - 2024 Legislative Reception*

February 13, 4 p.m. - Tai Chi/Qi Gong

February 14, 1 p.m. - Everybody Dance!

February 15, 4 p.m. - RI Healthy Cooking

February 27, 4 p.m. - Tai Chi/Qi Gong

February 28, 6 p.m. - Laughter Yoga

**In-person event*

Learn more and register at aarp.org/RIEvents

Every Thing In moderation, or Maybe Not at All

I recently came across an online article by Fran Kritz that was published in *verywell Health*, a publication for Health Care Professionals. In the article, Kritz writes about over the counter medications that can be dangerous for seniors. We are a society that believes there is a pill for everything, or as I like it, a quick fix. What seniors don't realize is when mixed with prescription medications, over the counter (OTC) medications could become lethal. A review of two dozen studies found that people over the age of 60 take more OTC medications than younger adults. A review in the journal *Cureus* found older adults rely on OTC drugs for a number of



By
Kathleen Heren

reasons. OTC medications don't require a physician visit and are less expensive than prescription medications with many elders also getting their information from television advertising and from their friends.

The most common health reasons for taking OTC drugs are headache, abdominal pain, cough, joint pain, and fever yet only about half tell their physicians. The top OTC drugs to take with caution are pain relievers. This is very concerning if the elder is on a blood thinner. Kidney damage also occurs with pain medication as well as liver damage. Benadryl alone is safe to keep on hand to treat a mild allergic reaction but should not be taken as a

sleep aid. However, an example of an OTC drug that contains Benadryl is Advil PM. Pseudoephedrine is the active ingredient in Sudafed (decongestant). This compound is also in Benadryl Allergy plus Congestion, Vicks Sinus, Musinex, DayQuil, Tylenol Sinus and Advil Sinus Congestion. While Milk of Magnesia and Magnesium Citrate are taken for constipation, these OTC medications can pose a risk for people with Kidney Disease. Oxytrol (Oxybutin) can be effective for women with over active bladders, yet produce side effects including dizziness, dry mouth and constipation. Think about the person who is already taking a prescribed medication to control water build up (Diuretic); a severe electrolyte imbalance could result.

In closing, remember to check with your physician or pharmacist

before reaching for OTC medications, it is the sensible way to go. I am not even going to mention the use of alcohol with any medication. What some people call moderate drinking would most likely have you and I on the floor!

Stay safe and use caution when taking medications!

Kathleen Heren, Rhode Island State Long Term Care Ombudsman, Office of the RI State Long Term Care Ombudsman Program, Alliance for Better Long Term Care Inc., 422 Post Road Suite 204, Warwick, RI 02888, 401-785-3340

Free Tax Help in Rhode Island



By Meg Chevalier

More than 50 free tax preparation sites are open in Rhode Island this year as the Internal Revenue Service continues to expand its partnerships with nonprofit and community organizations. The sites provide vital tax preparation services for low-to-moderate-income and elderly taxpayers.

The IRS Volunteer Income Tax Assistance (VITA) Program offers free tax help generally to people who earn \$64,000 or less. The Tax Counseling for the Elderly (TCE) Program offers free tax help to taxpayers who are 60 and older.

Taxpayers need to present the following items to have their returns prepared:

- Proof of identification (photo ID)
- Social Security cards for you, your spouse and dependents
- An Individual Taxpayer Identification Number (ITIN) assignment letter may be substituted for you, your spouse and your dependents if you do not have a Social Security number
- Proof of foreign status, if applying for an ITIN
- Birth dates for you, your spouse and dependents on the tax return
- Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc) from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's federal and state returns, if available
- Proof of bank account routing and account numbers for direct deposit such as a blank check
- To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms
- Total amount paid for daycare services and the daycare provider's tax identifying number such as their Social Security number or business Employer Identification Number
- Forms 1095-A, Affordable Health Care Statement, if applicable
- Copies of income transcripts from IRS and state, if applicable

Trained and certified community volunteers can help eligible taxpayers with credits, such as the EITC, Child Tax Credit, Education Credit, Credit for the Elderly, etc. The EITC is one of the federal government's largest benefit programs for working families and individuals. Workers must file a tax return, even if they do not have a filing requirement, and specifically claim the credit to get the benefit.

As part of the IRS-sponsored TCE Program, AARP offers the Tax-Aide counseling program at more than 25 sites throughout the state. Trained and certified AARP Tax-Aide volunteer counselors help all taxpayers with special attention to people age 60 and older.

In addition to free tax return preparation assistance, sites will file returns electronically for free. E-file, when combined with direct deposit, is the fastest way to get a refund. The IRS expects to issue more than nine out of 10 refunds in less than 21 days. It takes longer to process paper returns and due to a reduction of personnel, it will likely take an additional week or more to process paper returns meaning that those refunds are expected to be issued in eight weeks or more.

Taxpayers who file electronically also can opt to file now and pay later. If taxpayers owe, they can make a payment by April 15, 2024, using one of many secure methods, like the IRS Direct Pay free service or by choosing an approved payment processor.

For taxpayers who want to prepare and file their own tax returns electronically, there is IRS Free File. Everyone can use Free File, the free way to prepare and e-file federal taxes either through brand-name software or online fillable forms. Individuals or families with 2023 adjusted gross incomes of \$73,000 or less can use Free File software. Free File Fillable Forms, the electronic version of IRS paper forms, has no income restrictions. For either service, taxpayers must go through www.irs.gov/freefile to access the programs. Also, MyFreeTaxes is available at www.myfreetaxes.com with up to three free state tax returns.

Local VITA site information is available by calling the United Way number 2-1-1. Also at IRS.gov - search the word "VITA" and then click on Free Tax Return Preparation for You by Volunteers. To locate the nearest AARP Tax-Aide site, visit aarp.org, or call 888-227-7669.

*Meg Chevalier is a senior tax specialist in the Providence office of the Internal Revenue Service.
To contact or ask her a question, e-mail miguelina.y.chevalier@irs.gov*

505 Home Repair Program for Seniors

The USDA Rural Development is a federal agency that not only helps farmers, but also helps residents by offering low interest rate loans & possibly grants to seniors who may qualify and are in need of home repairs. Applicants must own their own home, must be located in a Rural Area, and must be considered low-income to be eligible. Please reach out to your local office to determine you if qualify for this program.

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Providence, RI 02909
(401) 808-8008

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Central Falls, RI 02863
(401) 728-1578

MAPLE GARDENS II
25 McGuire Road
No. Providence, RI 02904
(401) 231-7273

RAND PLACE
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Central Falls, RI 02863
(401) 724-2815

PARKWAY TOWERS
10 Office Parkway
East Providence, RI 02914
(401) 434-5151

COATS MANOR
457 Lonsdale Avenue
Pawtucket, RI 02860
(401) 728-1870

RUMFORD TOWERS N & S
95 & 105 Newman Avenue
Rumford, RI 02916
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GENEVA PLAZA
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Apartments have an Elderly Preference in accordance with HUD guidelines.



To Your Good Health



DEAR DR. ROACH: Like a lot of older men (I'm 74), I get up often at night to dribble a little urine. I have found that if I go downstairs, walk to the kitchen, then climb back upstairs, I can often urinate again as

much as I did the first time. Can you explain? Also, I've noticed that on nights that I have popcorn with salt, I get up less often. Could a person take a salt tablet before bedtime to reproduce this effect? -- S.C.

ANSWER: Both men and women can have voiding problems due to bladder issues, but men can also have symptoms due to an enlarged prostate. I can't tell which of these you might have because, for both, there are underlying reasons as to why you might be able to urinate again a few minutes after going the first time. But it's more common in men with prostate trouble.

Exercise isn't usually needed; just giving yourself a few minutes can often be enough to cause you to void again. I recommend voiding twice before bed if getting up at night is a problem. You may find that changing positions while urinating can be helpful to fully empty your bladder.

As far as salt goes, it makes your body hold on to water. While you could take a salt tablet, you might get thirsty at night. In addition, excess salt increases most people's risk for heart attack and stroke, so I don't recommend it.

DEAR DR. ROACH: Recently, I was rejected from donating plasma (not blood) because my iron that day was 57 mcmol/L, and the maximum allowable was 54 mcmol/L. I was rescheduled to get retested in a few days. The technician said to eat beans and similar foods to lower my iron levels.

I checked my own records and didn't find any results that fell below the cutoff. My red blood cell count was 5.15; my white blood cell count was 6.0; my hemoglobin level was 16.1 g/dL; and my hematocrit level was 48.5%, all within the healthy range.

Which test results could they be referring to, and how do I lower my iron? -- S.L.

ANSWER: Blood banks typically screen donors for anemia, which is frequently caused by iron deficiency, but I'm confused as to why they are screening you with iron tests because that is typically not done. Moreover, they are telling you that your iron is too high, which is the opposite of the iron-deficiency anemia that is usually looked for.

I recommend that you see your own physician and get retested. If we take the blood bank at their word, and your iron level is too high, that raises the possibility of hereditary hemochromatosis (HH), which is caused by a defect of iron absorption. With this condition, your body absorbs as much iron as possible, even if it doesn't need any. This causes iron overload, which damages the heart, liver, bone marrow, adrenal glands, skin and joints, just to name a few.

HH is easy to treat once the diagnosis is made. However, making the diagnosis requires thinking about the possibility, and it's uncommon enough that a lot of healthcare professionals don't think about it right away. Your doctor should test your iron and iron-binding capacity, as well as your ferritin level, which tends to correlate with the total amount of body iron stores.

But I don't want to jump to conclusions, which is why your own doctor should test you to see if you really do have excess iron.

Dr. Roach regrets that he is unable to answer individual questions, but will incorporate them in the column whenever possible. Readers may email questions to ToYourGoodHealth@med.cornell.edu.

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Do you know that Orchard View Manor Accepts VA Patients?

Do you know of a veteran in need of Short-Term Rehabilitation, Hospice Care, Respite Care or Long-Term Care? Orchard View Manor is the only facility in East Providence that has a contract with the Veterans Administration. Depending upon the percentage of service connectivity, veterans may be eligible for care at Orchard View Manor. To determine eligibility veterans should contact their assigned social worker at the VA. If you are interested in a private tour of our facility, please contact the Admissions Department at 401.438.2250. We offer tours seven days a week.

Orchard View Manor is located at 135 Tripps Lane, East Providence, Rhode Island and is Managed by Athena Health Care Systems. For more information please visit our website at athenanh.com/orchardviewmanor.

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Answers:

- | | |
|--|-----------------------------|
| 1. Jan. 6, the 12th day of Christmas. | 6. Hester Prynne. |
| 2. Coca-Cola. | 7. Almond. |
| 3. An archipelago. | 8. 11 pipers piping. |
| 4. Paris, France. | 9. Almost 71%. |
| 5. A simulated court to give law students a chance to practice what they have learned. | 10. Hiroshima and Nagasaki. |
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SUDOKU SOLUTION

9	5	8	1	6	3	4	2	7
3	6	7	4	2	5	1	9	8
4	1	2	8	7	9	6	3	5
5	7	3	6	9	4	8	1	2
8	2	4	7	3	1	9	5	6
1	9	6	2	5	8	3	7	4
2	8	1	3	4	7	5	6	9
7	4	9	5	1	6	2	8	3
6	3	5	9	8	2	7	4	1

CROSSWORD PUZZLE SOLUTION

A	H	A	B		C	O	B	S		P	O	I	
D	A	V	E		H	M	O	S		A	P	P	
D	R	E	G		I	N	R	E		R	E	O	
S	I	R	I		V	I				F	A	N	S
			N	E	E		N	P	R				
C	I	G	A	R	S		G	R	E	E	N	S	
A	D	A	G	E			A	S	T	I	N		
L	E	G	A	C	Y		E	N	H	A	L	O	
			I	T	O		O	K	S				
C	O	R	N		W	A	C			T	A	T	A
A	N	Y			E	L	L	E		A	R	M	S
R	U	E			M	E	A	N		R	E	A	P
E	S	S			O	D	I	E		T	A	N	S



Wayne

A sturdy dog
 classical black and white coat
 he seems to stand his ground
 guards his world
 and family.

Very little evidence
 that he was a rescued dog,
 abused at puppy stage,
 maltreated, unloved.
 His new life a haven of security
 and yet,
 deep in his eyes
 lies a wariness he will never lose.

Mocco Wollert © 30 / 998 Samford Rd. Brisbane 4054 Australia +61 416055466
mocco.wollert@bigpond.com



Advocate, Educate, & Empower!

The RI Long-Term Care Ombudsman Program invites you to our new monthly Zoom meetings for families and other care-partners of residents in long-term care facilities in RI.

These meetings provide:

- A chance to meet your LTCOP advocates and learn about the resources we offer
- Opportunities to connect with other care partners of LTC residents across the state
- A safe space to share challenges, get support, learn effective advocacy strategies, and work together to achieve the best possible quality of life for our loved ones in long-term care facilities

Meetings are free and open to anyone who has a family member or friend in a Rhode Island long term care facility, but not to employees, administrators, and owners of facilities.

When: The 2nd Tuesday of every month, 7-8 pm, beginning October 10

Where: Go to bit.ly/riitcopzoomreg or scan this QR code to register and then receive the Zoom link



We are here to help: 401-785-3340 or toll free 1-888-351-0808 • www.ristcop.org
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The RI State Long Term Care Ombudsman Program is supported by federal funding, state grants through the Office of Healthy Aging, and philanthropic giving through private donations, under the umbrella of the Alliance for Better Long Term Care.

Enjoy hearty budget meals during cold weather

With heating costs going up, now's a good time to economize on some basic items, such as your food bill. You can enjoy some hearty meals that are also easy on the budget.

Cooking with ground meats such as beef or turkey, or various cuts of chicken, are good ways to economize without sacrificing flavor. One quick and easy main dish combines ground beef with cabbage and canned tomatoes, for a delicious take on the usual stuffed cabbage rolls, but without all the effort. Even those folks who don't care for cabbage seem to enjoy this dish, with the tomato sauce disguising the green vegetable. You can play with this one. Vary the meats by using kielbasa or a favorite sausage. Add some rice or chopped potatoes. Serve with some down-home corn bread.

Of course, using already-prepared ingredients cuts down on the work. Pasta sauce, for example, which is usually on sale at your supermarket, adds flavor to a dish such as the Parmesan Chicken Bake. It's an easy take on the ever-popular chicken Parm, but with garlic croutons adding a nice crunch. And using frozen cheese-filled ravioli makes easy work of a lasagne type dish that cooks in your slow cooker.

Now if you feel the need to splurge a little, a chicken dish made with Marsala wine, spinach, and mushrooms really hits the spot on a cold winter night. The leftovers are fantastic too.

Parmesan Chicken Bake

- 2 tablespoons olive oil
- 2 cloves garlic, crushed and finely chopped
- 1/4 teaspoon crushed red pepper flakes, or to taste
- 6 skinless, boneless chicken breast halves
- 2 cups prepared marinara sauce
- 1/4 cup chopped fresh basil
- 1 (8 ounce) package shredded mozzarella cheese, divided
- 1/2 cup grated Parmesan cheese, divided
- 1 (5 ounce) package garlic croutons

Preheat oven to 350 degrees F. Coat bottom of 9x13-inch casserole dish with olive oil, and sprinkle with garlic and hot red pepper flakes.

Arrange chicken breasts in bottom of dish, and pour marinara sauce over chicken. Sprinkle basil over marinara sauce, and top with half mozzarella cheese, followed by half Parmesan. Sprinkle on croutons, then top with remaining mozzarella cheese and remaining Parmesan.

Bake until cheese and croutons are golden brown and chicken is no longer pink inside, about 35 minutes to an hour, depending on shape and thickness of chicken breasts. An instant-read thermometer inserted into thickest part of chicken breast should read at least 160 degrees F. 6 servings.

Budget Kitchen



By Portia Little

Slow Cooker Ravioli "Lasagna"

- 1 pound low-fat ground beef or turkey
- 1 tablespoon chopped garlic
- 1 teaspoon garlic powder
- 1/2 teaspoon each salt and black pepper
- 2 (24 ounce) jars prepared pasta sauce
- 1 teaspoon Italian seasoning
- 1 teaspoon dried basil
- 1 teaspoon dried oregano
- 1 (25-ounce) package frozen cheese ravioli
- 2 cups shredded mozzarella cheese

In large skillet over medium-high heat, cook and stir beef, garlic, garlic powder, salt, and pepper until meat is browned, 5 to 7 minutes. Drain and discard fat. Stir pasta sauce, Italian seasoning, basil, and oregano into ground beef mixture.

Ladle generous layer of meat sauce into bottom of slow cooker; add layer of ravioli. Ladle another layer of meat sauce over ravioli layer; alternate with remaining ravioli and meat sauce until all ingredients are used.

Cook on Low for 3 to 5 hours. Sprinkle ravioli mixture with mozzarella cheese and continue cooking until cheese is melted, 45 minutes to 1 hour more. 4 to 6 servings.

Unstuffed Cabbage Roll

- 2 pounds ground beef or turkey
- 1 large onion, chopped
- 1 small cabbage, chopped
- 2 (14.5-ounce) cans diced tomatoes
- 1 (8-ounce) can tomato sauce
- 1/2 cup water
- 2 cloves garlic, minced
- 2 teaspoons salt
- 1 teaspoon ground black pepper

In Dutch oven or large skillet over medium-high heat, cook and stir beef and onion until browned, 5 to 7 minutes; drain and discard melted fat. Add cabbage, tomatoes, tomato sauce, water, garlic, salt, and pepper and bring to a boil. Cover pan, reduce heat, and simmer until cabbage is tender, about 30 minutes. 6 servings.

Chicken Marsala Florentine

- 4 boneless, skinless chicken breast halves
- 1/4 cup all-purpose flour
- Salt and pepper to taste
- 1 tablespoon dried oregano
- 2 tablespoons olive oil
- 3/4 cup butter
- 3 cups sliced portabello mushrooms
- 3/4 cup sun-dried tomatoes
- 1/2 cup fresh spinach, packed
- 1 cup Marsala wine

Pound chicken breasts to 1/4 inch thick. (Or purchase thin-sliced chicken, about 2 pounds.) Dust chicken with flour, salt, pepper and oregano.

In large skillet, saute chicken in olive oil over medium heat. Cook until done, turning to cook evenly. Set aside, and keep warm. In same pan, melt butter; add mushrooms, sun-dried tomatoes, and Marsala wine. Cook for about 10 minutes, stirring occasionally. Mix in spinach, and cook for 2 minutes. Serve over chicken. 4 servings.

Portia Little is the author of theme gift cookbooks, including Bread Pudding Bliss; The Easy Vegetarian; New England Seashore Recipes & Rhyme; Lusty Limericks & Luscious Desserts; Finger Lakes Food, Fact & Fancy; and Recipes, Roses & Rhyme; and Cooking with Coffee. Visit her website, www.portialittle.com

Does Medicare Cover Weight-Loss Treatments?



By Jim Miller

*Dear Savvy Senior,
Does Medicare cover any weight-loss treatments for overweight retirees? I just turned 65 and need to lose about 100 pounds and would like to know if Medicare can help.*

Overweight Owen

Dear Owen,

Yes, traditional Medicare does indeed cover some weight-loss treatments like counseling and certain types of surgery for overweight beneficiaries, but unfortunately it doesn't cover weight-loss programs or medications. Here's what you should know.

Who's Eligible

For beneficiaries to receive available Medicare-covered weight-loss treatments your body mass index (BMI), which is an estimate of your body fat based on your height and weight, must be 30 or higher.

A BMI of 30 or above is considered obese and increases your risk for many health conditions, such as some cancers, coronary heart disease, type 2 diabetes, stroke and sleep apnea. To find out your BMI, the National Institutes of Health has a free calculator that you can access online at nhlbi.nih.gov/health/educational/lose_wt/BMI/bmicalc.htm.

What's Covered

If you find that your BMI is 30 or higher, Medicare Part B will cover up to 12 months of weight-loss counseling conducted by a medical professional in a primary care setting (like a doctor's office).

Most counseling sessions entail an initial obesity screening, a dietary assessment and behavioral therapy designed to help you lose weight by focusing on diet and exercise.

Medicare also covers certain types of bariatric and metabolic surgery for morbidly obese beneficiaries who have a BMI of 35 or above and have at least one underlying obesity-related health condition, such as diabetes or heart disease. You must also show that you've tried to lose weight in the past through dieting or exercise and have been unsuccessful.

These procedures make changes to your digestive system to help you lose weight and improve the health of your metabolism.

Some common bariatric surgical procedures covered include Roux-en-Y gastric bypass surgery, which reduces the stomach to a small pouch that makes you feel full even following small meals. And laparoscopic adjustable gastric banding, which inserts an inflatable band that creates a gastric pouch encircling the top of the stomach.

What's Not Covered

Unfortunately, original Medicare does not cover weight-loss programs such as fitness or gym memberships, meal delivery services, or popular weight-loss programs such as Jenny Craig, Noom and WW (formerly Weight Watchers).

Medicare also does not cover any weight-loss drugs, but it does cover FDA approved diabetes drugs that have unintentionally become very popular for weight loss.

Medicare Part D plans cover Ozempic and Mounjaro for diabetes only, not for weight loss! So, your doctor will need to prescribe these medications for diabetes in order to get them covered.

Medicare also does not cover Wegovy or Zepbound because they're approved only for weight loss.

The reason behind the weight-loss drug omission is the Medicare Modernization Act, which specifically excluded them back when the law was written 20 years ago. They also excluded drugs used for cosmetic purposes, fertility, hair growth and erectile dysfunction.

Without insurance, weight-loss medications are expensive, often costing \$1,000 to \$1,300 a month. To help curb costs, Eli Lilly recently launched a new website (LillyDirect.Lilly.com) to give consumers direct access to the weight-loss drug Zepbound at a lower rate.

Medicare Advantage

If you happen to be enrolled in a private Medicare Advantage plan, you may have coverage for gym memberships and some weight loss and healthy food delivery programs. These are considered expanded supplemental benefits and have gradually been added to some plans to provide coverage for nutrition, health and wellness. Contact your plan to see what it provides.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

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