



Crosslake Area Senior Services, Inc.

Connecting Seniors to Services

SENIOR CONNECTIONS

Volume 8 | Winter 2023

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Join us for the 2nd Annual

SENIOR DAYS & EXPO

April 28th - April 30th 2023

- ✓ Senior Presentations
- ✓ Train Museum Event
- ✓ Senior 3K Walk
- ✓ Senior Restaurant Discounts
- ✓ Senior Prom
- ✓ Senior Pickleball
- ✓ Senior Golf Discounts
- ✓ Senior Expo

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EXPO Keynote Speaker Mark Twain Performer!
DON SHELBY

Another fun Senior Days weekend is in store for our area Seniors! **Crosslake Cares** is excited to present our second **SENIOR DAYS** weekend which includes our fourth **SENIOR EXPO** and various events taking place throughout the weekend of April 28 2023. Most of our events are **free** or discounted.

Leading off this exciting weekend, are two Senior **PRESENTATIONS** on Friday, April 28. One on technology and another on travel, and both held at the Crosslake Lutheran Church. On Friday evening, the Crosslake Northern Trackers Railroad Museum will be hosting a **NIGHT AT THE TRAIN MUSEUM** for Seniors and their families with refreshments, food and education.

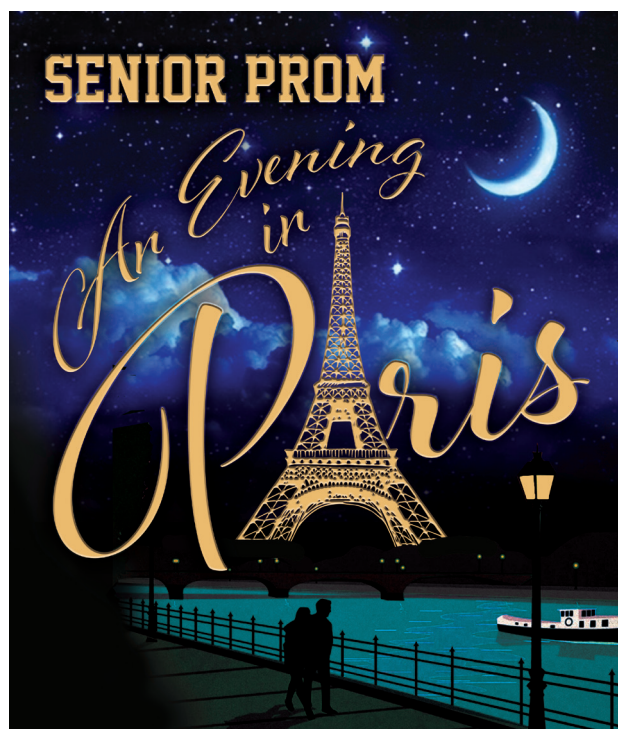
Throughout the weekend area restaurants will be offering Senior **RESTAURANT DISCOUNTS** and Crosswoods Golf and Whistling Wolf Mini Golf will be offering Senior **GOLF DISCOUNTS**.

On Saturday, April 29th, our event-packed day starts with the Senior **3K WALK** starting and ending at The Log Church. The ending will then lead you to our Senior **EXPO** starting at 8:30 AM. The Expo includes educational mini-talks from area providers, prizes and giveaways, free coffee and pastries, and area exhibitors along with our keynote performance.

Our **KEYNOTE PERFORMANCE** is former news anchor, Don Shelby. Mark your Calendars to see Don's reenactment of America's best humorist and novelist, Mark Twain. Don has been performing as Mark Twain for over 25 years all over the country. Don is also considered the most honored and decorated local TV journalist in the country.

Following the Expo, there will be a fun **PICKLEBALL** event.

Saturday will end with a night of glamour and fun with the Senior **PROM**. Themed "An Evening in Paris", it will be held at Manhattan Beach Lodge, and includes a 3-course dinner, music and dancing with a DJ, and a photo booth.



This Senior Connections Newsletter is provided by the Crosslake Ideal Lions Club.

TOGETHER WE CAN!

It's so simple, so fundamental, and so true. **"Together We Can!"**. We see it in our Lions Clubs every day. Your neighbors working with neighbors. Uniting to build up our communities. My fellow Lions and I hope to be the helping hand. We hope to change lives. We act together.

In the 'Brainerd Lakes' area, every village has a Lions Club. In my club, we support High School sports teams, Wounded Warriors, Red Cross Blood Drives, Music in the Park on Saturday evenings, A large Fishing Contest in early June, and the best Peaches from Northern Colorado. We raise funds to help our communities. To our area Seniors we say: Visit your local club. It's a chance to socialize. "Ah, heck..." as Mark Twain would say, *"He charged nothing for his preaching, and it was worth it, too."* And the **SENIOR EXO** on April 29 will feature Don Shelby 'preaching' as Mark Twain.



Being a Lion gives young people and adults a chance to participate and to help others. A chance to see LCIF sending humanitarian aid to Turkey. The sum total of this message: Being a Lion and/or Lioness is your chance to give back, to help with vision problems, hearing issues, Diabetes, and even with Kidsight vision screening. Visit a Lions Club. You are always welcome. Come meet your neighbors.

*Article Submitted by:
Marty Duncan, author and journalist,
President of the Crosslake Ideal Lions Club
and member of Lions since 1976.*

THE BENEFITS OF EXERCISE AS YOU GROW OLDER

It's no secret that being active is healthy for one's body and mind, but in doing so, it can also help us live longer. Studies have shown that patients who get 150 minutes of moderate aerobic exercise per week increase their life expectancy by about seven years when compared to sedentary individuals.



Dr. Paul Rud

The benefits of exercise include lowering the risk of some age-related diseases such as coronary artery disease, type II diabetes mellitus and certain types of cancer. Additionally, it can lower blood pressure; reduce the risk of falls and fractures; improve cognitive function; help prevent or delay the onset of dementia and it can help

you stay independent. You are never too old to start an exercise program, but the older you get, the slower you should ramp up your program. Starting too aggressively is a common problem, you simply can't go from zero to 60 overnight.

The quote, *"In the end, it's not the years in your life that count, it's the life in your years"*, is typically credited to the great Abraham Lincoln. A slight alteration of the quote sums up my opinion regarding the importance of regular exercise: *"Exercise puts years on your life and life in your years"*. As an orthopedic surgeon, I truly believe that regular exercise is a key component of improving both longevity and quality of life.

The Centers for Disease Control and Prevention (CDC) states that as an older adult, regular exercise is one of the most important things you can do for your health. For best results, the CDC recommends that adults aged 65 and older need 150 minutes per week of aerobic conditioning of moderate intensity or 75 minutes of vigorous intensity. They also recommend at least two days per week of strength training along with activities to improve balance. Vigorous walking is probably your best choice for moderate aerobic activity, with exercise bikes, swimming, elliptical machines, and NordicTrack's being good alternatives.

I tell patients to avoid stair steppers and stair climbing because these two activities are hard on their kneecaps.

When you are starting a new program, I would encourage you to try to map out a schedule and keep records to help you stay motivated. Make both short and long-term fitness goals and try to find an exercise partner if at all possible. Warm up well before each session and cool down afterward.

Make sure you stay well hydrated and pay attention to your surroundings. Consider indoor walking in the winter months to avoid the hazards of snow and ice. Try not to let schedule changes such as vacations interrupt your fitness schedule but instead try to work your program into the vacation. As I said earlier, exercise will improve your life and longevity. I encourage you to get started as soon as you can. If you have any significant medical issues, seek the guidance of your primary care provider. Good luck on your journey, I truly think that this has the potential to add years to your life and life to your years!

Dr. Paul Rud sees patients at the Crosslake Clinic for orthopedic care. To make an appointment, call the Essentia Health St. Joseph's – Crosslake Clinic at (218) 692-1010.

Article submitted by Dr. Paul Rud,
Orthopedic Surgeon



Essentia Health

IT CAN BE A CHALLENGE SOMETIMES...

Life in Minnesota can be a challenge especially when the days are short and the nights are long. Depression can become a reality without us realizing what's going on. Crosslake and the surrounding lakes area is full of hustle and bustle during the summer months but winter is quieter and can be more lonely.

Think about the seniors in our community, they have given lots and often times lost lots. Many are living alone without a tremendous amount of contact with people. Do you know a senior who might be showing signs of depression?

Here are some signs to look for:

- Feelings of guilt
- Feeling overly nervous or emotionally empty
- Feeling fatigue or general lack of energy

- Feeling like their life lacks purpose or a lack of self worth
- Trouble sleeping or sleeping too much
- Dietary variations from their norm – too much or too little
- Irritability and or restlessness
- Chronic pain concerns – headaches, stomach pain, leg pain, back pain, etc.

The NIHSeniorHealth.gov website has lots of info on their site about depression in the elderly which is very common and many goes undiagnosed.

Think about those friends and family you know that may be experiencing some problems. Reach out to them. Making a phone call, a visit, an outing can go a long way in helping someone that is experiencing depression or depression like tendencies.

I know that years ago when I was working on my masters one of the most fulfilling courses I took was a life story curriculum. I spent many hours interviewing 2 seniors in the lakes area about their life story. I learned so much but what has stuck with me all these years is the purpose and life this assignment gave to them – they lit up and we discussed and documented their entire life – what a gift they were to me and my coursework!! Maybe you can listen to someone's story? It may help them more than you will ever know.

Article submitted by
Michael Cranny, Home Instead
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Home Instead

BALANCE AND EXERCISE

Everything in life is about balance and exercise. In our modern world, leading an active lifestyle becomes a true act of self-care, improves your strength and mobility, gives you a daily energy boost and it helps you to stay healthy!

Although everyone's exercise capacity is different, walking is one of the most natural, doable, and adjustable exercises that can be done daily with or without a stabilizer in a gym or outdoors.

Using walking poles has many benefits including:

- Increasing mobility and stability.
- Reducing impact on joints making for less pain.

- Enables you to walk faster and further.
- Improves your balance, coordination, and posture.
- Improves your cardio issues.
- It helps keep you toned and healthy.

Join in the **Silver Sneakers** classes at the Crosslake Community Center. The Classic Class is especially designed for anyone who wants to increase his or her stability and strength by pattern walking, with or without a stabilizer, (cane or walker). Classes are offered on Mondays and Wednesdays each week from 10:45 AM to 11:15 AM. We walk for approximately 10 minutes in the gym, take a water break, and then finish up with weightlifting followed by a cool down in a chair. Please wear walking shoes (no slippers), comfortable clothing and bring a bottle of water.

It is a good idea to arrive 10-15 minutes early, giving you time to prepare of the class. If you have any questions, please call the Community Center at (218) 692-4271.

Remember – exercise is one of the key ingredients to living a healthy and smart life!



Donna Keiffer

Article submitted by Donna Keiffer,
Silver Sneakers Fitness Instructor

PRACTICAL TIPS FOR HEALTHY AGING

There are many perks to aging, such as the culmination of a growing family or the joy of a well-earned retirement. However, aging can also be associated with bothersome consequences, like difficulty sleeping and changes in memory. While these concerns can seem overwhelming, there are practical and effective ways to address them at home and improve overall health.



Dr. Hannah Salk Elsenpeter

“Doctor, I just don’t sleep like I used to.” This is one of the most common worries I hear from patients in my clinic. Studies show that sleep quality does, in fact, decrease with age, sometimes leading to difficulties with falling asleep, staying asleep, or both. We call this “insomnia.” While new or sudden insomnia should be evaluated by a medical professional, focusing on proper sleep habits at home can significantly improve the quality of sleep as one ages. Proper sleep habits include aiming for 7 to 9 hours of sleep each

night, going to bed and waking up at the same time every day, eliminating the use of screens in the bedroom (TVs, cell phones), and avoiding naps and caffeine after the noon hour.

Studies show that following these sleep habits regularly can improve sleep as effectively as a medication can (except without the negative side effects)! In addition to sleep concerns, many of my patients fear forgetfulness as they age. It should be noted that some

degree of forgetfulness is normal with aging, such as forgetting the day of the week. However, the forgetfulness associated with dementia tends to be much more severe, such as getting lost in familiar places. There are currently no medications or supplements that are proven to prevent dementia, so be wary of advertisements about supplements that claim to improve memory. There are, however, mental exercises that can be

practiced to help sharpen the mind. My favorite mental exercise is practicing daily gratitude; I often recommend this to patients, as it is easy to do and is a great way to end the day. Practicing daily gratitude includes writing down, perhaps in a journal, three very specific things you were grateful for at the end of your day, such as a good cup of coffee. Practicing daily gratitude has been shown to improve memory, preserve youthfulness, prevent depression, and increase life expectancy!

Following these tips on sleep and memory won’t actually stop the process of aging, but perhaps they’ll help you feel younger! And remember, if you have concerns about aging, talk to your doctor.

*Article submitted by
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DO NOT FORGET YOUR ESTATE PLANNING TOOLBOX

Taking care of ourselves and our families can take many different forms. There seems to be more and more focus on the best foods to eat and the types of exercise to do to keep our body and mind fit and healthy. In addition to those important considerations, it is also important to think about the potential of what happens if you are not in good health and need someone to step in and help you.

If you were to pass away, do you have your affairs in order to help your family work through your estate settlement? Have you done what you can to minimize any additional taxes? Where should you start?

Families need to build their estate planning tool box. It does not matter how large your estate is,

you should have some key documents to help address these additional concerns.

Your tool box should include a health care directive, power of attorney form, and a Will (or a Trust). Sit down with your estate planning attorney and talk through your goals for your family, asset titling/beneficiaries, how you want to distribute your estate and we can help you identify the best tools for you and your family to fill your toolbox. Without these key documents, families can encounter roadblocks when trying to step in and help you.

In some cases, it may lead to additional time and expense your family may incur for a guardianship/conservatorship court process. If you pass away without any tools in the toolbox, it could create

a distribution of your assets that is very different than what you had intended.

Work with an experienced estate planning attorney to help you get tools in your toolbox. While the forms may seem simple enough, we have seen the impact and interpretation of the forms so we can help you avoid potential pitfalls. The Internet is not the best place to obtain documents and create your own. We are here to help you.

*Article submitted by Rene Millner, Attorney
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SENIOR LINKAGE CAN HELP

As we age, we all may need some help so we can continue living in our own homes and communities. The Senior LinkAge Line® provides that help, offering comprehensive, objective information and assistance, so that older Minnesotans and their families can find answers and find the services and support they need. The Senior LinkAge Line can help with the following and so much more:

Medicare

Medicare can be complicated. The Senior LinkAge Line can answer your questions and help you explore your plan options. It is important to review your Medicare plan every year during Medicare Open Enrollment (October 15 – December 7) to make sure you have the coverage that is best for you.

Prescription drug expenses

Prescription medications can be expensive. If you

are struggling to pay for your prescription drugs, there are programs that may be able to help. Talk to the Senior LinkAge Line to find out if you qualify, and if you do, they can help you fill out a program application.

Application and Form Assistance

No matter your age, income or insurance coverage, Senior LinkAge Line staff and volunteers can help you fill out applications and forms needed to apply for a variety of programs and assistance, like Elderly Waiver, Food Support, Medical Assistance and more.

Care Transitions

Moving can be stressful any time. But, if you or a loved one is looking to return home from a nursing home or other setting, it can be even more difficult. The Senior LinkAge Line can help you move back into the community and find resources, services and support you need.

Long-term Care Options Counseling

The future is always uncertain, but it doesn’t have

to be. No matter where you are in life, the Senior LinkAge Line can help you start planning for long-term care needs today.

If you need help, call the Senior LinkAge Line’s toll-free phone number at 800-333-2433. We are open from 8:00 AM to 4:30 PM Monday through Friday. The Senior LinkAge Line is a **free** service of the Minnesota Board on Aging in partnership with Minnesota’s area agencies on aging. The Senior LinkAge Line helps older Minnesotans and caregivers find answers and connect to the services and support they need.

*Article submitted by
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(320) 253-9349*



800-333-2433

STAY CYBER SAFE

Everything from our web browsing to mobile devices and the smart devices installed in our homes has the potential to erode our privacy and personal security. We must all do whatever we can to safeguard our personal privacy from cyberattackers and scam artists. Your personally identifiable information, known as PII, can include your name, physical home address, email address, telephone numbers, date of birth, marital status, social security numbers, and other information relating to your medical status, family members, employment, and education.



cyberattacks, can provide attackers with enough information to conduct identity theft, take out loans using your name, and potentially compromise online accounts that rely on security questions being answered correctly. In the wrong hands, this information can also prove to be a gold mine for advertisers lacking a moral backbone.

The average user also has about 26 password-protected accounts, but only has five different passwords across these accounts. That makes us more susceptible to hacks, especially brute force attacks. With more than 85 percent of Americans keeping track of online passwords by memorizing them in their head, it's nearly impossible to memorize up to 26 passwords. And with a plethora of passwords, it's important to install a password management program. However, a shockingly low 12 percent

of Americans have one installed. Tremolo Communications, powered by ECTC offers ProtectIQ as part of our Ultimate Wi-Fi, many telecoms also offer a service similar at a low cost or included in their internet packages. ProtectIQ is a network-level security application that works quietly in the background 24/7 and proactively keeps malicious websites, viruses, and intrusion away from your home network.

Join us at the 2023 **Crosslake Cares Senior Days and Senior Expo** to learn more as our Tremolo experts present on Senior Technology and Ways to Stay Safe Online.

*Article by Krystin Peterson, Marketing
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All this data, whether lost in different data breaches or stolen piecemeal through

THE TRUTH ABOUT HOSPICE

For many, hospice is a subject that's hard to talk about. Often, it's because some people do not have a good understanding of what hospice is. Some have the mistaken idea that hospice means giving up, or that a loved one has days or weeks to live.

What many don't realize is that hospice can be a gift, not only for the patient, but their family as well. Studies have shown that most people who are eligible for hospice do not receive it, or start it much later than they could have, despite its many benefits and the fact that there is no cost to patient or family in most cases.

One of the most common things we hear from families is that they wish they would have started hospice sooner. People may avoid the subject of hospice for a variety of reasons. Some falsely feel that to go on hospice means giving up hope

or the will to keep fighting. Sometimes the family members making the medical decisions don't want to admit that their loved one is declining.

Regardless, hospice can help relieve pain, and provide peace, dignity, comfort, as well as emotional, physical, and spiritual support for those on their final journey. Patients and families who come on to hospice care sooner often have better outcomes and less complicated grief.

There are other myths about hospice that need to be dispelled. Many believe that hospice is a specific building where people go to spend their final days. However, hospice is really a philosophy of care that gives those with advanced diseases extra care to make their final transition as more peaceful, comfortable, and dignified.

And hospice can happen wherever the patient calls home, whether it's in their own home, an assisted living, or a skilled nursing home. Hospice

agencies, like ProMedica Hospice, employ a team care approach. Doctors, nurses, aides, social workers, spiritual coordinators, volunteers, massage therapists, dieticians, bereavement coordinators, and others all work hand-in-hand to provide well-being for not only the patient, but for the families as well.

In the end, hospice can be a beautiful conclusion to the journey. The care given is extremely helpful for easing pain, anxiety, and maintaining dignity for those who need it. It's important to remember that starting hospice does not mean you have given up hope for a recovery, as people can sometimes improve or "graduate" from hospice.

*Article Submitted by
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DO'S & DON'TS OF MEDICARE ADVANTAGE PLANS IN MN

Medicare Advantage Plans in Minnesota come with certain do's and don'ts that you should be aware of. The most important dos are:

- **DO** research the different Medicare Advantage plans available in your area before making a decision. Make sure that it fits your individual needs, including any health concerns or special circumstances. Know the Networks and who's included and who's not.
- **DO** make sure you have a thorough understanding of the Medicare Advantage plan you choose. It's important to understand what is and isn't covered, as well as any additional costs or limitations associated with your plan.
- **DO** contact your doctor or health care provider to ensure they accept the specific

Medicare Advantage plan you choose. (This should be done mostly by your agent.)

The most important don'ts are:

- **DON'T** assume that all Medicare Advantage plans offer the same services or coverage. Make sure to thoroughly read through each plan before signing up, and ask questions if something isn't clear.
- **DON'T** forget about local representation when choosing a Medicare Advantage plan. Your local representative can provide valuable advice on which plan is best for your needs and help you with any questions you might have. They know from experience what the common pit falls are and the problems that can be easily avoided with professional advice.
- **DON'T** rush the decision-making process. Take the time to consider each plan carefully, and make sure you understand all of the

details before signing up for a plan. Make sure that your choice is the best possible fit for your healthcare needs.

By following these do's and don'ts, you can ensure that you make the best decision when it comes to choosing a Medicare Advantage plan in Minnesota. Having local representation can help you through the process and provide valuable advice on which plan is right for you. By taking your time and doing your research, you can be sure to find a plan that meets both your needs and budget.



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